Filing at a Glance

Company:	The Pyramid Life Insurance Company
Product Name:	Long Term Care
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.003 Other
Filing Type:	Rate
Date Submitted:	08/31/2012
SERFF Tr Num:	UNAM-128652180
SERFF Status:	Closed-Approved and Filed
State Tr Num:	UNAM-128652180
State Status:	Approved & Filed
Co Tr Num:	PY LTC 2012 VA
Implementation Date Requested:	07/01/2015
Author(s):	Carmen Boyd, Holly Parenti
Reviewer(s):	Janet Houser (primary), Elsie Andy
Disposition Date:	09/20/2016
Disposition Status:	Approved and Filed
Implementation Date:	

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

General Information

Project Name: PY LTC 2012 VA
Project Number: C71, C72, C76, C77, C78, C79, C81, G-20
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 238%

Deemer Date: 09/30/2012
Submitted By: Carmen Boyd

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 09/20/2016
State Status Changed: 09/20/2016
Created By: Trudi Goldenberg
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:
The Pyramid Life Insurance Company
NAIC #68284
Request for Rate Revision – Long Term Care
Form(s): C71VA, C72VA, C76VA, C77, C78, C79, C81VA, G-20-A

The Pyramid Life Insurance Company is requesting the approval of a premium rate increase on the above-referenced forms. The company is requesting three annual 50% rate increases, for a cumulative rate increase of 238%. Please see cover letter for detailed information.

Company and Contact

Filing Contact Information

Trudi Goldenberg,
P.O. Box 958465
Lake Mary, FL 32795-8465

tgoldenberg@universalamerican.com
407-444-4219 [Phone] 8278 [Ext]

Filing Company Information

The Pyramid Life Insurance Company
1001 Heathrow Park Lane
Suite 5001
Lake Mary, FL 32746
(407) 995-8000 ext. [Phone]

CoCode: 68284
Group Code: 953
Group Name:
FEIN Number: 48-0557726

State of Domicile: Kansas
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved and Filed	Janet Houser	09/20/2016	09/20/2016

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	09/06/2016	09/06/2016
Info has been requested from company	Janet Houser	08/31/2016	08/31/2016
Info has been requested from company	Janet Houser	08/25/2016	08/25/2016
Info has been requested from company	Janet Houser	02/23/2016	02/23/2016
Disapproved	Elsie Andy	12/22/2015	12/22/2015
Info has been requested from company	Janet Houser	12/15/2015	12/15/2015
Info has been requested from company	Janet Houser	07/10/2015	07/13/2015
Disapproved	Elsie Andy	06/18/2015	06/18/2015
Info has been requested from company	Janet Houser	04/19/2015	04/22/2015
Disapproved	Janet Houser	10/27/2014	10/27/2014
Disapproved	Janet Houser	09/30/2014	09/30/2014
Info has been requested from company	Janet Houser	03/25/2014	03/25/2014

Response Letters

Responded By	Created On	Date Submitted
Carmen Boyd	09/13/2016	09/13/2016
Carmen Boyd	08/31/2016	08/31/2016
Carmen Boyd	08/29/2016	08/29/2016
Carmen Boyd	07/14/2016	07/14/2016
Carmen Boyd	07/14/2016	07/14/2016
Carmen Boyd	07/14/2016	07/14/2016
Carmen Boyd	11/17/2015	11/25/2015
Carmen Boyd	11/17/2015	11/17/2015
Carmen Boyd	06/10/2015	06/10/2015
Carmen Boyd	04/22/2015	04/22/2015
Carmen Boyd	03/18/2015	03/18/2015
Carmen Boyd	08/21/2014	08/21/2014

State: *Virginia*
Filing Company: *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Janet Houser	12/05/2013	12/05/2013
Disapproved	Janet Houser	06/10/2013	06/10/2013
Disapproved	Janet Houser	10/01/2012	10/01/2012

Response Letters

Responded By	Created On	Date Submitted
Carmen Boyd	02/03/2014	02/03/2014
Carmen Boyd	11/08/2013	11/08/2013
Carmen Boyd	05/07/2013	05/22/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Rate Filing Summary Form 12.31.2014 - rev 9-15-16	Carmen Boyd	09/20/2016	09/20/2016
Supporting Document	Rate Filing Summary Form 12.31.2014	Carmen Boyd	09/02/2016	09/02/2016
Rate	Requested Rates	Carmen Boyd	03/21/2016	03/21/2016
Supporting Document	Current & Requested Rates: C71VA, C72VA, C76VA, C77VA, C79VA, C81VA, G-20-A	Carmen Boyd	03/21/2016	03/21/2016
Supporting Document	Response to 10/27/14 Letter	Carmen Boyd	07/14/2015	07/14/2015
Supporting Document	L&H Actuarial Memorandum	Carmen Boyd	07/14/2015	07/14/2015
Form	Contingent Benefit Upon Lapse Endorsement	Carmen Boyd	06/10/2015	06/10/2015
Rate	Current and Requested Rates	Carmen Boyd	03/13/2014	03/25/2014
Rate	Current and Requested Rates	Carmen Boyd	03/13/2014	03/25/2014
Rate	Current and Requested Rates	Carmen Boyd	03/13/2014	03/25/2014
Rate	Current and Requested Rates	Carmen Boyd	03/13/2014	03/25/2014
Rate	Current and Requested Rates	Carmen Boyd	03/13/2014	03/25/2014
Rate	Current and Requested Rates	Carmen Boyd	03/13/2014	03/25/2014
Rate	Current and Requested Rates	Carmen Boyd	03/13/2014	03/25/2014
Supporting Document	3-25-14 Company Acceptance of 45% Rate Increase	Carmen Boyd	03/25/2014	03/25/2014
Supporting Document	Request to Withdraw Approval of Submission No: 7/25528	Carmen Boyd	03/18/2014	03/18/2014
Supporting Document	Response Letter & Exhibits 4-7-13	Carmen Boyd	05/07/2013	05/07/2013
Supporting Document	Policyholder Notification Letter & Rate Filing Status in all Jursidictions	Carmen Boyd	05/07/2013	05/07/2013

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Rate Summary	Note To Filer	Janet Houser	09/14/2016	09/14/2016
C81VA	Note To Reviewer	Carmen Boyd	09/02/2016	09/02/2016
Form Numbers	Note To Filer	Janet Houser	09/01/2016	09/01/2016
Rate Summary	Note To Filer	Janet Houser	09/01/2016	09/01/2016
G-20-A rates	Note To Filer	Janet Houser	03/18/2016	03/18/2016
Objection Received	Note To Reviewer	Carmen Boyd	02/23/2016	02/23/2016
Rate Filing Status	Note To Filer	Janet Houser	09/18/2015	09/18/2015
Actuarial Memorandum	Note To Filer	Janet Houser	07/13/2015	07/13/2015
75 Day Policyholder Notification Period	Note To Reviewer	Carmen Boyd	06/10/2015	06/10/2015
Withdrawal of the 2006 Filing	Note To Filer	Janet Houser	03/18/2014	03/18/2014
Withdrawal of the 2006 Filing	Note To Reviewer	Carmen Boyd	03/18/2014	03/18/2014
Contact	Note To Filer	Janet Houser	02/28/2014	02/28/2014
Response	Note To Filer	Janet Houser	10/18/2013	10/18/2013
Continuing to Work on Response to Objection	Note To Reviewer	Carmen Boyd	10/18/2013	10/18/2013
RRS	Reviewer Note	Janet Houser	09/20/2016	
Affected form numbers	Reviewer Note	Janet Houser	09/14/2016	
withdrawn filing	Reviewer Note	Janet Houser	09/30/2014	
7.14.14 Corrective Action Response	Reviewer Note	Janet Houser	07/14/2014	
Corrective Action	Reviewer Note	Janet Houser	05/22/2014	
Rate Summary Part II	Reviewer Note	Janet Houser	02/19/2014	
act review	Reviewer Note	Janet Houser	05/10/2013	
xlm file/ xlsx	Reviewer Note	Janet Houser	05/10/2013	

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Disposition

Disposition Date: 09/20/2016
Implementation Date:
Status: Approved and Filed

Comment: In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience for the next three years comparing the actual results to the results that the Company projected in justifying the rate increase for the post stability block of business. We would expect this filing to be made no later than April 1, 2018 and to include updated data through 2017.

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):
The Pyramid Life Insurance Company	270.000%	26.000%	$163,579	415	$629,150	26.000%	26.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Response Letter & Exhibits 4-7-13	Received & Acknowledged	Yes
Supporting Document (revised)	Policyholder Notification Letter & Rate Filing Status in all Jursidictions	Received & Acknowledged	Yes
Supporting Document	Actuarial Response to 6/10/13 Objection	Received & Acknowledged	Yes
Supporting Document (revised)	Revised Policyholder Notification Letter 8-21-14	Received & Acknowledged	Yes
Supporting Document	2-3-14 Response Letter to 12-05-2013 Objection & Rate Filing Summary Form	Received & Acknowledged	Yes
Supporting Document	Request to Withdraw Approval of Submission No: 7/25528	Received & Acknowledged	Yes
Supporting Document	3-25-14 Company Acceptance of 45% Rate Increase	Received & Acknowledged	Yes
Supporting Document	8-20-14 Response to 3-25-14 Letter	Received & Acknowledged	Yes
Supporting Document	Revised Policyholder Notification Letter 2-5-15	Received & Acknowledged	Yes
Supporting Document	12-15-14 Response to 9/30/14 letter & Rate Filing Summary Form	Received & Acknowledged	Yes
Supporting Document (revised)	Current & Requested Rates: C71VA, C72VA, C76VA, C77VA, C79VA, C81VA, G-20-A	Received & Acknowledged	Yes
Supporting Document (revised)	Response to 10/27/14 Letter	Received & Acknowledged	Yes

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Revised Policyholder Notification Letter 6-10-15	Received & Acknowledged	Yes
Supporting Document (revised)	Readability Certification for form PYLTCCNFB (11/15)	Received & Acknowledged	Yes
Supporting Document	Readability Certifications for form PYAMEND (11/15) and PYAMENDLTR	Received & Acknowledged	Yes
Supporting Document	Statement of Variability	Received & Acknowledged	Yes
Supporting Document (revised)	Readability Certification for Policyholder Notification Letter PY VA 4SY PRIL	Received & Acknowledged	Yes
Supporting Document	Rate Filing Status in All Jurisdictions	Received & Acknowledged	Yes
Supporting Document	Sample John Doe Amendment Endorsements	Received & Acknowledged	Yes
Supporting Document	PYAMENDLTR - Amendment Letter	Received & Acknowledged	Yes
Supporting Document (revised)	Rate Filing Summary Form 12.31.2014 - rev 9-15-16	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	Policyholder Notification Letter & Rate Filing Status in all Jursidictions	Withdrawn	Yes
Supporting Document	Revised Policyholder Notification Letter 2-3-14	Withdrawn	Yes
Supporting Document	Current & Requested Rates: C71VA, C72VA, C76VA, C77VA, C79VA, C81VA, G-20-A	Withdrawn	Yes
Supporting Document	Response to 10/27/14 Letter	Withdrawn	Yes
Supporting Document	Readability Certification for form PYLTCCNFB (11/15)	Withdrawn	Yes
Supporting Document	Readability Certification for Policyholder Notification Letter PY VA 4SY PRIL	Withdrawn	Yes
Supporting Document	Rate Filing Summary Form 12.31.2014 - rev 9-13-16	Withdrawn	Yes
Supporting Document	Rate Filing Summary Form 12.31.2014	Withdrawn	Yes
Supporting Document	Rate Filing Summary Form 12.31.2014	Withdrawn	Yes
Supporting Document	Rate Filing Summary Form 12.31.2014	Withdrawn	Yes
Form (revised)	Contingent Benefit Upon Lapse Endorsement	Approved	Yes
Form (revised)	Amendment Endorsement	Approved	Yes
Form (revised)	Amendment Letter	Withdrawn	Yes
Form (revised)	Polcyholder Notification Letter	Filed	Yes
Form	Contingent Benefit Upon Lapse Endorsement	Withdrawn	Yes
Form	Contingent Benefit Upon Lapse Endorsement	Withdrawn	Yes

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Contingent Benefit Upon Lapse Endorsement	Withdrawn	Yes
Form	Contingent Benefit Upon Lapse Endorsement	Withdrawn	Yes
Form	Amendment Endorsement	Withdrawn	Yes
Form	Amendment Letter	Withdrawn	Yes
Form	Amendment Letter	Withdrawn	Yes
Form	Polcyholder Notification Letter	Withdrawn	Yes
Form	Polcyholder Notification Letter	Withdrawn	Yes
Rate (revised)	Requested Rates	Approved	Yes
Rate (revised)	Requested Rates	Approved	Yes
Rate (revised)	Requested Rates	Approved	Yes
Rate (revised)	Requested Rates	Approved	Yes
Rate (revised)	Requested Rates	Approved	Yes
Rate (revised)	Requested Rates	Approved	Yes
Rate (revised)	Requested Rates	Approved	Yes
Rate (revised)	Requested Rates	Approved	Yes
Rate	Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes

State: *Virginia*
Filing Company: *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes
Rate	Current and Requested Rates	Withdrawn	Yes

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/06/2016
Submitted Date	09/06/2016
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

Thank you for your Note to Reviewer sent 9/2/2016. We were able to confirm the form C81VA was approved as indicated. My previous Note to Filer apparently was not clear. The policy form numbers listed in the Rate Rule Schedule, the Actuarial Memorandum, and the Rate Summary should all match the form numbers exactly as approved by the Bureau. Based on our records, the following revisions are needed:

1) In the Rate/Rule Schedule, revise the following form numbers to reflect the affected form number as it was approved:

C71VA was approved as C71 on 6/5/91
C76VA was approved as C76 on 8/22/94
C78 was approved as C78VA on 1/27/98

2) The Actuarial Memorandum and Rate Request Summary should be revised as follows to reflect the correct form numbers:

C71
C72VA
C76
C77VA
C78VA
C79VA
C81VA
G-20-A

Again, I apologize for not bringing this to your attention earlier. This was an oversight on our part and apologize for any inconvenience or confusion this may have caused.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/31/2016
Submitted Date	08/31/2016
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

Thank you for your prompt response to our August 25th objection letter.

Inadvertently, a blank Rate Filing Summary was attached to Supporting Documentation. Please provide a completed form with a narrative attached as noted in our previous objection 6.

According to your response to our objection 4, the PYAMENDLTR form had been moved to Supporting Documentation. Unfortunately, we could not locate the form. Please attach.

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/25/2016
Submitted Date	08/25/2016
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

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

There are a few remaining items that need to be resolved before this filing may be approved as follows:

Objection 1

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (11/15) (Form)

Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name must prominently appear on the form. The Company is licensed in Virginia as The Pyramid Life Insurance Company. As such, the full and proper corporate name must include The.

Objection 2

- Polcyholder Notification Letter, PY VA 4SY PRIL (Form)

Comments: Form number PY VA 2SY PRIL is inconsistent with the form number identified in the Form Schedule. 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.

Objection 3

- Polcyholder Notification Letter, PY VA 4SY PRIL (Form)

Comments: The form should contain a mechanism that explains that Pyramid Life is the shortened version of the full and proper corporate name. We recommend that the presentation of the full and proper corporate name at the top of Page 2 be presented as The Pyramid Life Insurance Company (Pyramid Life).

Objection 4

- Amendment Letter, PYAMENDLTR (Form)

Comments: According to your comments, the letter cannot be removed from the Form Schedule. Is it not possible to withdraw the attachment and attach a copy to Supporting Documentation?

Objection 5

- Polcyholder Notification Letter, PY VA 4SY PRIL (Form)

Comments: The last sentence of the first paragraph states the policy is guaranteed renewable as long as premiums are paid. There is a concern the insured may not understand how this ties into a rate increase. Please clarify.

Objection 6

- 12-15-14 Response to 9/30/14 letter & Rate Filing Summary Form (Supporting Document)

Comments: The Rate Summary should be updated to state the rate increase would not be effective until the next premium billing date following a 75 day notification period following the effective date of the rate increase for compliance with 14VAC5-200-75 D.

State:	Virginia	**Filing Company:**	The Pyramid Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20		

As a reminder, this information will be available through our website and should be in consumer friendly language that explains the driving contributors to the rate increase.

Since the Rate Summary form format has been slightly revised since your submission, we have attached an updated Rate Summary form to be completed.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

Reset Form

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

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

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:

Number of Policy Holders Affected :

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/23/2016
Submitted Date	02/23/2016
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

Although we have not received a reply to our December 15, 2015, we do have an additional concern. The letter does not specifically mention there may be other options not stated that may be available to reduce the rate increase such as removing or changing the benefits on riders or exercising a non-forfeiture benefit, if available. Please amend the letter accordingly.

In addition, should an insured wish to change an inflation rider, would the policyholder only be able to reduce the inflation protection to a lower percentage based on those percentages currently offered or has the company determined actuarially a percentage reduction that would allow the rate increase to be zeroed out if accepted which would result in no rate increase, commonly referred to as a landing spot?

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	12/22/2015
Submitted Date	12/22/2015
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

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

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: Form number PYLTCCNFB (11/15) is inconsistent with the form number identified in the Form Schedule. 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.

Objection 2

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

- Amendment Endorsement, PYAMEND (11/15) (Form)

Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name of the insurer must appear on the form.

Objection 3

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: The last sentence appearing in the second paragraph of the Contingent Benefits Upon Lapse endorsement states, This Table is based on Your age with the Policy was originally issued. It appears that it should state Your age when the Policy was originally issued.

Objection 4

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: With respect to the Triggers For A Substantial Premium Increase Table, the endorsement must contain a statement consistent with the language set forth in 14 VAC 5-200-185 D 7.

Objection 5

- Amendment Endorsement, PYAMEND (11/15) (Form)

Comments: Please provide us with a John Doed version of form PYAMEND (11/15) as supporting documentation that demonstrates how the endorsement is intended to be used.

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.

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Sincerely,
Elsie Andy
Senior Insurance Market Examiner

Sincerely,
Elsie Andy

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/15/2015
Submitted Date	12/15/2015
Respond By Date	

Dear Trudi Goldenberg,

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:

Objection 1

- Polcyholder Notification Letter, PY VA 4SY PRIL (Form)

Comments: Thank you for providing an updated policyholder letter. There are some remaining concerns that need to be addressed as follows:

1) The last sentence in the first paragraph was added to resolve our previous objection A 2. Our concern is that policyholders may misinterpret or be confused by the statement. As a suggestion, the company may wish to state that although a 270% rate increase may be justfied under current regulations, the company is requesting a lower increase at this time and will monitor experience. As a result, future increases are likely.

2) Our previous objection A 5 requested a clearer explanation of the available options be provided which has not been completely satisfied. As a suggestion, the company may wish to state that stategies to lower the impact of the rate increase may include reducing your current daily or monthly benefit, reducing your benefit period, or increasing your elimination period. Are there any riders the insured may be able to drop and should this not be included?

3) The letter indicates the contingent benefit upon lapse has been triggered. Are you offering this benefit to all policies even if the trigger as set forth in 14VAC5-200-185 D has not been met? The letter should explain the insured may elect a paid up policy under this option or, if the premium is not paid and the policy lapses within 120 days of the premium due date, the policy will be automatically be converted to a paid-up status where no further premiums are due. Why is the company asking for a reply within the next 45 days if this option automatically takes effect after 120 days?

4) The last paragraph of the letter perhaps would be more logical to have it follow the second paragraph explaining the reasons for the increase and before the options are provided.

Objection 2

- Amendment Letter, PYAMENDLTR (Form)

Comments: We assume the amendment letter itself will not to be attached to the policy. As a result, the letter does not need to be filed or approved and may be moved to Supporting Documentation. As a suggestion, however, the company may wish to advise the insured that the enclosed amendment is a part of the contract and should be attached to it.

Please provide John Doe versions of the amendment reflecting each potential benefit change that may be exercised for review.

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:**	The Pyramid Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20		

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/13/2015
Submitted Date	07/13/2015
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

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

A) Thank you for providing an updated policyholder letter as requested. Since this filing is still pending and would not be able to meet the 75 day notice as required in the revised regulations under 14VAC5-200-75, the letter must now comply with all requirements as noted in the revised regulation.

As a result, the following concerns must be addressed:

1) Please add a form number to the lower left hand of the letter in compliance with 14VAC5-100-50 1 and include the city and state of the insurer on the letter. Attach the letter to the Form Schedule in SERFF for review.

2) The first paragraph and last paragraph of the letter may be viewed as contradictory. The last paragraph indicates a future rate increase may be necessary since the company felt a 270% increase was justified; however, the first paragraph would seem to indicate by the rate issue has been resolved. Please revise the letter to remove any potential confusion.

3) In line with the above, the reasons for the rate increase should be expanded to explain why increases in claims would affect an LTC policy that pays a fixed benefit. What are the reasons claims are higher than anticipated and why does that result in a rate increase. The following is an example of such wording:

"Rates are being raised on all policies like yours to pay for anticipated claims that are higher than expected. This is due in part to individuals living longer and keeping their policies longer, which has resulted in more claims being filed than we anticipated when this policy was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs."

4) For compliance with 14VAC5-200-75 D 1, please include a disclosure the insured has the right to a revised premium rate or rate schedule upon request.

5) For compliance with 14VAC5-200-75 D 2, please provide a clearer explanation of option available as alternatives to paying the increased premium amount by expanding what adjusting the benefit period, daily benefit amount or elimination period means. A disclosure state that all options may not be of equal value must also be included as set forth in 14VAC5-200-75 D 2 b.

6) For clarification, please add the wording "Virginia State Corporation Commission" to the first sentence of the next to last paragraph.

7) Please confirm the company has no partnership policies in effect. If so, the letter must include a disclosure that some benefit reduction options may result in a loss of partnership statue that may reduce policyholder protections.

8) Are there any current policyholders affected by the rate increase that have nonforfeiture benefits available at this time?

B) There was no response to our question as to how a policy is updated if the individual decides to reduce the policy benefits. If the

policy is revised or changed in any way, the policyowner must first agree to the changes and the policy must be amended or endorsed by an approved form. If the company does not use endorsements currently to effectuate such changes, a form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse and/or optional nonforfeiture benefit. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well a readability certification in accordance with 14VAC5-110-60.

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	06/18/2015
Submitted Date	06/18/2015
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

The Pyramid Life Insurance Company
SERFF Tracking No: UNAM-128652180
Form No: PYLTCCNFB (4/15)

We completed our review of form PYLTCCNFB (4/15) and we have the following concerns.

Objection 1

Comments: The readability certification, as required by 14 VAC 5-110-60, was not included in the submission. Please include this information in your resubmission.

Objection 2

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: The first sentence of the endorsement has the potential to cause confusion and should be revised. It appears that the sentence should state Your application for the Long-Term Care Policy indicates You have rejected the Nonforfeiture Benefit Rider or words of similar import.

Objection 3

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name of the insurer shall appear on all endorsements. 14 VAC 100-50 5 provides that the text appearing in the form must appear in a type size of at least 10 point. While Pyramid appears prominently on the endorsement, Life Insurance Company appears to be in a type size smaller than that used in the balance of the endorsement, and appears to be in a type size of less than 10 point. Please revise the appearance of the full and proper corporate name so that it appears prominently and satisfies the regulatory requirements.

Objection 4

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: While a nonforfeiture benefit provides the same benefit as a contingent benefit upon lapse, the contingent benefit upon lapse operates differently than a nonforfeiture benefit and the benefit provided should not be referred to as a nonforfeiture benefit for purposes of clarity. For consistency with 14 VAC 5-200-185 C please revise all references to the Nonforfeiture Shortened Benefit Amount to Contingent Benefit Upon Lapse Amount.

Objection 5

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: The 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. In this light and due to the premium increase notification requirements set forth in 14 VAC 5-200-75 D, the Triggers For A Substantial Premium Increase Table should conform to the revisions set forth in 14 VAC 5-200-185 D 3, as revised.

The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commissions website at http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748.

State:	Virginia	**Filing Company:**	The Pyramid Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20		

Conclusion:

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

Sincerely,
Elsie Andy

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/19/2015
Submitted Date	04/22/2015
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

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

Thank you for the changes made in SERFF as requested in our letter of September 30, 2014. Please let us know when we can expect a response to our October 27, 2014 letter.

1) In reviewing the policyholder letter, there remains a few concerns:

Please provide a copy of the policyholder letter on Company letterhead.

It is our understanding the company does not wish to offer the contingent benefit upon lapse except there the regulations require such although the company would do so if needed for the rate increase. Due to administative limitations, however, it could not reword the letter regarding triggers in the contingent benefit notice. Please be aware the Virginia 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."

Please note that given the effective date of the regulation and the 75 day notice requirement, the company will need to revise its

notification letters in compliance with the requirements of 14VAC5-200-75, as revised.

2) Management at the Virginia Bureau of Insurance has recently directed that a policy must be updated via an endorsement or amendment that effects any change the policyholder has requested. Because this would be a part of the entire contract, such a form would require review and approval; the company may not simply send a revised policy schedule page.

If the company already has such forms previously approved, please attach a copy of the form and provide the SERFF tracking number and date of approval. If a new form(s) is needed, please attach the form to this filing for review and approval. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase including exercising an optional nonforfeiture option or the contingent benefit upon lapse. Please be sure all options are covered in the new form or forms. If the company chooses to include variability in the form(s), please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100- 40 3 and a readability certification in accordance with 14 VAC5-110-60.

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

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	10/27/2014
Submitted Date	10/27/2014
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

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

Although we have not yet received a response from our objection letter of September 30, 2014, the filing has continued to be be reviewed and the following needs to be addressed:

1) Please amend the Actuarial Memorandum to indicate the actual rate increase being submitted for review and approval. Please include an explanation as to why this change is being made and that a previous rate increase of 25% was implemented in place of the 37% rate increase that was originally approved.

2) Please confirm the original targeted loss ratio. In reviewing the company's letter of May 3, 2013,item 2 stated the ratio to be 65%; however, in response to question 13 the anticipated loss ratio was stated as 60%.

3) Please provide a distribution of policies by issue year for each of the pre-rate stabilization block and the post-rate stabilization block and clarify what interest rate was used for each.

4) Please submit your financial exhibits, pre and post stability separately, using the revised 26% requested amount.

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	09/30/2014
Submitted Date	09/30/2014
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

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

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Current and Requested Rates, [C71VA] (Rate)
- Current and Requested Rates, [C76VA] (Rate)
- Current and Requested Rates, [C77VA] (Rate)
- Current and Requested Rates, [C78] (Rate)
- Current and Requested Rates, [C79VA] (Rate)
- Current and Requested Rates, [C81VA] (Rate)
- Current and Requested Rates, [G-20-A] (Rate)
- Current and Requested Rates, [C72VA] (Rate)

Comments: So that a 26% rate increase may be recommended, please amend the Rate/Rule Schedule in SERFF as follows:

1) Update the overall percentage of the last rate revision and the effective date of the last rate revision (7/25528).

2) Under the company rate information section, please amend the overall percentage indicated change to 270% needed to certify rate stability. The overall percentage rate impact as well as the minimum and maximum percentages should be 26%. The written premium change for this program should be amended accordingly.

3) Please amend the Rate Action Information to 26% and include the SERFF tracking number of the prior rate increase. Attach only rate schedules for the proposed increase for each plan to be approved. Current rates should be attached to supporting documentation.

Objection 2

- 2-3-14 Response Letter to 12-05-2013 Objection & Rate Filing Summary Form (Supporting Document)

Comments: Please amend the Rate Summary to reflect the 26% proposed rate increase.

Objection 3

- Revised Policyholder Notification Letter 8-21-14 (Supporting Document)

Comments: Thank you for your comments regarding compliance with the NAIC Bulletin. Based on your responses and the revised policyholder notification letter, please address the following:

- The management of the Bureau of Insurance (BOI) has directed that policyholder letters provide an explanation for the rate increase in consumer friendly language including the driving factors contributing to the increase. As a result, we request paragraph one be

expanded to include an explanation as to why claims are greater than anticipated. What are the contributing factors?

- Please include in the letter details regarding the options available for reducing the premium rather than having the insured contact customer services only.

- For compliance with the bulletin, please confirm the following:

a) For pre-stability policies, implementation of the contingent benefit upon lapse will be provided 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.

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

c) The letter has indicated the policy is guaranteed renewable; however, this should be expanded so that the insured understands its meaning.

d) The letter has indicated premium rates may increase again in the future. According to the filing, a 270% rate increase is needed and the Bureau feels this should be communicated in the policyholder letter.

The company has stated the three year rate guarantee is not applicable since the 26% increase is not a single increase required for certification. The Bureau is of the opinion the Model Bulletin only states that if a single increase of the requested amount (in this case, 26%) is approved, the insurer would agree to not implement any future increases for three years from the date of implementation. For compliance with the bulletin, is the company willing to commit to this guarantee?

Objection 4

- 8-20-14 Response to 3-25-14 Letter (Supporting Document)

Comments: As noted previously, the company does plan to request additional rate increases. What loss ratio is the company targeting that would result in additional requests?

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/25/2014
Submitted Date	03/25/2014
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

Thank you for your acceptance letter received today. So that we may give this further consideration, please review the attached NAIC's Executive/Plenary bulletin adopted on December 18, 2013. Although Virginia has not yet adopted this, because there is so much national attention on long term care regulation, we have now added this to our review process. Is this filing consistent or not with its recommendations? Please provide details that support your response.

Conclusion:

We shall be glad to reconsider this submission upon receipt of 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

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

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

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

Actuarial Assumptions for Establishing Rate Increase Requests:

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

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

The assumptions will be consistent with the following:

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

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

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

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

Approval of Rate Increases:

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

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

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

Requirement to Administer Contingent Benefit Upon Lapse:

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

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

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

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

Policyholder Notification of Premium Increase:

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

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

Application of New Loss Ratio Standards:

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

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

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

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

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

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

Consideration of New Approaches:

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

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

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	12/05/2013
Submitted Date	12/05/2013
Respond By Date	

Dear Trudi Goldenberg,

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.The revised financial exhibits (Attachments 1 with and without the rate increase and Attachments 2 with and without the rate increase) are not consistent with the revised rate increase. Your response to question 8 says the premium with the rate increase should be 196% of the premium without the rate increase. You demonstrated the 196% is less than the 252% ratio due to additional lapses and the effect of buy-downs. However when we compare the premiums with and without the rate increase the ratio is 181.4%, not 196%. Your answer to question 8 also showed claims should be about 22% lower with the rate increase, again due to the higher lapses and benefit buy-downs. When we compare the incurred claims, we see an ultimate ratio close to 77.8%. (The ratio varies slightly by calendar year probably due to waiver of premium claims). Thus the claim piece is consistent, but it appears the premiums with the rate increase are too low. Please explain this inconsistency.

2.We reviewed Attachment 2 of your response. The heading says these are policies issued prior to October 1, 2003. But the premiums are very small and begin in 2003. Should the heading be policies issued after October 1, 2003?

3.Attachment 2 without the rate increase shows a significant jump in the annual loss ratios from 2012 to 2013. We appreciate the credibility of the historical experience is low. But the jump from 50% to 80% seems too high. Did you question this? Please explain how the revised claim costs can be based on company experience but create such a significant increase from the historical to the projected experience.

4.Do the projections include any improvements to morbidity or mortality? If so, please state how much and justify these improvements.

5.Your response states you use 95% of the 1994 GAM table for the revised mortality assumption. The .95 scalar is somewhat arbitrary in that it was chosen in order to produce smooth resulting lapses (total terminations less expected deaths). In your analysis did you recognize mortality selection factors? If not, why were these ignored? If so, please provide them and confirm they are part of the projections.

6.The projections include shock lapses and associated anti-selection of 5%. Does the 5% apply throughout the projection period or is it a single year blip? If it is the former, do you assume it wears off over time?

7.You provided extensive documentation of the benefit buy-downs. But what is your assumption as to insureds moving to a nonforfeiture status? Is this an implicit part of the benefit buy-downs?

8.Please provide a description of any margins that were introduced either implicitly in the revised assumptions or explicitly in the projections. Were the projections performed on a best estimate basis with no provision for moderately adverse deviation?

9.Please provide two distributions of inforce business by inflation option – one for the pre rate stabilization block and one for the post rate stabilization block.

10.Please explain the pattern of annual loss ratios in the projection period for the pre rate stabilization period. We calculated ratios of successive annual loss ratios. These ratios should be a good proxy for the slope of the claim cost curve. Initially the slope is about 12.5%, decreasing to 8% by 2030 and then increasing throughout the remainder of the period to an ultimate rate of 11.5%. Most carriers believe the claim costs at the oldest ages are very flat, but you show a pattern of increasing slope up to 11.5%.

11.Please explain the pattern of annual loss ratios in the projection period for the post rate stabilization period. We calculated ratios of successive annual loss ratios. These ratios should be a good proxy for the slope of the claim cost curve. Initially the slope is about 16.5%, decreasing to 6.5% by 2041 and then increasing quite dramatically throughout the remainder of the period to an ultimate rate of close to 30%. Most carriers believe the claim costs at the oldest ages are very flat, but you show a pattern of increasing slope up to 30%.

12. In regards to the policyholder letter, we suggest the following revisions:

- The letter should be specific in regards to the total rate increase and how it may be broken down into installments. The information on the installments should include the percentage of the increase, the effective date, and the premium amount.

- The letter should be specific as to why claims are greater than anticipated resulting in a rate increase in a language that a consumer can easily understand.

- The sentence ending with "filed with your state Department of Insurance" should be revised. We suggest the following wording or words of similar import:

"The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, it was approved.".

13. Please complete the enclosed Rate Summary Part I. This form is intended to be completed by an issuer, describing in plain, consumer friendly language the issuer's request for a 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

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	06/10/2013
Submitted Date	06/10/2013
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

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

Thank you for 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.Does the Company have any group long term care business in force? If so, what has the experience been on those forms?

2.Please provide a range of issue dates on a nationwide basis.

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

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

5.The correspondence indicates there was a prior round of rate increase approved, but never implemented in Virginia. What is the average cumulative rate increase implemented nationwide? When was this prior round implemented?

6.The projection period begins in 2012. This is somewhat dated. Please provide the actual 2012 experience as well as the updates to the prior historical years. We are asking only for the nationwide experience which corresponds to Attachments 1 and 2 of your May 3, 2013 response.

7.We have several questions regarding the interest discount rate. In the financial exhibits there is a column of interest rate factors which vary by calendar year.
a)This appears to be the pricing interest rate. Is that correct? If not, what is the basis?
b)Did you calculate a weighted average based on the actual/projected premiums of the policies inforce each calendar year?
c)We are unable to match your discount factors. Please see the purple filled column in the attached workbook. Are you doing something differently?
d)Your response of May 3 says the average pricing interest rate is 5.8%, but this does not align well with the values in this column. Please reconcile this difference.

8.Please explain how you arrived at the policyholder behavior assumptions of
•10% additional lapse
•40% reduction in premiums due benefit buy-downs
•an extra 14% morbidity due to the corresponding anti-selection.

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

10.Please explain how you chose 85% of the 1994 GAM as the basis for expected mortality. Why is the termination study limited to

just 4 years? The results are not very credible. Is it possible to include additional years either before 2008 or to include 2012 results?

11.Please describe you morbidity assumptions more completely. It appears experience was compared against the Milliman 2011 Long-Term Care Guidelines and a scalar factor of 75% was applied. Does this mean the revised assumption is the 2011 LTCGs times 75% or is it the original assumption times 75%? Proved an actual to expected study where the expected is based on the revised assumption. Show exposures and number of actual and expected claims. Do at least two analyses – one by gender and one by attained age groups.

12.Provide a nationwide distribution of business by:
a)Issue year
b)Gender
c)Attained age group

To clarify, we are requesting three separate distributions, not a 3-dimensional distribution.

13.Please provide the status of the rate filings in all jurisdictions in an Excel file. There are six states for which the report shows the rate increase will not be filed. Does this mean Pyramid is not filing at this time or has no intention to ever file? Also, does the Company plan to file for additional rate increases in Utah?

14.We agree with your assessment that the post rate stabilization block does not have much credibility. We do not agree with your conclusion that it should be combined with the pre rate stabilization block. On a present value basis, 84% of the incurred claims come from the projected period. The projection piece is based on your revised assumptions, which are your best estimate of future experience. With the rate increase, the lifetime loss ratio is 51% and does not justify the same 238% rate increase. At this time we believe a smaller increase is needed on the post rate stabilization block. We are open to any additional arguments you care to make.

15. For the pre rate stabilization policies, the active life reserves are very large in relation to the future claims. Virginia requires the future loss ratio meet the 60% loss ratio requirement and this is not happening. Are these active life reserves on a statutory basis? If so, can they be restated to a more realistic basis? GAAP basis reserves would be a reasonable proxy. Also, please provide not only the ALR balance as of 12/31/2011, but also the year by year balance from inception.

16, In the rate sheets for policy form C8VA, we notice that the rate increase in year one is not 50% as stated, but instead 87.5%. Please indicate whether this is an error and provided revised rate sheets if necessary.

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Attachment Interest Discount Factors.xls is not a PDF document and cannot be reproduced here.

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	10/01/2012
Submitted Date	10/01/2012
Respond By Date	

Dear Trudi Goldenberg,

Introduction:

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

A preliminary review of the submitted filing indicates the following concerns and questions. We'll continue a more thorough review of the submitted filing upon receipt of the following information:

Objection 1

Comments: Under the Rate/Rule Schedule tab, the Rate Information should be amended to reflect the entire rate increase of 238% regardless that it may be implemented gradually over a 3 year period. To do so, please change the minimum and maximum % change under the Company Rate Information section. Please be aware, the attached rate sheets should reflect the proposed increases over the next 3 years. In other words, there should be an illustration reflecting rates with the first 50% increase, rates with the second 50% increase, and finally, rates with the third 50% rate increase.

There appears to be a discrepancy regarding previous rate revisions. According to #16 of the memorandum, there have been no previous rate revisions. The Rate Information page within SERFF states there was a 25% increase effective 5/15/2006. In reviewing our own records, we have found a 37% rate increase was approved February 2, 2006. Please explain.

As set forth in 14 VAC 5-130-70 B 14, Certification by a qualified actuary that, to the best of the actuarys knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided. Without such a certification, the proposed rate increase may not be approved.

Please provide sufficient detail or documentation so that any projections can be recreated. When possible, please use Excel spreadsheets that show all calculations and formulas which will greatly assist in our review.

Thank you for providing reserves in Exhibits III and IV. Please provide an explanation of the reserve basis and justification for the reserve levels provided.

According to item #14 in the memorandum, it is indicated that nationwide experience includes experience of similar nationwide forms. Experience in the exhibits should only include the experience for those forms for which a rate increase has been requested and for which there are Virginia policies. In addition, because these are long term care policies, the experience must be separated and restated to reflect experience prior to October 2003 that meets the minimum loss ratio subject to 14 VAC 5-200-150 B and experience after October 2003 that is subject to rate stabilization as set forth in 14 VAC 5-200-153. Please resubmit exhibits accordingly.

Please advise if nationwide exhibits include Florida experience. If so, in providing revised nationwide exhibits, we would like to see the Florida experience removed from the loss ratio demonstration. Demonstrations should be provided with and without the Florida experience.

Under #5 b in the memorandum there is a reference to salvage factors. Please define this term and explain how the factors are calculated and what factors were used.

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

What percentage of the block has automatic compound inflation protection, and what percentage of the block has automatic simple inflation protection?

Please provide the differences (material or otherwise) in the assumptions used in this filing in comparison to those used in the companys 2011 asset adequacy testing.

Please explain why Virginia-specific data is not available prior to 2005 as stated in #14 of the memorandum. Please explain why the company feels this estimate of the missing Virginia specific information is reasonable and credible. With half of the experience missing, should such a filing be reviewed?

Under #17 in the memorandum, it is indicated a 270% increase is needed using an interest rate that is consistent with the company investment earnings. Please confirm the lifetime loss ratio was calculated using an interest rate consistent with that assumed in the determination of premiums as required by 14 VAC 5-130-70 C and advise what interest rate was used. If greater than the discount rate used in the projections, then please revise the projections by using the original rate.

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 originally anticipated.

Please explain the purpose of the actual-to-expected ratio on Exhibit 5. According to the exhibit, in year 2019 and later, actual or projected nationwide experience would be less than expected experience before the proposed rate increase. With the three rate increases, that would occur in 2013. If this is the case, then why is an increase needed at this time? Is it reasonable to ask the consumer to incur significant rate increases when the company is actually predicting actual claims will be less than expected?

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 reviews in other states.

Please submit all exhibits in an Excel format for easier review of the projections.

We note the filing does not include a description of the benefits applicable for each type of policy. Upon resubmission, please include a description of the benefits for each policy.

For those policies subject to pre-rate stabilization standards, please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denomination is equal to the anticipated earned premium.

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

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. Please provide for both pre and post rate stabilization standards.

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.

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

State:	Virginia	**Filing Company:**	The Pyramid Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20		

Does the Company have any open blocks of long term care business? If so, how do the proposed rates compare with new rates for same ages and benefits? Has consideration been given to allowing policyholders in this block to exchange their policy for one in the open block(s) without evidence of insurability?

§ 38.2 -3407.14 of the Code of Virginia requires written notice of at least 60 days prior to a proposed renewal of coverage when such renewal of coverage has the intention of increasing annual premiums by more than 35%. Since the requested rate increase is greater than 35%, please furnish a copy of the letter the company intends to use when notifying policyholder of such annual premium increases.

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:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/13/2016
Submitted Date	09/13/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

The affected form numbers have been revised under the Rate/Rule Schedule Tab. The Actuarial Memorandum, Cover Letter and Rate Filing Summary form have also been revised to reflect the correct form numbers.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Revised Actuarial Memo & Cover Letter
Attachment(s):	Checklist Rate Revisions_VA_20120829.pdf VA_AM_Pyramid Life_RS_20160913.pdf VA_CovLtr_Pyramid Life_RS_20160913.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_CovLtr_Pyramid Life_RS_20120829.pdf* *Checklist Rate Revisions_VA_20120829.pdf* *VA_AM_Pyramid Life_RS_20150421.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_CovLtr_Pyramid Life_RS_20120829.pdf* *VA_AM_Pyramid Life_RS_20120829.pdf* *Checklist Rate Revisions_VA_20120829.pdf*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Revised Actuarial Memo & Cover Letter
Attachment(s):	Checklist Rate Revisions_VA_20120829.pdf VA_AM_Pyramid Life_RS_20160913.pdf VA_CovLtr_Pyramid Life_RS_20160913.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_CovLtr_Pyramid Life_RS_20120829.pdf* *Checklist Rate Revisions_VA_20120829.pdf* *VA_AM_Pyramid Life_RS_20150421.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_CovLtr_Pyramid Life_RS_20120829.pdf* *VA_AM_Pyramid Life_RS_20120829.pdf* *Checklist Rate Revisions_VA_20120829.pdf*

Satisfied - Item:	Rate Filing Summary Form 12.31.2014 - rev 9-13-16
Comments:	
Attachment(s):	VA_Rate_Filing_Summary_Form_20160913.pdf
Previous Version	
Satisfied - Item:	*Rate Filing Summary Form 12.31.2014*
Comments:	
Attachment(s):	*VA_Rate_Filing_Summary_Form_20160901.pdf*
Previous Version	
Satisfied - Item:	*Rate Filing Summary Form 12.31.2014*
Comments:	
Attachment(s):	*VA_Rate_Filing_Summary_Form_20160829.pdf*
Previous Version	
Satisfied - Item:	*Rate Filing Summary Form 12.31.2014*
Comments:	
Attachment(s):	*Rate_Filing_Summary_Form_12.31.2014.pdf*

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Requested Rates	C71	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C71 Rates Req 26%.pdf,	09/13/2016 By: Carmen Boyd
Previous Version						
1	*Requested Rates*	*C71VA*	*Revised*	*Previous State Filing Number: 7/25528 Percent Rate Change Request: 26*	*C71VA Rates Req 26%.pdf,*	*03/18/2015 By: Carmen Boyd*
Previous Version						
1	*Current and Requested Rates*	*C71VA*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 45*	*C71VA Rates 45%.pdf,*	*03/25/2014 By:*
Previous Version						
1	*Current and Requested Rates*	*C71VA*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 152*	*C71VA Rates 152%.pdf,*	*11/08/2013 By: Carmen Boyd*
Previous Version						
1	*Current and Requested Rates*	*C71VA*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 238*	*VA C-71 Rates.pdf,*	*08/31/2012 By: Carmen Boyd*
2	Requested Rates	C76	Revised	Previous State Filing Number:	C76 Rates Req 26%.pdf,	09/13/2016 By: Carmen Boyd

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Rate/Rule Schedule Item Changes

				7/25528 Percent Rate Change Request: 26		
Previous Version						
2	*Requested Rates*	*C76VA*	*Revised*	*Previous State Filing Number: 7/25528 Percent Rate Change Request: 26*	*C76VA Rates Req 26%.pdf,*	*03/18/2015 By: Carmen Boyd*
Previous Version						
2	*Current and Requested Rates*	*C76VA*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 45*	*C76VA W E-643,E-645 RATES 45%.pdf,*	*03/25/2014 By:*
Previous Version						
2	*Current and Requested Rates*	*C76VA*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 152*	*C76VA Rates 152%.pdf,*	*11/08/2013 By: Carmen Boyd*
Previous Version						
2	*Current and Requested Rates*	*C76VA*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 238*	*VA C76 W E-643,E-645 RATES.pdf,*	*08/31/2012 By: Carmen Boyd*
3	Requested Rates	C78VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C78VA Rates Req 26%.pdf,	09/13/2016 By: Carmen Boyd
Previous Version						
3	*Requested Rates*	*C78*	*Revised*	*Previous State Filing Number: 7/25528*	*C78VA Rates Req 26%.pdf,*	*03/18/2015 By: Carmen Boyd*

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 26		
Previous Version						
3	Current and Requested Rates	C78	Revised	Previous State Filing Number: Percent Rate Change Request: 152	C78VA Rates 152%.pdf,	11/08/2013 By: Carmen Boyd
Previous Version						
3	Current and Requested Rates	C78	Revised	Previous State Filing Number: Percent Rate Change Request: 238	VA C78 Rates.pdf,	08/31/2012 By: Carmen Boyd

Conclusion:

Sincerely,
Carmen Boyd

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/31/2016
Submitted Date	08/31/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see attached amendment letter and a completed rate summary form.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	PYAMENDLTR - Amendment Letter
Comments:	
Attachment(s):	PYAMENDLTR.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	PYAMENDLTR - Amendment Letter
Comments:	
Attachment(s):	PYAMENDLTR.pdf

Satisfied - Item:	Rate Filing Summary Form 12.31.2014
Comments:	
Attachment(s):	VA_Rate_Filing_Summary_Form_20160829.pdf
Previous Version	
Satisfied - Item:	*Rate Filing Summary Form 12.31.2014*
Comments:	
Attachment(s):	*Rate_Filing_Summary_Form_12.31.2014.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Conclusion:

Sincerely,
Carmen Boyd

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/29/2016
Submitted Date	08/29/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

The full company name has been added to the form.

Related Objection 1

Applies To:

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (11/15) (Form)

Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name must prominently appear on the form. The Company is licensed in Virginia as The Pyramid Life Insurance Company. As such, the full and proper corporate name must include The.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Contingent Benefit Upon Lapse Endorsement	PYLTCCNFB (11/15)	CERA	Initial		33.400	PYLTCCNFB 11-15.pdf	Date Submitted: 08/29/2016 By: Carmen Boyd
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (11/15)*	*CERA*	*Initial*		*33.400*	*PYLTCCNFB 11-15.pdf*	*Date Submitted: 07/14/2016 By: Carmen Boyd*
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*33.600*	*PYLTCCNFB 11-15.pdf*	*Date Submitted: 11/17/2015 By: Carmen Boyd*
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*32.300*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By:*
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*16.000*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Response 2

Comments:

The correct form number is PY VA 4SY PRIL. The footer has been corrected in the letter.

Related Objection 2

Applies To:

- *Polcyholder Notification Letter, PY VA 4SY PRIL (Form)*

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Comments: Form number PY VA 2SY PRIL is inconsistent with the form number identified in the Form Schedule. 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	Polcyholder Notification Letter	PY VA 4SY PRIL	NOC	Initial		45.400	PY VA 4SY PRIL.pdf	Date Submitted: 08/29/2016 By: Carmen Boyd
Previous Version								
1	*Polcyholder Notification Letter*	*PY VA 4SY PRIL*	*NOC*	*Initial*		*45.400*	*PY VA 4SY PRIL.pdf*	*Date Submitted: 07/14/2016 By: Carmen Boyd*
Previous Version								
1	*Polcyholder Notification Letter*	*PY VA 4SY PRIL*	*NOC*	*Initial*		*46.900*	*PY VA 4SY PRIL Special Mailing.pdf*	*Date Submitted: 11/25/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Response 3

Comments:

The suggested change was made to the letter.

Related Objection 3

Applies To:

- Polcyholder Notification Letter, PY VA 4SY PRIL (Form)

Comments: The form should contain a mechanism that explains that Pyramid Life is the shortened version of the full and proper corporate name. We recommend that the presentation of the full and proper corporate name at the top of Page 2 be presented as The Pyramid Life Insurance Company (Pyramid Life).

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Polcyholder Notification Letter	PY VA 4SY PRIL	NOC	Initial		45.400	PY VA 4SY PRIL.pdf	Date Submitted: 08/29/2016 By: Carmen Boyd
Previous Version								
1	*Polcyholder Notification Letter*	*PY VA 4SY PRIL*	*NOC*	*Initial*		*45.400*	*PY VA 4SY PRIL.pdf*	*Date Submitted: 07/14/2016 By: Carmen Boyd*
Previous Version								
1	*Polcyholder Notification Letter*	*PY VA 4SY PRIL*	*NOC*	*Initial*		*46.900*	*PY VA 4SY PRIL Special Mailing.pdf*	*Date Submitted: 11/25/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Response 4

Comments:

I've withdrawn the form and added to the Supporting Documents Tab.

Related Objection 4

Applies To:

- Amendment Letter, PYAMENDLTR (Form)

Comments: According to your comments, the letter cannot be removed from the Form Schedule. Is it not possible to withdraw the attachment and attach a copy to Supporting Documentation?

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Amendment Letter	PYAMENDLTR	CERA	Other	Moved to Supportings Docs			Date Submitted: 08/29/2016 By: Carmen Boyd
Previous Version								
1	*Amendment Letter*	*PYAMENDLTR*	*CERA*	*Other*	*Informational*	*42.900*	*PYAMENDLTR.pdf*	*Date Submitted: 07/14/2016 By: Carmen Boyd*
Previous Version								
1	*Amendment Letter*	*PYAMENDLTR*	*CERA*	*Initial*		*42.900*	*PYAMENDLTR.pdf*	*Date Submitted: 11/25/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Response 5

Comments:

The first paragraph has been revised.

Related Objection 5

Applies To:

- Polcyholder Notification Letter, PY VA 4SY PRIL (Form)

Comments: The last sentence of the first paragraph states the policy is guaranteed renewable as long as premiums are paid. There is a concern the insured may not understand how this ties into a rate increase. Please clarify.

Changed Items:

No Supporting Documents changed.

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Polcyholder Notification Letter	PY VA 4SY PRIL	NOC	Initial		45.400	PY VA 4SY PRIL.pdf	Date Submitted: 08/29/2016 By: Carmen Boyd
Previous Version								
1	*Polcyholder Notification Letter*	*PY VA 4SY PRIL*	*NOC*	*Initial*		*45.400*	*PY VA 4SY PRIL.pdf*	*Date Submitted: 07/14/2016 By: Carmen Boyd*
Previous Version								
1	*Polcyholder Notification Letter*	*PY VA 4SY PRIL*	*NOC*	*Initial*		*46.900*	*PY VA 4SY PRIL Special Mailing.pdf*	*Date Submitted: 11/25/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Response 6

Comments:

An updated Rate Summary is attached.

Related Objection 6

Applies To:

- 12-15-14 Response to 9/30/14 letter & Rate Filing Summary Form (Supporting Document)

Comments: The Rate Summary should be updated to state the rate increase would not be effective until the next premium billing date following a 75 day notification period following the effective date of the rate increase for compliance with 14VAC5-200-75 D.

As a reminder, this information will be available through our website and should be in consumer friendly language that explains the driving contributors to the rate increase.

Since the Rate Summary form format has been slightly revised since your submission, we have attached an updated Rate Summary form to be completed.

Changed Items:

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Filing Summary Form 12.31.2014
Comments:	
Attachment(s):	Rate_Filing_Summary_Form_12.31.2014.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Carmen Boyd

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/14/2016
Submitted Date	07/14/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

Since this is a closed block of business the Company is not issuing any new forms. The policyholder would be able to mitigate the premium increase by lowering benefits based on what was originally filed or drop the rider altogether. The Company does not use a "landing spot".

The policyholder letter has been revised to include the option of dropping a rider as one of the strategies for reducing premium and submitted with an earlier response.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Carmen Boyd

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/14/2016
Submitted Date	07/14/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

PYLTCCNFB (11/15) is the correct form number. The Form Schedule has been corrected.

Related Objection 1

Applies To:

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: Form number PYLTCCNFB (11/15) is inconsistent with the form number identified in the Form Schedule. 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.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

The full corporate name has been added to the documents. As the Contingent Benefit Upon Lapse Endorsement was revised, an updated Readability Certificate has also been attached.

Related Objection 2

Applies To:

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

- Amendment Endorsement, PYAMEND (11/15) (Form)

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name of the insurer must appear on the form.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Readability Certification for form PYLTCCNFB (11/15)
Comments:	
Attachment(s):	VA PYLTCCNFB 11-15 READABILITY COMPLIANCE CERT.pdf
Previous Version	
Satisfied - Item:	*Readability Certification for form PYLTCCNFB (11/15)*
Comments:	
Attachment(s):	*VA PYLTCCNFB 11-15 READABILITY COMPLIANCE CERT.pdf*

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Amendment Endorsement	PYAMEND (11/15)	CERA	Initial		33.600	PYAMEND 11-15.pdf	Date Submitted: 07/14/2016 By: Carmen Boyd
Previous Version								
1	*Amendment Endorsement*	*PYAMEND (11/15)*	*CERA*	*Initial*		*33.600*	*PYAMEND 11-15.pdf*	*Date Submitted: 11/25/2015 By: Carmen Boyd*
2	Contingent Benefit Upon Lapse Endorsement	PYLTCCNFB (11/15)	CERA	Initial		33.400	PYLTCCNFB 11-15.pdf	Date Submitted: 07/14/2016 By: Carmen Boyd
Previous Version								
2	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*33.600*	*PYLTCCNFB 11-15.pdf*	*Date Submitted: 11/17/2015 By: Carmen Boyd*
Previous Version								
2	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*32.300*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By:*
Previous Version								
2	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*16.000*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Response 3

Comments:

The sentence was revised to read correctly.

Related Objection 3

Applies To:

- *Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)*

Comments: The last sentence appearing in the second paragraph of the Contingent Benefits Upon Lapse endorsement states, This Table is based on Your age with the Policy was originally issued. It appears that it should state Your age when the Policy was originally issued.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

A statement that is consistent with the language in 14 VAC 5-200-185 D 7, has been added to Paragraph 2.

Related Objection 4

Applies To:

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: With respect to the Triggers For A Substantial Premium Increase Table, the endorsement must contain a statement consistent with the language set forth in 14 VAC 5-200-185 D 7.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Provided with earlier response.

Related Objection 5

Applies To:

- Amendment Endorsement, PYAMEND (11/15) (Form)

Comments: Please provide us with a John Doed version of form PYAMEND (11/15) as supporting documentation that demonstrates how the endorsement is intended to be used.

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Carmen Boyd

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/14/2016
Submitted Date	07/14/2016

Dear Janet Houser,

Introduction:

The policyholder notification letter PY VA 2SY PRIL has been overhauled and a new Readability Certificate has been provided.

Response 1

Comments:

1. *The language discussing the possibility of future increases (Paragraph 2) has been revised.*

2. The possibility of dropping a rider has been added to Paragraph 4.

3. The company is only offering the benefit to those automatically eligible due to duration or who are eligible due to issue age and trigger percentage. Paragraphs 5 & 6 have been revised to present greater clarity regarding the contingent benefit upon lapse benefit.

4. The paragraph providing information regarding the Virginia State Corporation Commission has been moved to follow Paragraph 2.

Related Objection 1

Applies To:

- *Polcyholder Notification Letter, PY VA 4SY PRIL (Form)*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Comments: Thank you for providing an updated policyholder letter. There are some remaining concerns that need to be addressed as follows:

1) The last sentence in the first paragraph was added to resolve our previous objection A 2. Our concern is that policyholders may misinterpret or be confused by the statement. As a suggestion, the company may wish to state that although a 270% rate increase may be justfied under current regulations, the company is requesting a lower increase at this time and will monitor experience. As a result, future increases are likely.

2) Our previous objection A 5 requested a clearer explanation of the available options be provided which has not been completely satisfied. As a suggestion, the company may wish to state that stategies to lower the impact of the rate increase may include reducing your current daily or monthly benefit, reducing your benefit period, or increasing your elimination period. Are there any riders the insured may be able to drop and should this not be included?

3) The letter indicates the contingent benefit upon lapse has been triggered. Are you offering this benefit to all policies even if the trigger as set forth in 14VAC5-200-185 D has not been met? The letter should explain the insured may elect a paid up policy under this option or, if the premium is not paid and the policy lapses within 120 days of the premium due date, the policy will be automatically be converted to a paid-up status where no further premiums are due. Why is the company asking for a reply within the next 45 days if this option automatically takes effect after 120 days?

4) The last paragraph of the letter perhaps would be more logical to have it follow the second paragraph explaining the reasons for the increase and before the options are provided.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Readability Certification for Policyholder Notification Letter PY VA 4SY PRIL
Comments:	
Attachment(s):	PY 4SY PRIL READABILITY COMPLIANCE CERT.pdf
Previous Version	
Satisfied - Item:	*Readability Certification for Policyholder Notification Letter PY VA 4SY PRIL*
Comments:	
Attachment(s):	*PY 4SY PRIL READABILITY COMPLIANCE CERT.pdf*

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Polcyholder Notification Letter	PY VA 4SY PRIL	NOC	Initial		45.400	PY VA 4SY PRIL.pdf	Date Submitted: 07/14/2016 By: Carmen Boyd
Previous Version								
1	*Polcyholder Notification Letter*	*PY VA 4SY PRIL*	*NOC*	*Initial*		*46.900*	*PY VA 4SY PRIL Special Mailing.pdf*	*Date Submitted: 11/25/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Response 2

Comments:

PYAMENDLTR has been noted as being an Informational item and added to the Supporting Documents tab. I was unable to delete it from the Form tab. The suggested revision has been made.
Attached are (3) John Doe versions of the PYAMEND (11/15) endorsement reflecting several optional benefit changes.

Related Objection 2

Applies To:

- Amendment Letter, PYAMENDLTR (Form)

Comments: We assume the amendment letter itself will not to be attached to the policy. As a result, the letter does not need to be filed or approved and may be moved to Supporting Documentation. As a suggestion, however, the company may wish to advise the insured that the enclosed amendment is a part of the contract and should be attached to it.

Please provide John Doe versions of the amendment reflecting each potential benefit change that may be exercised for review.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample John Doe Amendment Endorsements
Comments:	
Attachment(s):	PYAMEND 11-15 Benefit Period Reduce & Elim Per Increased.pdf PYAMEND 11-15 Daily Benefit Reduction.pdf PYAMEND 11-15 Rider Elimination.pdf

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Amendment Letter	PYAMENDLTR	CERA	Other	Informational	42.900	PYAMENDLTR.pdf	Date Submitted: 07/14/2016 By: Carmen Boyd
Previous Version								
1	*Amendment Letter*	*PYAMENDLTR*	*CERA*	*Initial*		*42.900*	*PYAMENDLTR.pdf*	*Date Submitted: 11/25/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Carmen Boyd

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/17/2015
Submitted Date	11/25/2015

Dear Janet Houser,

Introduction:

Please note that after the filing is approved the policyholder notification letter will be sent out at least 75 days prior to any policyholders' effective date. It will be necessary to do a one-time mass mailing as our operating platform cannot handle a letter of this magnitude on an automatically generated basis.

Response 1

Comments:

1. Notification letter has been revised as requested. Form Number added and city & state of insurer added to letter.
2. 1st paragraph has been revised.
3. The requested wording has been added.
4. The notification letter inclues the revised premium and a statement that the policyholder has a right to revised premium or rate schedule..
5. Explanation of available options has been revised.
6. Virginia State Corporation Commisssion has been added.
7. The company does not have any partnership policies in effect.
8. There are no current policyholders that have nonforfeiture benefits available at this time.
9. After a policyholder calls to discuss and revise their policy by benefit type, our Customer Service department sends a letter confirming the changes and listing the new premium. A generic amendment is sent to confirm those changes. I've added the above to the Form section. In addition o new Certificate of Compliance has been added and Readability Certifications have been uploaded for all forms. A Statement of Variability is included.
10. As requested in a Note to the Filer, attached is a Rate Filing Status in all Jurisidctions.

Changed Items:

State: *Virginia*
Filing Company: *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certification of Compliance 11-17-15.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*Certification of Compliance.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certification of Compliance 11-17-15.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*Certification of Compliance.pdf*

Satisfied - Item:	Readability Certifications for form PYAMEND (11/15) and PYAMENDLTR
Comments:	
Attachment(s):	VA PYAMENDLTR READABILITY COMPLIANCE CERT.pdf VA PYAMEND 11-15 READABILITY COMPLIANCE CERT.pdf

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certification of Compliance 11-17-15.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*Certification of Compliance.pdf*

Satisfied - Item:	Readability Certifications for form PYAMEND (11/15) and PYAMENDLTR
Comments:	
Attachment(s):	VA PYAMENDLTR READABILITY COMPLIANCE CERT.pdf VA PYAMEND 11-15 READABILITY COMPLIANCE CERT.pdf

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	PY Statement of Variability.pdf

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certification of Compliance 11-17-15.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*Certification of Compliance.pdf*

Satisfied - Item:	Readability Certifications for form PYAMEND (11/15) and PYAMENDLTR
Comments:	
Attachment(s):	VA PYAMENDLTR READABILITY COMPLIANCE CERT.pdf VA PYAMEND 11-15 READABILITY COMPLIANCE CERT.pdf

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	PY Statement of Variability.pdf

Satisfied - Item:	Rate Filing Status in All Jurisdictions
Comments:	
Attachment(s):	PY Rate Status_VA_20151124.pdf

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certification of Compliance 11-17-15.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*Certification of Compliance.pdf*

Satisfied - Item:	Readability Certifications for form PYAMEND (11/15) and PYAMENDLTR
Comments:	
Attachment(s):	VA PYAMENDLTR READABILITY COMPLIANCE CERT.pdf VA PYAMEND 11-15 READABILITY COMPLIANCE CERT.pdf

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	PY Statement of Variability.pdf

Satisfied - Item:	Rate Filing Status in All Jurisdictions
Comments:	
Attachment(s):	PY Rate Status_VA_20151124.pdf

Satisfied - Item:	Readability Certification for Policyholder Notification Letter PY VA 4SY PRIL
Comments:	
Attachment(s):	PY 4SY PRIL READABILITY COMPLIANCE CERT.pdf

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Amendment Endorsement	PYAMEND (11/15)	CERA	Initial		33.600	PYAMEND 11-15.pdf	Date Submitted: 11/25/2015 By: Carmen Boyd
2	Amendment Letter	PYAMENDLTR	CERA	Initial		42.900	PYAMENDLTR.pdf	Date Submitted: 11/25/2015 By: Carmen Boyd
3	Polcyholder Notification Letter	PY VA 4SY PRIL	NOC	Initial		46.900	PY VA 4SY PRIL Special Mailing.pdf	Date Submitted: 11/25/2015 By: Carmen Boyd

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Carmen Boyd

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/17/2015
Submitted Date	11/17/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

Readibility Certification is attached

Related Objection 1

Comments: The readability certification, as required by 14 VAC 5-110-60, was not included in the submission. Please include this information in your resubmission.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Readability Certification for form PYLTCCNFB (11/15)
Comments:	
Attachment(s):	VA PYLTCCNFB 11-15 READABILITY COMPLIANCE CERT.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

The first sentence has been revised.

Related Objection 2

Applies To:

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: The first sentence of the endorsement has the potential to cause confusion and should be revised. It appears that the sentence should state Your application for the Long-Term Care Policy indicates You have rejected the Nonforfeiture Benefit Rider or words of similar import.

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

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	Contingent Benefit Upon Lapse Endorsement	PYLTCCNFB (4/15)	CERA	Initial		33.600	PYLTCCNFB 11-15.pdf	Date Submitted: 11/17/2015 By: Carmen Boyd
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*32.300*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By:*
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*16.000*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Response 3

Comments:

The company logo has been revised.

Related Objection 3

Applies To:

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name of the insurer shall appear on all endorsements. 14 VAC 100-50 5 provides that the text appearing in the form must appear in a type size of at least 10 point. While Pyramid appears prominently on the endorsement, Life Insurance Company appears to be in a type size smaller than that used in the balance of the endorsement, and appears to be in a type size of less than 10 point. Please revise the appearance of the full and proper corporate name so that it appears prominently and satisfies the regulatory requirements.

Changed Items:

No Supporting Documents changed.

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Contingent Benefit Upon Lapse Endorsement	PYLTCCNFB (4/15)	CERA	Initial		33.600	PYLTCCNFB 11-15.pdf	Date Submitted: 11/17/2015 By: Carmen Boyd
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*32.300*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By:*
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*16.000*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Response 4

Comments:

All references to Shortened Benefit Amount have been changed to Contingent Benefit Upon Lapse Amount.

Related Objection 4

Applies To:

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: While a nonforfeiture benefit provides the same benefit as a contingent benefit upon lapse, the contingent benefit upon lapse operates differently than a nonforfeiture benefit and the benefit provided should not be referred to as a nonforfeiture benefit for purposes of clarity. For consistency with 14 VAC 5-200-185 C please revise all references to the Nonforfeiture Shortened Benefit Amount to Contingent Benefit Upon Lapse Amount.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Contingent Benefit Upon Lapse Endorsement	PYLTCCNFB (4/15)	CERA	Initial		33.600	PYLTCCNFB 11-15.pdf	Date Submitted: 11/17/2015 By: Carmen Boyd
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*32.300*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By:*
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*16.000*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Response 5

Comments:

The triggers have been revised to comply with 14 VAC 5-200-185 D 3

Related Objection 5

Applies To:

- Contingent Benefit Upon Lapse Endorsement, PYLTCCNFB (4/15) (Form)

Comments: The 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. In this light and due to the premium increase notification requirements set forth in 14 VAC 5-200-75 D, the Triggers For A Substantial Premium Increase Table should conform to the revisions set forth in 14 VAC 5-200-185 D 3, as revised.

The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commissions website at http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748.

Changed Items:

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

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	Contingent Benefit Upon Lapse Endorsement	PYLTCCNFB (4/15)	CERA	Initial		33.600	PYLTCCNFB 11-15.pdf	Date Submitted: 11/17/2015 By: Carmen Boyd
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*32.300*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By:*
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*16.000*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By: Carmen Boyd*

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Carmen Boyd

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/10/2015
Submitted Date	06/10/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see revised policyholder notificaiton letter. Also attached is the initial filing of the Contingent Benefit Upon Lapse Endorsement for your review.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policyholder Notification Letter 6-10-15
Comments:	
Attachment(s):	PY VA 4SY PRIL.pdf

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Carmen Boyd

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/22/2015
Submitted Date	04/22/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see requested revisions and response letter.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Current & Requested Rates: C71VA, C72VA, C76VA, C77VA, C79VA, C81VA, G-20-A
Comments:	
Attachment(s):	C71VA Rates Current & Req 26%.pdf C72VA Rates Current & Req 26%.pdf C76VA Rates Current & Req 26%.pdf C77VA Rates Current & Req 26%.pdf C78VA Rates Current & Req 26%.pdf C79VA Rates Current & Req 26%.pdf VA G-20-A Rates Current & Req 26%.pdf C81VA Rates Current & Req 26%.pdf

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Current & Requested Rates: C71VA, C72VA, C76VA, C77VA, C79VA, C81VA, G-20-A
Comments:	
Attachment(s):	C71VA Rates Current & Req 26%.pdf C72VA Rates Current & Req 26%.pdf C76VA Rates Current & Req 26%.pdf C77VA Rates Current & Req 26%.pdf C78VA Rates Current & Req 26%.pdf C79VA Rates Current & Req 26%.pdf VA G-20-A Rates Current & Req 26%.pdf C81VA Rates Current & Req 26%.pdf

Satisfied - Item:	Response to 10/27/14 Letter
Comments:	
Attachment(s):	VA_PY_Response to 20141027 Letter_20150421.pdf VA_AM_Pyramid Life_RS_20150421.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Carmen Boyd

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/18/2015
Submitted Date	03/18/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see revised rates and Rate Tab

Related Objection 1

Applies To:

- *Current and Requested Rates, [C78] (Rate)*
- *Current and Requested Rates, [C71VA] (Rate)*
- *Current and Requested Rates, [C76VA] (Rate)*
- *Current and Requested Rates, [C77VA] (Rate)*
- *Current and Requested Rates, [C79VA] (Rate)*
- *Current and Requested Rates, [C81VA] (Rate)*
- *Current and Requested Rates, [G-20-A] (Rate)*
- *Current and Requested Rates, [C72VA] (Rate)*

Comments: So that a 26% rate increase may be recommended, please amend the Rate/Rule Schedule in SERFF as follows:

1) Update the overall percentage of the last rate revision and the effective date of the last rate revision (7/25528).

2) Under the company rate information section, please amend the overall percentage indicated change to 270% needed to certify rate stability. The overall percentage rate impact as well as the minimum and maximum percentages should be 26%. The written premium change for this program should be amended accordingly.

3) Please amend the Rate Action Information to 26% and include the SERFF tracking number of the prior rate increase. Attach only rate schedules for the proposed increase for each plan to be approved. Current rates should be attached to supporting documentation.

Changed Items:

No Supporting Documents changed.

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

No Form Schedule items changed.

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Requested Rates	C77VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C77VA Rates Req 26%.pdf,	03/18/2015 By: Carmen Boyd
Previous Version						
1	*Current and Requested Rates*	*C77VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 45*	*C77VA Rates 45%.pdf,*	*03/25/2014* *By:*
Previous Version						
1	*Current and Requested Rates*	*C77*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 152*	*C77VA Rates 152%.pdf,*	*11/08/2013* *By: Carmen Boyd*
Previous Version						
1	*Current and Requested Rates*	*C77*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 238*	*Generic C77 Rates.pdf,*	*08/31/2012* *By: Carmen Boyd*
2	Requested Rates	C79VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C79VA Rates Req 26%.pdf,	03/18/2015 By: Carmen Boyd
Previous Version						
2	*Current and Requested Rates*	*C79VA*	*Revised*	*Previous State Filing Number:*	*C79VA Rates 45%.pdf,*	*03/25/2014* *By:*

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 45		
Previous Version						
2	Current and Requested Rates	C79	Revised	Previous State Filing Number: Percent Rate Change Request: 152	C79VA Rates 152%.pdf,	11/08/2013 By: Carmen Boyd
Previous Version						
2	Current and Requested Rates	C79	Revised	Previous State Filing Number: Percent Rate Change Request: 238	LA,NC,UT,VA C79 Rates.pdf,	08/31/2012 By: Carmen Boyd
3	Requested Rates	C81VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C81VA Rates Req 26%.pdf,	03/18/2015 By: Carmen Boyd
Previous Version						
3	Current and Requested Rates	C81VA	Revised	Previous State Filing Number: Percent Rate Change Request: 45	C81VA Rates 45%.pdf,	03/25/2014 By:
Previous Version						
3	Current and Requested Rates	C81VA	Revised	Previous State Filing Number: Percent Rate Change Request: 152	C81VA Rates 152%.pdf,	11/08/2013 By: Carmen Boyd
Previous Version						
3	Current and Requested Rates	C81VA	Revised	Previous State Filing Number:	VA C81 Rates.pdf,	08/31/2012 By: Carmen Boyd

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 238		
4	Requested Rates	C72VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C72VA Rates Req 26%.pdf,	03/18/2015 By: Carmen Boyd
Previous Version						
4	*Current and Requested Rates*	*C72VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 45*	*C72VA Rates 45%.pdf,*	*03/25/2014 By:*
Previous Version						
4	*Current and Requested Rates*	*C72VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 152*	*C72VA Rates 152%.pdf,*	*11/08/2013 By: Carmen Boyd*
5	Requested Rates	C71VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C71VA Rates Req 26%.pdf,	03/18/2015 By: Carmen Boyd
Previous Version						
5	*Current and Requested Rates*	*C71VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 45*	*C71VA Rates 45%.pdf,*	*03/25/2014 By:*
Previous Version						
5	*Current and Requested Rates*	*C71VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*	*C71VA Rates 152%.pdf,*	*11/08/2013 By: Carmen Boyd*

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Rate/Rule Schedule Item Changes

				152		
Previous Version						
5	*Current and Requested Rates*	*C71VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *238*	*VA C-71 Rates.pdf,*	*08/31/2012* *By: Carmen Boyd*
6	Requested Rates	C76VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C76VA Rates Req 26%.pdf,	03/18/2015 By: Carmen Boyd
Previous Version						
6	*Current and Requested Rates*	*C76VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *45*	*C76VA W E-643,E-645 RATES 45%.pdf,*	*03/25/2014* *By:*
Previous Version						
6	*Current and Requested Rates*	*C76VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *152*	*C76VA Rates 152%.pdf,*	*11/08/2013* *By: Carmen Boyd*
Previous Version						
6	*Current and Requested Rates*	*C76VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *238*	*VA C76 W E-643,E-645 RATES.pdf,*	*08/31/2012* *By: Carmen Boyd*
7	Requested Rates	C78	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C78VA Rates Req 26%.pdf,	03/18/2015 By: Carmen Boyd
Previous Version						

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Rate/Rule Schedule Item Changes

7	*Current and Requested Rates*	*C78*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *152*	*C78VA Rates 152%.pdf,*	*11/08/2013* *By: Carmen Boyd*
Previous Version						
7	*Current and Requested Rates*	*C78*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *238*	*VA C78 Rates.pdf,*	*08/31/2012* *By: Carmen Boyd*
8	Requested Rates	G-20-A	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	VA G-20-A Rates Req 26%.pdf,	03/18/2015 By: Carmen Boyd
Previous Version						
8	*Current and Requested Rates*	*G-20-A*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *45*	*VA G-20-A Rates 45%.pdf,*	*03/25/2014* *By:*
Previous Version						
8	*Current and Requested Rates*	*G-20-A*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *152*	*VA G-20-A Rates 152%.pdf,*	*11/08/2013* *By: Carmen Boyd*
Previous Version						
8	*Current and Requested Rates*	*G-20-A*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *238*	*IN, VA G-20 Rates.pdf,*	*08/31/2012* *By: Carmen Boyd*

Response 2

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Comments:

See attached

Related Objection 2

Applies To:

- 2-3-14 Response Letter to 12-05-2013 Objection & Rate Filing Summary Form (Supporting Document)

Comments: Please amend the Rate Summary to reflect the 26% proposed rate increase.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see response letter and revised policyholder notification letter

Related Objection 3

Applies To:

- Revised Policyholder Notification Letter 8-21-14 (Supporting Document)

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Comments: Thank you for your comments regarding compliance with the NAIC Bulletin. Based on your responses and the revised policyholder notification letter, please address the following:

- The management of the Bureau of Insurance (BOI) has directed that policyholder letters provide an explanation for the rate increase in consumer friendly language including the driving factors contributing to the increase. As a result, we request paragraph one be expanded to include an explanation as to why claims are greater than anticipated. What are the contributing factors?

- Please include in the letter details regarding the options available for reducing the premium rather than having the insured contact customer services only.

- For compliance with the bulletin, please confirm the following:

a) For pre-stability policies, implementation of the contingent benefit upon lapse will be provided 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.

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

c) The letter has indicated the policy is guaranteed renewable; however, this should be expanded so that the insured understands its meaning.

d) The letter has indicated premium rates may increase again in the future. According to the filing, a 270% rate increase is needed and the Bureau feels this should be communicated in the policyholder letter.

The company has stated the three year rate guarantee is not applicable since the 26% increase is not a single increase required for certification. The Bureau is of the opinion the Model Bulletin only states that if a single increase of the requested amount (in this case, 26%) is approved, the insurer would agree to not implement any future increases for three years from the date of implementation. For compliance with the bulletin, is the company willing to commit to this guarantee?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policyholder Notification Letter 2-5-15
Comments:	
Attachment(s):	PY VA 4SY PRIL.pdf

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policyholder Notification Letter 2-5-15
Comments:	
Attachment(s):	PY VA 4SY PRIL.pdf

Satisfied - Item:	12-15-14 Response to 9/30/14 letter & Rate Filing Summary Form
Comments:	
Attachment(s):	VA_Pyramid Life_Response to 20140930 Letter_20141215.pdf VA_Pyramid Life_Rate Filing Summary Form_20141215.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

See attached letter

Related Objection 4

Applies To:

- 8-20-14 Response to 3-25-14 Letter (Supporting Document)

Comments: As noted previously, the company does plan to request additional rate increases. What loss ratio is the company targeting that would result in additional requests?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Carmen Boyd

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/21/2014
Submitted Date	08/21/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see response letter from our actuary and a revised policyholder notification letter.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policyholder Notification Letter 8-21-14
Comments:	
Attachment(s):	PY VA 4SY PRIL.pdf
Previous Version	
Satisfied - Item:	*Revised Policyholder Notification Letter 2-3-14*
Comments:	
Attachment(s):	*PY VA 4MY PRIL.pdf*

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policyholder Notification Letter 8-21-14
Comments:	
Attachment(s):	PY VA 4SY PRIL.pdf
Previous Version	
Satisfied - Item:	*Revised Policyholder Notification Letter 2-3-14*
Comments:	
Attachment(s):	*PY VA 4MY PRIL.pdf*

Satisfied - Item:	8-20-14 Response to 3-25-14 Letter
Comments:	
Attachment(s):	VA_PY_Response to 20140325 Letter_20140820.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Carmen Boyd

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/03/2014
Submitted Date	02/03/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see response from actuary, a revised policyholder notification letter and Rate Filing Summary form.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	2-3-14 Response Letter to 12-05-2013 Objection & Rate Filing Summary Form
Comments:	
Attachment(s):	VA_PY_Response to 20131205 Letter_20140203.pdf Rate Filing Summary Form_20140203.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	2-3-14 Response Letter to 12-05-2013 Objection & Rate Filing Summary Form
Comments:	
Attachment(s):	VA_PY_Response to 20131205 Letter_20140203.pdf Rate Filing Summary Form_20140203.pdf

Satisfied - Item:	Revised Policyholder Notification Letter 2-3-14
Comments:	
Attachment(s):	PY VA 4MY PRIL.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

State:	Virginia	**Filing Company:**	The Pyramid Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20		

Carmen Boyd

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/08/2013
Submitted Date	11/08/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see response letter from our actuary, revised rate tables & an updated rate filing status for all jurisdictions. Please don't hesitate to contact me if you have additional questions. I've also initiated a post submission updte to reflect the new increase being requested and a reasonable proposed effective date.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notification Letter & Rate Filing Status in all Jursidictions
Comments:	
Attachment(s):	PY VA 4MY PRIL.pdf PY Rate Status ALL JURIS as of 10-31-13.xlsx PY Rate Status ALL JURIS as of 10-31-13.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notification Letter & Rate Filing Status in all Jursidictions*
Comments:	
Attachment(s):	*PY VA 4MY PRIL.pdf* *PY Rate Status ALL JURIS 5-7-13.pdf*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notification Letter & Rate Filing Status in all Jursidictions
Comments:	
Attachment(s):	PY VA 4MY PRIL.pdf PY Rate Status ALL JURIS as of 10-31-13.xlsx PY Rate Status ALL JURIS as of 10-31-13.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notification Letter & Rate Filing Status in all Jursidictions*
Comments:	
Attachment(s):	*PY VA 4MY PRIL.pdf* *PY Rate Status ALL JURIS 5-7-13.pdf*

Satisfied - Item:	Actuarial Response to 6/10/13 Objection
Comments:	
Attachment(s):	VA_PY_Response to 20130610 Letter_20131107.pdf

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Current and Requested Rates	C71VA	Revised	Previous State Filing Number: Percent Rate Change Request: 152	C71VA Rates 152%.pdf,	11/08/2013 By: Carmen Boyd
Previous Version						
1	*Current and Requested Rates*	*C71VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *238*	*VA C-71 Rates.pdf,*	*08/31/2012* *By: Carmen Boyd*
2	Current and Requested Rates	C76VA	Revised	Previous State Filing Number: Percent Rate Change Request: 152	C76VA Rates 152%.pdf,	11/08/2013 By: Carmen Boyd
Previous Version						
2	*Current and Requested Rates*	*C76VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *238*	*VA C76 W E-643,E-645 RATES.pdf,*	*08/31/2012* *By: Carmen Boyd*
3	Current and Requested Rates	C77	Revised	Previous State Filing Number: Percent Rate Change Request: 152	C77VA Rates 152%.pdf,	11/08/2013 By: Carmen Boyd
Previous Version						
3	*Current and Requested Rates*	*C77*	*Revised*	*Previous State Filing Number:* *Percent Rate Change*	*Generic C77 Rates.pdf,*	*08/31/2012* *By: Carmen Boyd*

Rate/Rule Schedule Item Changes

				Request: 238		
4	Current and Requested Rates	C78	Revised	Previous State Filing Number: Percent Rate Change Request: 152	C78VA Rates 152%.pdf,	11/08/2013 By: Carmen Boyd
Previous Version						
4	*Current and Requested Rates*	*C78*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 238*	*VA C78 Rates.pdf,*	*08/31/2012 By: Carmen Boyd*
5	Current and Requested Rates	C79	Revised	Previous State Filing Number: Percent Rate Change Request: 152	C79VA Rates 152%.pdf,	11/08/2013 By: Carmen Boyd
Previous Version						
5	*Current and Requested Rates*	*C79*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 238*	*LA,NC,UT,VA C79 Rates.pdf,*	*08/31/2012 By: Carmen Boyd*
6	Current and Requested Rates	C81VA	Revised	Previous State Filing Number: Percent Rate Change Request: 152	C81VA Rates 152%.pdf,	11/08/2013 By: Carmen Boyd
Previous Version						
6	*Current and Requested Rates*	*C81VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 238*	*VA C81 Rates.pdf,*	*08/31/2012 By: Carmen Boyd*
7	Current and Requested	G-20-A	Revised	Previous State Filing	VA G-20-A Rates	11/08/2013

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Rate/Rule Schedule Item Changes

	Rates			Number: Percent Rate Change Request: 152	152%.pdf,	By: Carmen Boyd
Previous Version						
7	*Current and Requested Rates*	*G-20-A*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *238*	*IN, VA G-20 Rates.pdf,*	*08/31/2012* *By: Carmen Boyd*
8	Current and Requested Rates	C72VA	Revised	Previous State Filing Number: Percent Rate Change Request: 152	C72VA Rates 152%.pdf,	11/08/2013 By: Carmen Boyd

Conclusion:

Sincerely,
Carmen Boyd

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/07/2013
Submitted Date	05/22/2013

Dear Janet Houser,

Introduction:

Please see attached response letter and exhibits from our actuary. I have also created a post submission update to resolve the issues raised in your objection letter.

Response 1

Comments:

Responded on 5/7/13 via amendment.

Related Objection 1

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Comments: Under the Rate/Rule Schedule tab, the Rate Information should be amended to reflect the entire rate increase of 238% regardless that it may be implemented gradually over a 3 year period. To do so, please change the minimum and maximum % change under the Company Rate Information section. Please be aware, the attached rate sheets should reflect the proposed increases over the next 3 years. In other words, there should be an illustration reflecting rates with the first 50% increase, rates with the second 50% increase, and finally, rates with the third 50% rate increase.

There appears to be a discrepancy regarding previous rate revisions. According to #16 of the memorandum, there have been no previous rate revisions. The Rate Information page within SERFF states there was a 25% increase effective 5/15/2006. In reviewing our own records, we have found a 37% rate increase was approved February 2, 2006. Please explain.

As set forth in 14 VAC 5-130-70 B 14, Certification by a qualified actuary that, to the best of the actuarys knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided. Without such a certification, the proposed rate increase may not be approved.

Please provide sufficient detail or documentation so that any projections can be recreated. When possible, please use Excel spreadsheets that show all calculations and formulas which will greatly assist in our review.

Thank you for providing reserves in Exhibits III and IV. Please provide an explanation of the reserve basis and justification for the reserve levels provided.

According to item #14 in the memorandum, it is indicated that nationwide experience includes experience of similar nationwide forms. Experience in the exhibits should only include the experience for those forms for which a rate increase has been requested and for which there are Virginia policies. In addition, because these are long term care policies, the experience must be separated and restated to reflect experience prior to October 2003 that meets the minimum loss ratio subject to 14 VAC 5-200-150 B and experience after October 2003 that is subject to rate stabilization as set forth in 14 VAC 5-200-153. Please resubmit exhibits accordingly.

Please advise if nationwide exhibits include Florida experience. If so, in providing revised nationwide exhibits, we would like to see the Florida experience removed from the loss ratio demonstration. Demonstrations should be provided with and without the Florida experience.

Under #5 b in the memorandum there is a reference to salvage factors. Please define this term and explain how the factors are calculated and what factors were used.

What percentage of the block has automatic compound inflation protection, and what percentage of the block has automatic simple inflation protection?

Please provide the differences (material or otherwise) in the assumptions used in this filing in comparison to those used in the companys 2011 asset adequacy testing.

Please explain why Virginia-specific data is not available prior to 2005 as stated in #14 of the memorandum. Please explain why the company feels this estimate of the missing Virginia specific information is reasonable and credible. With half of the experience missing, should such a filing be reviewed?

Under #17 in the memorandum, it is indicated a 270% increase is needed using an interest rate that is consistent with the company investment earnings. Please confirm the lifetime loss ratio was calculated using an interest rate consistent with that assumed in the determination of premiums as required by 14 VAC 5-130-70 C and advise what interest rate was used. If greater than the discount rate used in the projections, then please revise the projections by using the original rate.

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 originally anticipated.

State:	Virginia	**Filing Company:**	The Pyramid Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20		

Please explain the purpose of the actual-to-expected ratio on Exhibit 5. According to the exhibit, in year 2019 and later, actual or projected nationwide experience would be less than expected experience before the proposed rate increase. With the three rate increases, that would occur in 2013. If this is the case, then why is an increase needed at this time? Is it reasonable to ask the consumer to incur significant rate increases when the company is actually predicting actual claims will be less than expected?

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 reviews in other states.

Please submit all exhibits in an Excel format for easier review of the projections.

We note the filing does not include a description of the benefits applicable for each type of policy. Upon resubmission, please include a description of the benefits for each policy.

For those policies subject to pre-rate stabilization standards, please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denomination is equal to the anticipated earned premium.

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

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. Please provide for both pre and post rate stabilization standards.

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.

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

Does the Company have any open blocks of long term care business? If so, how do the proposed rates compare with new rates for same ages and benefits? Has consideration been given to allowing policyholders in this block to exchange their policy for one in the open block(s) without evidence of insurability?

§ 38.2 -3407.14 of the Code of Virginia requires written notice of at least 60 days prior to a proposed renewal of coverage when such renewal of coverage has the intention of increasing annual premiums by more than 35%. Since the requested rate increase is greater than 35%, please furnish a copy of the letter the company intends to use when notifying policyholder of such annual premium increases.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

State:	Virginia	**Filing Company:**	The Pyramid Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20		

Carmen Boyd

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Amendment Letter

Submitted Date: 09/20/2016

Comments:

Please see attached Rate Summary form with included narrative as requested. Thanks Janet.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Filing Summary Form 12.31.2014 - rev 9-15-16
Comments:	
Attachment(s):	VA_Rate_Filing_Summary_Form_20160915.pdf
Previous Version	
Satisfied - Item:	*Rate Filing Summary Form 12.31.2014 - rev 9-13-16*
Comments:	
Attachment(s):	*VA_Rate_Filing_Summary_Form_20160913.pdf*
Previous Version	
Satisfied - Item:	*Rate Filing Summary Form 12.31.2014*
Comments:	
Attachment(s):	*VA_Rate_Filing_Summary_Form_20160901.pdf*
Previous Version	
Satisfied - Item:	*Rate Filing Summary Form 12.31.2014*
Comments:	
Attachment(s):	*VA_Rate_Filing_Summary_Form_20160829.pdf*
Previous Version	
Satisfied - Item:	*Rate Filing Summary Form 12.31.2014*
Comments:	
Attachment(s):	*Rate_Filing_Summary_Form_12.31.2014.pdf*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Amendment Letter

Submitted Date: 09/02/2016

Comments:

Please see attached revised Rate Summary form

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Filing Summary Form 12.31.2014
Comments:	
Attachment(s):	VA_Rate_Filing_Summary_Form_20160901.pdf
Previous Version	
Satisfied - Item:	*Rate Filing Summary Form 12.31.2014*
Comments:	
Attachment(s):	*VA_Rate_Filing_Summary_Form_20160829.pdf*
Previous Version	
Satisfied - Item:	*Rate Filing Summary Form 12.31.2014*
Comments:	
Attachment(s):	*Rate_Filing_Summary_Form_12.31.2014.pdf*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Amendment Letter

Submitted Date: 03/21/2016

Comments:

Attached are revised Requested rates for VA G-20-A and revised current & Requested rates with a 26% increase.

Changed Items:

No Form Schedule Items Changed.

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Requested Rates	G-20-A	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	VA G-20-A Rates Req 26%.pdf,	03/21/2016 By:
Previous Version						
1	*Requested Rates*	*G-20-A*	*Revised*	*Previous State Filing Number: 7/25528 Percent Rate Change Request: 26*	*VA G-20-A Rates Req 26%.pdf,*	*03/18/2015 By: Carmen Boyd*
Previous Version						
1	*Current and Requested Rates*	*G-20-A*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 45*	*VA G-20-A Rates 45%.pdf,*	*03/25/2014 By:*
Previous Version						
1	*Current and Requested Rates*	*G-20-A*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 152*	*VA G-20-A Rates 152%.pdf,*	*11/08/2013 By: Carmen Boyd*
Previous Version						
1	*Current and Requested Rates*	*G-20-A*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 238*	*IN, VA G-20 Rates.pdf,*	*08/31/2012 By: Carmen Boyd*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Current & Requested Rates: C71VA, C72VA, C76VA, C77VA, C79VA, C81VA, G-20-A
Comments:	
Attachment(s):	C71VA Rates Current & Req 26%.pdf C72VA Rates Current & Req 26%.pdf C76VA Rates Current & Req 26%.pdf C77VA Rates Current & Req 26%.pdf C78VA Rates Current & Req 26%.pdf C79VA Rates Current & Req 26%.pdf C81VA Rates Current & Req 26%.pdf VA G-20-A Rates Current & Req 26%.pdf
Previous Version	
Satisfied - Item:	*Current & Requested Rates: C71VA, C72VA, C76VA, C77VA, C79VA, C81VA, G-20-A*
Comments:	
Attachment(s):	*C71VA Rates Current & Req 26%.pdf* *C72VA Rates Current & Req 26%.pdf* *C76VA Rates Current & Req 26%.pdf* *C77VA Rates Current & Req 26%.pdf* *C78VA Rates Current & Req 26%.pdf* *C79VA Rates Current & Req 26%.pdf* *VA G-20-A Rates Current & Req 26%.pdf* *C81VA Rates Current & Req 26%.pdf*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Amendment Letter

Submitted Date: 07/14/2015

Comments:

The Actuarial Memorandum has been moved to the proper section.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 10/27/14 Letter
Comments:	
Attachment(s):	VA_PY_Response to 20141027 Letter_20150421.pdf
Previous Version	
Satisfied - Item:	*Response to 10/27/14 Letter*
Comments:	
Attachment(s):	*VA_PY_Response to 20141027 Letter_20150421.pdf* *VA_AM_Pyramid Life_RS_20150421.pdf*

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_CovLtr_Pyramid Life_RS_20120829.pdf Checklist Rate Revisions_VA_20120829.pdf VA_AM_Pyramid Life_RS_20150421.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_CovLtr_Pyramid Life_RS_20120829.pdf* *VA_AM_Pyramid Life_RS_20120829.pdf* *Checklist Rate Revisions_VA_20120829.pdf*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Amendment Letter

Submitted Date: 06/10/2015

Comments:

I revised the Readibility Score on the Contingent Benefit Upon Lapse Endorsement from 16.0 to 32.3 (readability ease).

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Contingent Benefit Upon Lapse Endorsement	PYLTCCNFB (4/15)	CERA	Initial		32.300	PY-LTCCNFB4-15 (3).pdf	Date Submitted: 06/10/2015 By:
Previous Version								
1	*Contingent Benefit Upon Lapse Endorsement*	*PYLTCCNFB (4/15)*	*CERA*	*Initial*		*16.000*	*PY-LTCCNFB4-15 (3).pdf*	*Date Submitted: 06/10/2015 By: Carmen Boyd*

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Amendment Letter

Submitted Date: 03/25/2014

Comments:

Please see attached acceptance letter of a 45% rate increase and revised rate tables. I've also initiated a Post Submission Update with revised effective date and Rate/Rule Schedule information.

Changed Items:

No Form Schedule Items Changed.

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Current and Requested Rates	C71VA	Revised	Previous State Filing Number: Percent Rate Change Request: 45	C71VA Rates 45%.pdf,	03/25/2014 By:
Previous Version						
1	*Current and Requested Rates*	*C71VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *152*	*C71VA Rates 152%.pdf,*	*11/08/2013* *By: Carmen Boyd*
Previous Version						
1	*Current and Requested Rates*	*C71VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *238*	*VA C-71 Rates.pdf,*	*08/31/2012* *By: Carmen Boyd*
2	Current and Requested Rates	C76VA	Revised	Previous State Filing Number: Percent Rate Change Request: 45	C76VA W E-643,E-645 RATES 45%.pdf,	03/25/2014 By:
Previous Version						
2	*Current and Requested Rates*	*C76VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *152*	*C76VA Rates 152%.pdf,*	*11/08/2013* *By: Carmen Boyd*
Previous Version						
2	*Current and Requested Rates*	*C76VA*	*Revised*	*Previous State Filing Number:*	*VA C76 W E-643,E-645 RATES.pdf,*	*08/31/2012* *By: Carmen Boyd*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 238		
3	Current and Requested Rates	C77VA	Revised	Previous State Filing Number: Percent Rate Change Request: 45	C77VA Rates 45%.pdf,	03/25/2014 By:
Previous Version						
3	*Current and Requested Rates*	*C77*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 152*	*C77VA Rates 152%.pdf,*	*11/08/2013 By: Carmen Boyd*
Previous Version						
3	*Current and Requested Rates*	*C77*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 238*	*Generic C77 Rates.pdf,*	*08/31/2012 By: Carmen Boyd*
4	Current and Requested Rates	C79VA	Revised	Previous State Filing Number: Percent Rate Change Request: 45	C79VA Rates 45%.pdf,	03/25/2014 By:
Previous Version						
4	*Current and Requested Rates*	*C79*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 152*	*C79VA Rates 152%.pdf,*	*11/08/2013 By: Carmen Boyd*
Previous Version						
4	*Current and Requested Rates*	*C79*	*Revised*	*Previous State Filing Number:* *Percent Rate Change*	*LA,NC,UT,VA C79 Rates.pdf,*	*08/31/2012 By: Carmen Boyd*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Rate/Rule Schedule Item Changes

				Request: 238		
5	Current and Requested Rates	C81VA	Revised	Previous State Filing Number: Percent Rate Change Request: 45	C81VA Rates 45%.pdf,	03/25/2014 By:
Previous Version						
5	*Current and Requested Rates*	*C81VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 152*	*C81VA Rates 152%.pdf,*	*11/08/2013 By: Carmen Boyd*
Previous Version						
5	*Current and Requested Rates*	*C81VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 238*	*VA C81 Rates.pdf,*	*08/31/2012 By: Carmen Boyd*
6	Current and Requested Rates	G-20-A	Revised	Previous State Filing Number: Percent Rate Change Request: 45	VA G-20-A Rates 45%.pdf,	03/25/2014 By:
Previous Version						
6	*Current and Requested Rates*	*G-20-A*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 152*	*VA G-20-A Rates 152%.pdf,*	*11/08/2013 By: Carmen Boyd*
Previous Version						
6	*Current and Requested Rates*	*G-20-A*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 238*	*IN, VA G-20 Rates.pdf,*	*08/31/2012 By: Carmen Boyd*

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Rate/Rule Schedule Item Changes						
7	Current and Requested Rates	C72VA	Revised	Previous State Filing Number: Percent Rate Change Request: 45	C72VA Rates 45%.pdf,	03/25/2014 By:
Previous Version						
7	*Current and Requested Rates*	*C72VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *152*	*C72VA Rates 152%.pdf,*	*11/08/2013* *By: Carmen Boyd*

Supporting Document Schedule Item Changes	
Satisfied - Item:	3-25-14 Company Acceptance of 45% Rate Increase
Comments:	
Attachment(s):	VA_PY_Response to 20140304 Call_20140325.pdf

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Amendment Letter

Submitted Date: 03/18/2014

Comments:

Attached is a Company request to withdraw approval of Submission No: 7/25528 approved on 2/2/2006.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Request to Withdraw Approval of Submission No: 7/25528
Comments:	
Attachment(s):	PY VA 2006 Filing Withdrawal Letter 3-18-14.pdf

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Amendment Letter

Submitted Date: 05/07/2013

Comments:

I was unable to use the "Response" feature to upload and submit the exhibits. This seems to be a SERFF issue and I will contact customer support to let them know this happened with Virginia. We had a similar problem with another state recently.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter & Exhibits 4-7-13
Comments:	
Attachment(s):	VA_PY_Response to 20121001 Letter_20130503 (2).pdf PY memos_20130503.pdf VA_Response Exhibits_PY_20130503.xlsm

Satisfied - Item:	Policyholder Notification Letter & Rate Filing Status in all Jursidictions
Comments:	
Attachment(s):	PY VA 4MY PRIL.pdf PY Rate Status ALL JURIS 5-7-13.pdf

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Filer

Created By:

Janet Houser on 09/14/2016 07:54 AM

Last Edited By:

Janet Houser

Submitted On:

09/14/2016 07:54 AM

Subject:

Rate Summary

Comments:

Carmen, thanks so much for making the changes as requested. So that we can approve this filing, I have one last request. Please reattach the narrative to the first page of the Rate Request Summary. I tried to do this but security on the document won't permit it.

Again, thank you for your continued support and assistance with this filing.

Janet

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Reviewer

Created By:

Carmen Boyd on 09/02/2016 08:58 AM

Last Edited By:

Carmen Boyd

Submitted On:

09/02/2016 08:58 AM

Subject:

C81VA

Comments:

My records show that the form was approved as C81VA on 2/15/1994.

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Filer

Created By:

Janet Houser on 09/01/2016 09:45 AM

Last Edited By:

Janet Houser

Submitted On:

09/01/2016 09:49 AM

Subject:

Form Numbers

Comments:

In doing a final review, it appears some of the form numbers may not match exactly as approved by the state. Unfortunately, we need to resolve the discrepancies and fix the rate/rule schedule accordingly as follows:

Our records show C71 and C76 were not approved with the VA ending. C78, however, was approved as C78VA. I cannot locate an approval for C81VA. Can you provide any confirmation of approval? I will keep looking on my end.

I apologize for not bringing to your attention previously.

Janet

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Filer

Created By:

Janet Houser on 09/01/2016 08:10 AM

Last Edited By:

Janet Houser

Submitted On:

09/01/2016 08:24 AM

Subject:

Rate Summary

Comments:

Carmen, thank you for the quick turnaround on the Rate Request Summary. According to the Actuarial Memorandum the revised premium after the increase is $1928. The premium before the increase was $1530. Unfortunately, I can't edit the form on my end or I would fix it for you.

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

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Filer

Created By:

Janet Houser on 03/18/2016 10:55 AM

Last Edited By:

Janet Houser

Submitted On:

03/18/2016 10:55 AM

Subject:

G-20-A rates

Comments:

In reviewing the rate schedules attached to the Rate/Rule Schedule, the rates for the G-20-A appear to be the current rates and do not reflect the 26% rate increase. If the rates are not changing, the schedule should be withdrawn since there would be no rates requiring approval at this time.

If you have any questions or concerns, please let me know.

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Reviewer

Created By:

Carmen Boyd on 02/23/2016 08:43 AM

Last Edited By:

Carmen Boyd

Submitted On:

02/23/2016 08:43 AM

Subject:

Objection Received

Comments:

I've been working on the response to your previous objection and will add the current requested information. Will try to have to you in the next 2 weeks after year-end.

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Filer

Created By:

Janet Houser on 09/18/2015 08:31 AM

Last Edited By:

Janet Houser

Submitted On:

09/18/2015 08:31 AM

Subject:

Rate Filing Status

Comments:

When replying to our 7/13/15 objection letter, please include an updated Rate Filing Status for All Jurisdictions exhibit.

Thank you.

Janet Houser

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Filer

Created By:

Janet Houser on 07/13/2015 08:56 AM

Last Edited By:

Janet Houser

Submitted On:

07/13/2015 08:56 AM

Subject:

Actuarial Memorandum

Comments:

Please move the revised Actuarial Memorandum which is attached to the "Response to 10/27/14 letter" in Supporting Documentation to the "Actuarial Memorandum" section in Supporting Documentation so that it is easily located. Thanks!

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Reviewer

Created By:

Carmen Boyd on 06/10/2015 09:07 AM

Last Edited By:

Carmen Boyd

Submitted On:

06/10/2015 09:07 AM

Subject:

75 Day Policyholder Notification Period

Comments:

I failed to mention that the company WILL provide a 75 day prior notification period for all long term care policyholders.

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Filer

Created By:

Janet Houser on 03/18/2014 10:38 AM

Last Edited By:

Janet Houser

Submitted On:

03/18/2014 10:38 AM

Subject:

Withdrawal of the 2006 Filing

Comments:

Please attach a letter to Supporting Documentation referencing the SERFF tracking number and approval date and state the company has not and will not implement the 37% rate increase approved at that time and wishes to now withdraw this request. The letter should be signed by an officer of the company.

If you have any questions, feel free to contact me. Thanks!

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Reviewer

Created By:

Carmen Boyd on 03/18/2014 08:46 AM

Last Edited By:

Carmen Boyd

Submitted On:

03/18/2014 08:46 AM

Subject:

Withdrawal of the 2006 Filing

Comments:

Dear Ms. Houser - you requested that we withdraw the approval for the 2006 filing since it wasn't implemented. This was a paper filing as we were not using SERFF at that time. How would you like me to proceed with this request? Thank you for your assistance.

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Filer

Created By:

Janet Houser on 02/28/2014 10:01 AM

Last Edited By:

Janet Houser

Submitted On:

02/28/2014 10:01 AM

Subject:

Contact

Comments:

Carmen, I would like to speak to someone directly regarding the proposed rate increase. I am unable to contact the filer. Could you provide me with a name and phone number or have that person contact me as soon as possible.

Thanks.

Janet Houser
804-371-9390

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Filer

Created By:

Janet Houser on 10/18/2013 11:06 AM

Last Edited By:

Janet Houser

Submitted On:

10/18/2013 11:06 AM

Subject:

Response

Comments:

Thank you for letting us know the status of your response. We will be happy to review the filing when it submitted.

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Note To Reviewer

Created By:

Carmen Boyd on 10/18/2013 08:39 AM

Last Edited By:

Carmen Boyd

Submitted On:

10/18/2013 08:39 AM

Subject:

Continuing to Work on Response to Objection

Comments:

Our actuaries continue to work on the response. Experience has been updated to 12/31/2012 and we expect a reply shortly.

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Reviewer Note

Created By:

Janet Houser on 09/20/2016 08:38 AM

Last Edited By:

Janet Houser

Submitted On:

09/20/2016 09:00 AM

Subject:

RRS

Comments:

see attached

Reset Form

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

Company Name and NAIC Number: The Pyramid Life Insurance Company; NAIC # 68284

SERFF Tracking Number: UNAM-128652180

Effective Date: Next premium billing date following a 75-day notification period following effective date of rate increase.

Revised Rates

Average Annual Premium Per Member: $1,928

Average Requested Percentage Rate Change Per Member: 26%

Minimum Requested Percentage Rate Change Per Member: 26%

Maximum Requested Percentage Rate Change Per Member: 26%

Number of Policy Holders Affected : 394

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

Form#	"Product Name"(if applicable)
C71	Comprehensive Long-Term Care
C72VA	Comprehensive Long-Term Care
C77VA	Comprehensive Long-Term Care
C79VA	Home Health Care Only
C81VA	Home Health Care Only
C76	Nursing Home Only
C78VA	Nursing Home Only
G-20-A	Nursing Home Only

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.

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

When these products were originally priced, Pyramid Life's actuaries needed to make various assumptions about future results. Based on actual experience, Pyramid Life has determined that certain assumptions need to be updated and this resulted in an increase to premiums. One example is that people are living longer and keeping their policies for a longer time than expected. This means Pyramid Life expects to pay more claims in the future. The magnitude of the increase was determined based on projections reflecting actual experience, the revised assumptions, and the resulting lifetime loss ratio.

The original and current assumptions are provided in Exhibit VI and section 5 of the August 29, 2012 actuarial memorandum, respectively, and are summarized in the table below. Table 1 shows the impact that each change in the assumptions from pricing to current has on the loss ratio. The table shows the impact on the lifetime loss ratio for each incremental change from original pricing. The impact on the loss ratio is equal to the lifetime loss ratio reflecting each step in the incremental change from original pricing assumptions to current assumptions divided by the prior loss ratio minus 1. The total impact equals the product of each changed assumption's impact on the loss ratio (e.g., 41% = (1 + 23%) x (1 + 2%) x (1 + 13%) x (1 + 0%) – 1). As seen in Table 1, the requested increase is needed due to a combination of adverse morbidity and historical experience, and higher persistency.

Table 1a
Nationwide Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	23%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**41%**

Table 1b
Nationwide Policies Issued On or After October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	-13%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	4%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	29%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**17%**

Table 1c
Nationwide Policies Regardless of Issue Date
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	21%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**39%**

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

Company Name and NAIC Number: The Pyramid Life Insurance Company 68284

SERFF Tracking Number: UNAM-128652180

Disposition: Approved

Approval Date: 9/20/2016

Revised Rates

Average Annual Premium Per Member:	$1928
Average Requested Percentage Rate Change Per Member:	26%
Minimum Requested Percentage Rate Change Per Member:	26%
Maximum Requested Percentage Rate Change Per Member:	26%
Number of Policy Holders Affected:	394

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

The Pyramid Life Insurance Company (the Company) submitted a rate increase for three annual 50% rate increases, for a cumulative rate increase of 238%. After discussions with the Bureau, the Company modified its request to 26% which would bring the cumulative increase to the same level as the average nationwide cumulative increase based on updated state approvals as of August 20, 2014.

This is an individual, closed block of business first issued in February 1989 through July 2004 and is subject to the requirements of 14VAC5-200-150 for policies issued prior to October 1, 2003 and to the requirements of 14VAC5-200-153 for policies issued on or after that date. There has been one previous rate increase of 25% implemented in 2006. As of the date of submission, there were 415 policies in force in Virginia. According to the Company, there are now 394 policyholders affected by this increase.

The primary drivers of the rate increase are more policyholders keeping their policies, policyholders are living longer and policyholders are sicker than original anticipated or for which the policy was priced. This results in a substantial increase in the expected future claims, and premiums need to be increased to ensure the payment of future claims.

For policies issued prior to October 1, 2003, the projected lifetime loss ratio is 104.8% and the anticipated future loss ratio taking into account the policy reserves is 88.7%, both exceeding the required minimum of 60% and the company's original target loss ratio of 65%.

For those policies issued on or after October 1, 2003, it is expected that the future loss ratio will be 155.4% and the lifetime loss ratio will be 76.2%, once again resulting in expected losses greater than originally anticipated.

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.

For both blocks of business the company advised that even if the underlying assumptions are met, which reflect moderately adverse conditions, further rate increases are anticipated. This is based on the fact that the company would have to increase the rates at least 270% rather than 26% to be able to certify that if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated. However, any future rate increases will be subject to review and approval by the commission prior to implementation.

The Bureau's review, using actuarially accepted and justified assumptions, indicated the proposed rate increase meets the requirements set forth in Virginia law and regulation in 14 VAC5-200-150 and 14VAC5-200-153 after implementation of the rate increase; therefore, approval was recommended.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions. Additionally, some policyholders will also have the option to take a paid-up policy for a reduced amount of coverage. Policyholders should refer to notifications sent by the company or contact the company's customer service department.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at: http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Reviewer Note

Created By:

Janet Houser on 09/14/2016 07:32 AM

Last Edited By:

Janet Houser

Submitted On:

09/20/2016 09:00 AM

Subject:

Affected form numbers

Comments:

Reviewed form numbers on the index cards and Crystal reports:

Index cards:

C71 6-5-91
C81VA 2-16-94
G-20-A 6-3-86
C72A 6-5-91

Crystal:

C79VA 1/27/98
C78VA 1/27/98
C77VA 1/27/98
C76 8/22/94

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Reviewer Note

Created By:

Janet Houser on 09/30/2014 11:50 AM

Last Edited By:

Janet Houser

Submitted On:

09/20/2016 09:00 AM

Subject:

withdrawn filing

Comments:

According to the company, the withdrawn filing was implemented with a 25% increase although it was approved at 37%. Our records have been updated accordingly.

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Reviewer Note

Created By:

Janet Houser on 07/14/2014 08:32 AM

Last Edited By:

Janet Houser

Submitted On:

09/20/2016 09:00 AM

Subject:

7.14.14 Corrective Action Response

Comments:

See attached letter from Bob Grissom

JACQUELINE K. CUNNINGHAM
COMMISSIONER OF INSURANCE
STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

COMMONWEALTH OF VIRGINIA

P.O. BOX 1157
RICHMOND, VIRGINIA 23218
TELEPHONE: (804) 371-9741
TDD/VOICE: (804) 371-9206
www.scc.virginia.gov/boi

July 14, 2014

Via Email Only
Carmen Boyd
Assistant Vice President, Actuarial Compliance
The Pyramid Life Insurance Company
1001 Heathrow Park Lane
Lake Mary, FL 32746

RE: The Pyramid Life Insurance Company (hereinafter referred to as "the Company")
Apparent violations of §§ 316 A and 38.2-5206 of the Code of Virginia
Submission # 7/25528 and SERFF Filing UNAM-128652180

Dear Ms. Boyd:

The Bureau has completed its review of your letter of May 15, 2014 to Ms. Janet Houser. In that letter you provided a summary of the above referenced filings, an overview of the rate increases implemented and how they differed from those approved, and a proposed corrective action plan.

§ 38.2-316 of the Code of Virginia, in subsections A and C 2, requires premium rates and premium rate changes for accident and sickness insurance policies to be filed with and approved by the Commission prior to use in Virginia. Violations of § 38.2-316 of the Code may subject the company to penalties and restitution as set forth in §§ 38.2-218 and 38.2-1040 of the Code of Virginia. As indicated in the Company's letter of May 15, the Company implemented premium rates that differed from those on file with the Commission and implemented premium rate increases that were not filed with and approved by the Commission.

With regards to this matter, the Company has agreed to the following.

1. Notify the relevant policyholders that they should not have received an increase, that their premium is being reduced to the 2006 prior rate on their next due date, and inform them that they will receive a refund.

2. Calculate the premium overage and multiply by an annual interest rate of 2.5% for every payment received, graduated from date received through present day. Checks will then be issued to policyholders.

Considering the Company's acknowledgement of the apparent violations of Virginia law, and the Company's corrective action plan, the Bureau declines to initiate disciplinary action against the Company.

We ask that the Company provide us with the status of the refunds by August 15, 2014. Thank you for your cooperation in this matter.

Sincerely,

Robert Grissom
Chief Insurance Market Examiner
Market Regulation
Virginia Bureau of Insurance
(804) 371-9152
bob.grissom@scc.virginia.gov

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Reviewer Note

Created By:

Janet Houser on 05/22/2014 06:19 AM

Last Edited By:

Janet Houser

Submitted On:

09/20/2016 09:00 AM

Subject:

Corrective Action

Comments:

See attachment

1001 Heathrow Park Lane
Lake Mary, FL 32746
800-538-1053, x4104345 phone
407-995-8023 fax
www.UniversalAmericanInsurancePlans.com

Mailing address:
P.O. Box 958465
Lake Mary, FL 32746

VIA E MAIL: Janet.Houser@scc.Virginia.gov

May 15, 2014

Ms. Janet Houser
Virginia Bureau of Insurance
1300 East Main Street
Richmond VA 23219

RE: Pyramid Life Insurance Company, The
FEIN #48-0557726, NAIC #68284
Submission # 7/25528 & SERFF Filing UNAM-128652180

Dear Ms. Houser,

Thank you for taking the time on May 7, 2014 to speak with me and the company's representatives regarding the implementation issues pertaining to the above referenced filings. Per Mr. Grissom's request I'm providing for your review, a summary and corrective action plan.

During the review process of a long term care rate increase filing (Submission 7/25528), 33 policies (40 covered lives) were identified as having been issued after October 1, 2003 and excluded from consideration of the rate increase. A 37% increase was approved by Mr. Grissom on February 2, 2006. At that time I determined that the company would be unable to handle the implementation in a compliant manner due to the exclusion of the 33 policies and the increase was placed on hold. The next time I spoke with Mr. Grissom (July 16, 2008) I explained the compliance problem and informed him that I had elected not to implement the rate increase. Unfortunately as we now know, a 25% increase was implemented effective May 15, 2006 affecting all policyholders including the 40 that were issued after October 1, 2003.

Currently there is a long term care rate increase that is under review and at your request I withdrew Submission #7/25528 and asserted that the increase had not been implemented. During an April 14th audit of our operating platform, I discovered the 25% increase implementation.

There are 26 policies that remain active (33 lives), 7 have lapsed. It is the company's intention to provide premium refunds with interest. This will be performed in two stages:

1. Notify the policyholders that they should not have received an increase and that their premium is being reduced to the 2006 prior rate on their next due date. At that time we will also inform them that they will receive a refund. A good faith effort will be made to locate the 7 lapsed policyholders. If our records indicate that they are deceased, a letter will be sent to the last known address on file or to a named executor, if applicable, requesting that they contact us so that the company can make appropriate restitution.

2. Calculate the premium overage and multiply by an annual interest rate of 2.5% for every payment received, graduated from date received through present day. Checks will then be issued to policyholders. The present target date of these refunds is August 1, 2014 in order to allow sufficient time for calculation and research.

Since the date of the implementation error, there have been audit and internal controls put into place in order to satisfy Sarbanes-Oxley requirements. These include a review by the department Assistant Vice President of all rate increases prior to actual implementation, as well as quarterly audits consisting of verifying a random sampling of approved increases for state approval and appropriate implementation procedures. This is followed by auditing the rate factors on the operating platform. The rate factors are initially input by a Third Party Administrator upon the request of the Actuarial Compliance staff.

Please do not hesitate to contact me with further comments and instructions. The Company will follow any corrective action required by the State of Virginia Bureau of Insurance. I can be reached at 407-444-4345 or at cboyd@UniversalAmerican.com.

Sincerely,

Carmen Boyd

Digitally signed by Carmen Boyd
DN: dc=corp, dc=uafc, ou=_UA, ou=Users, ou=Orlando, cn=Carmen Boyd
Date: 2014.05.15 15:36:58 -04'00'

Carmen Boyd
Assistant Vice President, Actuarial Compliance

VIA E MAIL
cc: Robert Grissom, Virginia Bureau of Insurance - bgrissom@scc.state.va.us
Steve L. Carlton, General Counsel, VP and Sec of the Insurance Companies – scarlton@UniversalAmerican.com
Ed Ceglia, AVP & Appointed Actuary - eceglia@UniversalAmerican.com
John Aprill, SVP & Chief Actuary Traditional - japrill@UniversalAmerican.com

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Reviewer Note

Created By:

Janet Houser on 02/19/2014 10:49 AM

Last Edited By:

Janet Houser

Submitted On:

09/20/2016 09:00 AM

Subject:

Rate Summary Part II

Comments:

see attached

Health Insurance Rate Request Summary
Part 2 –To Be Completed By Bureau of Insurance

Company Name and NAIC Number: Pyramid Life Insurance Company

SERFF Tracking Number: UNAM-128652180

Disposition: Click here to enter text.

Effective Date: Click here to enter a date.

Approval:

New Rates

Average Annual Premium Per Member: N/A

Revised Rates

Average Annual Premium Per Member: $1,516

Average Requested Percentage Rate Change Per Member: 152%

Minimum Requested Percentage Rate Change Per Member: 152%

Maximum Requested Percentage Rate Change Per Member: 152%

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

The Company is requesting a rate increase because key assumptions used in pricing have not been met. One assumption is the rate at which policyholders terminate. Terminations can arise from deaths and lapse. The Company has experienced low terminations which is unfavorable experience. This is compounded by unfavorable results in the expected claims. Claims have been about 20% higher than expected.

The terminations are a key element for two reasons. The product is priced with level premiums, even though claims increase with advancing age. If too many policyholders continue their coverage, there will be much higher claims in the later years.

In the early years the group of policyholders is prefunding the benefits to be paid in later years. In the early years the premium exceeds the expected claims. A reserve is established in order to fund the claims in the later years, which are very much higher than the premiums in the later years.

The pricing anticipates that policyholders will terminate at a given rate. The reserve on policyholders who terminate becomes available to policyholders who continue their coverage. This transfer of reserves from terminating policyholders to policyholders who

continue allows the Company to develop premium rates which are much lower than they would otherwise be.

In summary, when policyholders terminate at a lower rate

- there are many more policyholders continuing to the high claim costs in later years
- there is not as much reserve being released to the group of continuing policyholders, and
- there is a larger group of continuing policyholders that need this reserve release.

The Company has found that lapses have been much lower than anticipated in the original pricing. This is especially true in the ultimate years(policy durations 11 and later) where the actual lapses have been only 1.3% as compared to the pricing assumptions which were 2.0% - 12,0%. This is a significant difference as the effect is compounded over many years.

Even with the full requested rate increase, the Company expects to pay out about 85% of the premium in claims. Compare this to the original expectation that the Company would pay out 60% of the premium in claims.

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:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Reviewer Note

Created By:

Janet Houser on 05/10/2013 01:18 PM

Last Edited By:

Janet Houser

Submitted On:

09/20/2016 09:00 AM

Subject:

act review

Comments:

sent to Shawn Parks 5.10.13, due date 5.24.13

conflict of interest - cannot review

sent to Tony Proulx 5.21.13, due date 6.4.13

add'l info needed 6.10.13

add'l info sent 11.14.13, due date 11.28.13

add'l info needed 12.4.13

info received 2.3.14 - sent to act 2.4.14; due date 2.18.14

2.18.14 - recommended approval at a lesser amount for one period only

6.18.2015 - recommended approval for revised increase of 26%

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Attachment Interest Discount Factors.xls is not a PDF document and cannot be reproduced here.

From: Shawn Parks
To: Bob Grissom
Cc: Janet Houser
Subject: RE: UNAM - 128652180
Date: Friday, May 17, 2013 11:04:05 AM

Bob,
No problem, I understand.

Janet,
Here is one issue that I had discovered in my initial review that I thought needed to be questioned:

1. In the rate sheets for policy form C81VA, we notice that the rate increase in year 1 is not 50% as stated, but instead 87.5%. Please indicate whether this is an error and provide revised rate sheets if necessary.

Shawn

From: Bob Grissom [mailto:Bob.Grissom@scc.virginia.gov]
Sent: Friday, May 17, 2013 10:38 AM
To: Shawn Parks
Cc: Janet Houser; Bob Grissom
Subject: Re: UNAM - 128652180

Thanks Shawn, but we probably should send this to one of the other consultants. Sorry.

Sent from my iPad

On May 17, 2013, at 10:23 AM, "Shawn Parks" <shawn.parks@arcga.com> wrote:

> Bob and Janet,
> After spending about an hour on this filing, I discovered that Pyramid Life is a subsidiary of Universal American. While I have never personally worked on any projects for UAFC, they are a client company of ARCGA. While I believe that I can perform the review of this filing without any conflict of interest, I wanted to disclose this information to the Bureau in the event that you would rather assign this filing to another consultant. I will wait to hear from you before investing any more time.
> Thanks,
> Shawn
>
> ---
>
> **From:** Janet Houser [mailto:Janet.Houser@scc.virginia.gov]
> **Sent:** Friday, May 10, 2013 2:18 PM
> **To:** 'Shawn Parks'
> **Subject:** UNAM - 128652180
>
> Shawn:
>
> Please review and provide your analysis and recommendations no later than

May 24th. If you have any questions or concerns, please let me know.

Thanks.

Janet

Dallas
Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Steven D. Bryson, F.S.A.
Michael A. Mayberry, F.S.A.
Gregory S. Wilson, F.C.A.S.
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Jacqueline B. Lee, F.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (of Counsel)

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

L&E Actuaries & Consultants

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

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

June 10, 2013

Janet Houser
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
Pyramid Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms C71VA, C72VA, C77, C79, C81VA, C76 VA, C78 and G-20-A
SERFF# UNAM-128652180

Dear Janet:

We have completed our preliminary review of this filing for a long term care rate increase. Pyramid Life Insurance Company (the Company) is requesting three rounds of across the board increase of 50%, for a cumulative increase of 238%.

Recommendation

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

Questions

1. Does the Company have any group long term care business in force? If so, what has the experience been on those forms?

2. Please provide a range of issue dates on a nationwide basis.

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

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

5. The correspondence indicates there was a prior round of rate increase approved, but never implemented in Virginia. What is the average cumulative rate increase implemented nationwide? When was this prior round implemented?

6. The projection period begins in 2012. This is somewhat dated. Please provide the actual 2012 experience as well as the updates to the prior historical years. We are asking only for the nationwide experience which corresponds to Attachments 1 and 2 of your May 3, 2013 response.

7. We have several questions regarding the interest discount rate. In the financial exhibits there is a column of interest rate factors which vary by calendar year.
   a) This appears to be the pricing interest rate. Is that correct? If not, what is the basis?
   b) Did you calculate a weighted average based on the actual/projected premiums of the policies inforce each calendar year?
   c) We are unable to match your discount factors. Please see the purple filled column in the attached workbook. Are you doing something differently?
   d) Your response of May 3 says the average pricing interest rate is 5.8%, but this does not align well with the values in this column. Please reconcile this difference.

8. Please explain how you arrived at the policyholder behavior assumptions of
   - 10% additional lapse
   - 40% reduction in premiums due benefit buy-downs
   - an extra 14% morbidity due to the corresponding anti-selection.

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

10. Please explain how you chose 85% of the 1994 GAM as the basis for expected mortality. Why is the termination study limited to just 4 years? The results are not very credible. Is it possible to include additional years either before 2008 or to include 2012 results?

11. Please describe you morbidity assumptions more completely. It appears experience was compared against the Milliman 2011 Long-Term Care Guidelines and a scalar factor of 75% was applied. Does this mean the revised assumption is the 2011 LTCGs times 75% or is it the original assumption times 75%? Proved an actual to expected study where the expected is based on the revised assumption. Show exposures and number of actual and expected claims. Do at least two analyses – one by gender and one by attained age groups.

12. Provide a nationwide distribution of business by:
    a) Issue year
    b) Gender
    c) Attained age group

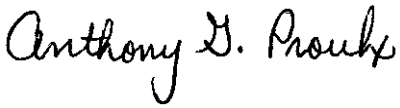
    To clarify, we are requesting three separate distributions, not a 3-dimensional distribution.

13. Please provide the status of the rate filings in all jurisdictions in an Excel file. There are six states for which the report shows the rate increase will not be filed. Does this mean Pyramid is not filing at this time or has no intention to ever file? Also, does the Company plan to file for additional rate increases in Utah?

14. We agree with your assessment that the post rate stabilization block does not have much credibility. We do not agree with your conclusion that it should be combined with the pre rate stabilization block. On a present value basis, 84% of the incurred claims come from the projected period. The projection piece is based on your revised assumptions, which are your best estimate of future experience. With the rate increase, the lifetime loss ratio is 51% and does not justify the same 238% rate increase. At this time we believe a smaller increase is needed on the post rate stabilization block. We are open to any additional arguments you care to make.

15. For the pre rate stabilization policies, the active life reserves are very large in relation to the future claims. Virginia requires the future loss ratio meet the 60% loss ratio requirement and this is not happening. Are these active life reserves on a statutory basis? If so, can they be restated to a more realistic basis? GAAP basis reserves would be a reasonable proxy. Also, please provide not only the ALR balance as of 12/31/2011, but also the year by year balance from inception.

Sincerely,



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

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

December 4, 2013

Janet Houser
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
Pyramid Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms C71VA, C72VA, C77, C79, C81VA, C76 VA, C78 and G-20-A
SERFF# UNAM-128652180

Dear Janet:

We have reviewed the Company's response and we have some additional questions. We note the Company has reduced the requested amount from 238% to 152%.

Recommendation

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

Questions

1. The revised financial exhibits (Attachments 1 with and without the rate increase and Attachments 2 with and without the rate increase) are not consistent with the revised rate increase. Your response to question 8 says the premium with the rate increase should be 196% of the premium without the rate increase. You demonstrated the 196% is less than the 252% ratio due to additional lapses and the effect of buy-downs. However when I compare the premiums with and without the rate increase the ratio is 181.4%, not 196%. Your answer to question 8 also showed claims should be about 22% lower with the rate increase, again due to the higher lapses and benefit buy-downs. When we compare the incurred claims, we see an ultimate ratio close to 77.8%. (The ratio varies slightly by calendar year probably due to waiver of premium claims). Thus the claim piece is consistent, but it appears the premiums with the rate increase are too low. Please explain this inconsistency.

2. We reviewed Attachment 2 of your response. The heading says these are policies issued prior to October 1, 2003. But the premiums are very small and begin in 2003. Should the heading be policies issued after October 1, 2003?

3. Attachment 2 without the rate increase shows a significant jump in the annual loss ratios from 2012 to 2013. We appreciate the credibility of the historical experience is low. But the jump from 50% to 80% seems too high. Did you question this? Please explain how the revised claim costs can be based on company experience but create such a significant increase from the historical to the projected experience.

4. Do the projections include any improvements to morbidity or mortality? If so, please state how much and justify these improvements.

5. Your response states you use 95% of the 1994 GAM table for the revised mortality assumption. The .95 scalar is somewhat arbitrary in that it was chosen in order to produce smooth resulting lapses (total terminations less expected deaths). In your analysis did you recognize mortality selection factors? If not, why were these ignored? If so, please provide them and confirm they are part of the projections.

6. The projections include shock lapses and associated anti-selection of 5%. Does the 5% apply throughout the projection period or is it a single year blip? If it is the former, do you assume it wears off over time?

7. You provided extensive documentation of the benefit buy-downs. But what is your assumption as to insureds moving to a nonforfeiture status? Is this an implicit part of the benefit buy-downs?

8. Please provide a description of any margins that were introduced either implicitly in the revised assumptions or explicitly in the projections. Were the projections performed on a best estimate basis with no provision for moderately adverse deviation?

9. Please provide two distributions of inforce business by inflation option – one for the pre rate stabilization block and one for the post rate stabilization block.

10. Please explain the pattern of annual loss ratios in the projection period for the pre rate stabilization period. We calculated ratios of successive annual loss ratios. These ratios should be a good proxy for the slope of the claim cost curve. Initially the slope is about 12.5%, decreasing to 8% by 2030 and then increasing throughout the remainder of the period to an ultimate rate of 11.5%. Most carriers believe the claim costs at the oldest ages are very flat, but you show a pattern of increasing slope up to 11.5%.

11. Please explain the pattern of annual loss ratios in the projection period for the post rate stabilization period. We calculated ratios of successive annual loss ratios. These ratios should be a good proxy for the slope of the claim cost curve. Initially the slope is about 16.5%, decreasing to 6.5% by 2041 and then increasing quite dramatically throughout the remainder of the period to an ultimate rate of close to 30%. Most carriers believe the claim costs at the oldest ages are very flat, but you show a pattern of increasing slope up to 30%.

Sincerely,

Anthony G. Proulx

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

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Timothy A. DeMars, F.S.A., F.I.A.
Scott E. Morrow, F.S.A., F.I.A.

February 18, 2014

Janet Houser
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
Pyramid Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms C71VA, C72VA, C77, C79, C81VA, C76 VA, C78 and G-20-A
SERFF# UNAM-128652180

Dear Janet:

We have completed our review of this filing for a long term care rate increase. Pyramid Life Insurance Company (the Company) is requesting three rounds of increases of 50%, 50% and 12% for a cumulative 152% increase.

Recommendation

We recommend that the Bureau approve a rate increase less than the requested amount. Specifically, we recommend you approve a 45% rate increase. This would put Virginia insureds close to the nationwide average cumulative increase. We also recommend the Bureau approve only the single 45% and require a subsequent filing for future increases. This recommendation is based on the nationwide experience of approved increases. Only a single state has approved more than one of the three rounds of requested increases. The section titled Other Considerations has details concerning nationwide increases.

Our review of this filing was performed according to the provisions of 14VAC5-200. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Plan Entities".

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

Background

The Company's original filing requested 3 rounds of 50% increase for a cumulative effect of 238%. They later modified the request to a 152% increase. A prior increase of 37% was approved but never implemented in Virginia. As of December 31, 2011 there were 415 policies inforce in Virginia with an annualized premium of $629,150. These are individual policies which are guaranteed renewable for life. The Company is basing the requested increase on their nationwide experience. This is appropriate as the Virginia experience has little credibility. Although the Virginia historical earned premium is 11% of the nationwide earned premium, there are only $14,000 of historical incurred claims in Virginia. Their claim experience is not meaningful.

This is a closed block of business in Virginia and nationwide. This business represents the Company's entire block of individual long term care insurance. This block of business was sold nationwide from August 1987 to January 2007 and in Virginia from February 1989 to July 2004. The block of business includes both pre and post rate stabilization policies. The Company provided experience and projections for each block separately.

The Company believes a 270% rate increase is needed when margins for adverse deviation are included. However, they only initially requested 238% which is the amount needed when such margins are not included. This amount was subsequently lowered to 152% in order to meet the 85/58 % rule on the entire block. The company desires the same increase on both blocks, even though the pre rate stabilization block justifies a larger increase.

Analysis - Methodology

Our approach was to a) review the filing materials, b) check the calculation of the lifetime loss ratio, c) check for compliance with the 58/85 % loss ratio requirement, d) test the sensitivity of the lifetime loss ratio to the interest discount rate, e) review the experience studies which support the

revised assumptions, f) review the projections for reasonableness and g) analyze the current increase and cumulative increase in Virginia relative to other states.

Credibility

This is a relatively small block of business with limited experience. Credibility is an issue. The Company addresses this shortcoming by using recognized standards.

The Company implicitly treats the morbidity experience as fully credible. They aligned the historical experience against the Milliman Guidelines. They introduced a scalar adjustment of 75% to the Milliman Guidelines in order to fit the historical experience. We believe they should have used a weighted average, based on credibility, of the actual experience at 75% and the full 100% Guideline. However, if they had done so, they would have developed greater morbidity and it would justify a larger rate increase.

The Company cannot consistently distinguish between lapses and deaths. They chose a mortality table and scalar such that the resulting lapses (total terminations less assumed deaths) is stable and reasonable. That table is 95% of the 1994 GAM, which is commonly used for long term care products. It is the NAIC recognized mortality table for valuation. Again, the use of a recognized table is a good approach for addressing experience with limited experience. In this case the Company was unable to measure their actual mortality experience.

The Company defines lapses as total terminations less those predicted by the mortality table. The resulting lapses number only 201. Again this is far from credible. However, the resulting measure is a lapse rate of 1.3%. They chose an ultimate lapse rate of 1.5% as their revised assumption. Although the experience is not credible, this is a reasonable result. This lapse assumption is higher than we see in most reviews. A lower lapse assumption would justify a larger rate increase.

Morbidity

The Company measured their experience against the Milliman USA 2011 Long Term Care Guidelines. This is a proprietary source, but it is based on extensive industry experience and it recognizes various underwriting standards. We are comfortable with this source. The Company experience is much better than the Milliman Guidelines. Consequently, the Company uses a scalar adjustment of 75% in order to fit the historical claims to the Guidelines. This same scalar is used throughout the projection period.

Mortality

The Company is using 95% of the 1994 GAM table as their revised assumption. The Company cannot consistently distinguish between lapses and deaths. They chose a mortality table and scalar

such that the resulting lapses (total terminations less assumed deaths) is stable and reasonable. The 1994 GAM is the valuation table used in long term care insurance and is an appropriate choice. Again, the scalar factor was chosen so as to obtain reasonable results for remaining lapses. This is a unique approach. We find it to be reasonable in concept and reasonable in results.

Lapses

The Company measured their lapses as total terminations less deaths predicted by the mortality assumption. It is not unusual for Companies to be unable to properly separate lapses from deaths and this type of approach is reasonable for those situations. The resulting measure is 1.3%, but it is based on only 201 derived lapses. The Company conservatively chose an assumption of 1.5%. This is on the high side of the filings we have reviewed. It is conservative because lower lapses would justify a larger rate increase.

Financial Projections - General

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

The Company stated that the projections do not include any mortality or morbidity improvements. In our review work, we see that about half of the companies use improvements and half do not.

We were able to very closely match the Company's present value calculations which accumulate historical premiums and claims and discount projected premiums and claims. The differences are immaterial.

The projections include significant buy-downs, shock lapses and associated anti-selection. We agree this is appropriate as this is a very large increase. The Company provided their calculation of each factor and we were able to follow their logic. The calculation depends on some core assumptions, which we could not test. However, we found those core assumptions to be reasonable. In most reviews, the shock lapses and associated anti-selection are small and are based more on intuition than experience. In this filing, at least there was a process in which the intuitive piece was further modeled to fit the specifics of this filing. The Company's expectations, which are included in the projections, are:

- There will be 10% shock lapses.
- 40% of the policyholders will choose to reduce their benefits in order to keep the premium more reasonable.

- The buy-downs will be such that, on average, these insured will be paying a premium which is ½ of what they would be paying if they had accepted the full rate increase.
- The adverse selection is 5%. This is the result of a calculation which assumes the 10% shock lapses would have had 25% better morbidity and the policyholders with reduced benefits will have 12.5% better morbidity. Each subset is weighted and the adverse selection is calculated such that the total morbidity for the combined subsets is 100%.

We compared the premiums with and without the premium increase. Once the rate increase is fully effective the overall effect is 81.4%. This is significantly lower than the stated 152% increase because it recognizes policyholders lapsing, switching to nonforfeiture status, and electing benefit buy-downs. The Company provided support for this ratio.

We also compared the incurred claims with and without the rate increase. The claims with the rate increase are about 20% lower, reflecting the net effect of higher lapses, lower nonforfeiture benefits, lower buy-down benefits and higher waiver of premium benefits. Again, the Company provided support for this relationship. We found the incurred claims pattern with the rate increase to be in line with the no increase incurred claims – once the additional policy terminations are brought into the equation.

Financial Projections - Pre Rate Stabilization

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. Our rule of thumb for a block of business with 14% of the policies having inflation protection is the slope should be 9-13%. Further we expect a slowdown at the highest attained ages. The slope in the Company's pre rate stabilization block begins at 12.5%, slowly declines to a rate of 8% and then increases in the tail end back to 11.5%. This is an unusual pattern so we asked the Company about it. The Company explained the pattern is due to the inflation mix by issue age. The current mix is 14% of the policies have inflation. However, most of the inflation policies are at issue ages under 50. At the extreme end of the projection period, about 50% of the policies will have inflation. This is very different from the current mix. The company also provided their claim cost slope without inflation coverage. They have a quite flat annual increase of 7% at the oldest ages. When combined with the changing mix of inflation, we would expect an ultimate slope of about 10.5%. The Company's actual ultimate slope is 11.5%. Thus our rule of thumb is a reasonable fit for the pattern the Company is showing.

We also reviewed the loss ratio during the transition from the historical to the projected period. We used multiple baseline periods. We estimated and removed the effect of the underwriting selection factors. The implicit slope ranged from 7.5% to 15.5%, with 10.5% being our best estimate. This is consistent with our rule of thumb of 9-13% but is slightly lower than the initial slope of 12.5% in

the projection period, so the projected claims might be slightly understated. This is a smooth transition from the historical to the projected period and indicates the revised assumptions fit the historical experience quite well. We found the pattern of loss ratios to be reasonable.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model has 60 cells representing combinations of issue year, attained age and gender. Our model closely matched the Company's implied persistency through the first 30 years of projection period. Our terminations were within .5% of the Company's. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

Financial Projections - Post Rate Stabilization

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. Our rule of thumb for a block of business with 19% of the policies having inflation protection is the slope should be 10-14%. Further we expect a slowdown at the highest attained ages. The slope in the Company's pre rate stabilization block projections begins at 17%, slowly declines to an ultimate rate of 6.5% and then increases at the very end of the projection period. The initial slope of 17% is above our expected 10-14%. We estimated the effect of underwriting selection to be 2-5% at the beginning of the projection period. Thus the true slope is 12-15% - much more in line with our expectations.

The increasing slope at the end of the projection period is an unusual pattern so we asked the Company about it. Again, they provided a reasonable explanation. The policies in the tail of the projection period have longer benefit periods and a greater percentage of these policies have inflation protection. Sixty-seven percent of these young issue age policies have 5% compound inflation for life. The company also provided their claim cost slope without inflation coverage. They have an increasing slope at the oldest ages because of the longer benefit periods for these youngest issue age policies. We found this to be a reasonable explanation for the increasing slope at the end of the projection period.

We also reviewed the loss ratio during the transition from the historical to the projected period. We used multiple baseline periods. We estimated and removed the effect of the underwriting selection factors. The implicit slope was in the range of 25%. This is not a smooth transition from the historical to the projected period and we asked the Company about it. The revised morbidity is based on the combined experience of the pre and post rate stabilization blocks. The post rate stabilization block is very small and the historical experience has been very volatile. In fact there are only 6 claims in the period 2010-2012. The historical experience has no credibility and the jump

in loss ratios is very plausible. We agree that revised assumptions based on the combined experience is a reasonable approach and the apparent anomaly is a consequence of the low credibility of the historical experience.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model has 32 cells representing combinations of issue year, attained age and gender. Our model closely matched the Company's implied persistency through the first 25 years of projection period. Our terminations were within 1.0% of the Company's. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

Loss Ratios – Pre Rate Stabilization

We calculated the loss ratios on a range of assumptions. We calculated loss ratios with and without the active life reserve and at various interest rates. For the pre rate stabilization block, 14VAC-200-150B requires the inclusion of active life reserves (ALR) in the calculation and the use of the pricing interest rate. The original pricing interest rate varied by policy duration. For each calendar year there is a different mix of policy durations. The Company provided the melded interest rate for each calendar year. We could not verify these rates, but we note they range from 6.6% in the early historical period down to 4.7% at the end of the projection period. This would be consistent with an assumption reflecting high early interest rate and a more conservative ultimate interest rate. We used the Company's annual melded rate, but we did not agree on the cumulative melded rate and so we also have a set of L&E pricing rate calculations.

The Company provided a set of statutory ALR balances as of year ends 2004-2012. Based on their analysis, they recommended using 95% of the statutory balance to develop reserves on a best estimate basis. We believe the resulting reserves are still too conservative. However, they do not generate a problem with the future loss ratios being below the benchmark. We extended the balances back to 1991, using an approximation.

The result of our testing is:

Loss Ratio Testing With the Proposed 152% Rate Increase						
Pre Rate Stabilization Block						
	No Active Life Reserves			With Active Life Reserves		
Interest Rate	Past	Future	Lifetime	Past	Future	Lifetime
3.00%	61.4%	167.2%	96.8%	119.4%	109.8%	116.2%
3.50%	60.8%	165.2%	94.1%	118.7%	104.0%	114.0%
4.00%	60.1%	163.4%	91.5%	118.1%	98.3%	112.1%
4.50%	59.5%	161.7%	89.0%	117.4%	92.7%	110.3%
5.00%	58.9%	160.1%	86.7%	116.7%	87.2%	108.6%
5.50%	58.3%	158.6%	84.5%	116.1%	81.9%	107.2%
6.00%	57.7%	157.1%	82.4%	115.4%	76.6%	105.8%
6.50%	57.1%	155.8%	80.3%	114.8%	71.5%	104.6%
7.00%	56.5%	154.6%	78.4%	114.2%	66.4%	103.5%
Company Pricing	57.2%	161.2%	83.3%	114.9%	87.6%	108.1%
L&E Pricing	57.1%	159.8%	82.6%	114.8%	83.6%	107.1%

The pricing assumptions are highlighted in green. There are differences between our use of the pricing assumption and the Company's use of the pricing assumption. However, they do not alter the conclusion. The 4.50% row is also highlighted as 4.50% is the NAIC valuation rate in effect for all the policies in this block.

The results are somewhat insensitive to the interest rate assumption. This is unusual for a block of LTC business. The prior claims are compacted into a fairly short period, while the future loss ratios have a relatively flat slope. The inclusion of the ALR greatly increases the past loss ratio with an almost doubling effect. The inclusion of the ALR significantly lowers the future loss ratio by almost a factor of one-half. In all cases the future and lifetime loss ratios easily exceed the required 60%.

<u>58% / 85% Rule – Post Rate Stabilization</u>

For the post rate stabilization block, VAC-200-153C2 requires the sum of the present value of historical claims and projected future claims be not less than the sum of the present value of 58% of the original premiums and 85% of the incremental premiums resulting from all cumulative rate increases. Active life reserves are not included in the calculation and the appropriate interest discount rate is the valuation rate. This block has only policies issued in 2003 and 2004 and in both years the valuation rate was 4.50%. We obtained the following results:

58% / 85% Testing with the Proposed 152% Rate Increase									
Post Rate Stabilization Block									
		Premiums			Allowed Claims				
	Interest Rate	Original	Incremental	Total	Original (58%)	Incremental (85%)	Total	Actual Claims	Test
Past	3.50%	4,195,930	0	4,195,930	2,433,640	0	2,433,640	700,163	
	4.00%	4,298,768	0	4,298,768	2,493,286	0	2,493,286	710,241	
	4.50%	4,404,308	0	4,404,308	2,554,499	0	2,554,499	720,494	
	5.00%	4,512,618	0	4,512,618	2,617,319	0	2,617,319	730,926	
	5.50%	4,623,769	0	4,623,769	2,681,786	0	2,681,786	741,539	
Future	3.50%	2,506,150	1,809,027	4,315,177	1,453,567	1,537,673	2,991,240	4,990,749	
	4.00%	2,428,008	1,738,672	4,166,680	1,408,245	1,477,871	2,886,116	4,735,739	
	4.50%	2,354,298	1,672,461	4,026,759	1,365,493	1,421,592	2,787,085	4,500,546	
	5.00%	2,284,683	1,610,079	3,894,762	1,325,116	1,368,567	2,693,683	4,283,257	
	5.50%	2,218,859	1,551,236	3,770,095	1,286,938	1,318,550	2,605,489	4,082,171	
Lifetime	3.50%	6,702,081	1,809,027	8,511,108	3,887,207	1,537,673	5,424,880	5,690,912	Pass
	4.00%	6,726,776	1,738,672	8,465,449	3,901,530	1,477,871	5,379,402	5,445,980	Pass
	4.50%	6,758,606	1,672,461	8,431,067	3,919,991	1,421,592	5,341,584	5,221,041	Fail
	5.00%	6,797,301	1,610,079	8,407,380	3,942,435	1,368,567	5,311,001	5,014,182	Fail
	5.50%	6,842,628	1,551,236	8,393,864	3,968,724	1,318,550	5,287,275	4,823,710	Fail

The Company lowered their requested increase so as to be able to meet the 58/85 rule on a combined basis. That is, the rule was met when both the pre and post rate stabilization blocks were combined. We found the criteria was not met for the post rate stabilization block alone. The analysis shows the Company slightly fails the test. We estimated the maximum rate increase which allows this test to pass. That maximum is 146.4% vs. the requested increase of 152%.

Other Considerations

We reviewed the approvals in other states. The Company has business in force in 28 jurisdictions. This is the second round of increases. (Virginia approved the first round of increase, but for some reason it was never implemented.) There are 5 states where the Company does not intend to file as there is minimal inforce premium. In our analysis, we focused on the cumulative increase. In this current round, the Company filed in 23 states. To date there have been 17 approvals and 6 are still pending. For the 22 states (17 approvals + 5 not filing), the average cumulative increase is 62.5%. Only one state has approved two rounds of requested increases (but only at 25% per round); and only one state has approved three rounds of requested increases (but again only at 25% per round).

The 6 pending states represent more than half the inforce premium so they are an important part of our analysis. If the pending states approve an increase of 38% (the average increase for those approved in this round so far), then the average cumulative increase will be 57.7%. If the pending states all disapprove, the average cumulative increase will be 33%. We recommend Virginia approve a 45% rate increase (the midpoint of the two scenarios). We further recommend Virginia require a subsequent filing for additional future increases.

The Company is offering reductions in the daily benefit amount in lieu of the rate increase. If the rate increase reaches the Substantial Increase level, policyholders will be offered the contingent nonforfeiture benefit.

Conclusions

The experience justifies an increase of 146.4% on the post rate stabilization block and a larger increase on the pre rate stabilization block. However the Company wishes to keep the premium rates on the two subsets the same. The Company believes an increase of 152% is allowed, but our review shows they used the entire block in the 58/85 test instead of just the post rate stabilization block. We found the block supports only an increase of 146.4%.

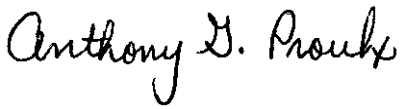
However, a review of the rate increases approved on a nationwide basis shows only one state approving all 3 rounds of increase. All other states have approved a single round 38%. There is still a significant block where the increase is still pending. We recommend an increase of 45% as a middle ground position. This would make the cumulative increase in Virginia comparable to the expected cumulative increase on a nationwide basis (Recall the prior increase of 37% approved in Virginia was never implemented).

Reliance and Qualification

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

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

Sincerely,



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June 18, 2015

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Life and Health Division
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Richmond, VA 23218

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Dear Janet:

We have completed our review of this filing for a long term care rate increase. Pyramid Life Insurance Company (the Company) originally requested three rounds of increases of 50% each for a cumulative effect of 238% increase. This request was later modified to three rounds of increases of 50%, 50% and 12% for a cumulative 152% increase. That was based on their belief there had not been any prior rate increase implemented in Virginia. Subsequently, the Company discovered it had implemented a 25% rate increase in Virginia. They modified the requested amount to 26%. This was an amount which would bring the cumulative increase to the same level as the average nationwide cumulative increase based on updated state approvals as of August 20, 2014.

Recommendation

We recommend that the Bureau approve the 26% rate increase.

Our review of this filing was performed according to the provisions of 14VAC5-200. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Plan Entities".

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

Background

The Company's original filing requested 3 rounds of 50% increase for a cumulative effect of 238%. They later modified the request to a 152% increase. A prior increase of 37% was approved and a 25% increase was implemented in 2006. As of December 31, 2012 there were 394 policies inforce in Virginia with an annualized premium of $602,781. These are individual policies which are guaranteed renewable for life. The Company is basing the requested increase on their nationwide experience. This is appropriate as the Virginia experience has little credibility. Although the Virginia historical earned premium is 11% of the nationwide earned premium, there are only $14,000 of historical incurred claims in Virginia. Their claim experience is not meaningful.

This is a closed block of business in Virginia and nationwide. This business represents the Company's entire block of individual long term care insurance. This block of business was sold nationwide from August 1987 to January 2007 and in Virginia from February 1989 to July 2004. The block of business includes both pre and post rate stabilization policies. The Company provided experience and projections for each block separately.

The Company believes a 270% rate increase is needed when margins for adverse deviation are included. However, they only initially requested 238% which is the amount needed when such margins are not included. This amount was subsequently lowered to 152% in order to meet the 85/58 % rule on the entire block. The Company subsequently modified the increase to 26% so that the cumulative increase would be the same as the average national cumulative increase. The company desires the same increase on both blocks, even though the pre rate stabilization block justifies a larger increase.

Analysis - Methodology

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

Credibility

This is a relatively small block of business with limited experience. Credibility is an issue. The Company addresses this shortcoming by using recognized standards.

The Company implicitly treats the morbidity experience as fully credible. They aligned the historical experience against the Milliman Guidelines. They introduced a scalar adjustment of 75% to the Milliman Guidelines in order to fit the historical experience. We believe they should have used a weighted average, based on credibility, of the actual experience at 75% and the full 100% Guideline. However, if they had done so, they would have developed greater morbidity and it would justify a larger rate increase.

The Company cannot consistently distinguish between lapses and deaths. They chose a mortality table and scalar such that the resulting lapses (total terminations less assumed deaths) is stable and reasonable. That table is 95% of the 1994 GAM, which is commonly used for long term care products. It is the NAIC recognized mortality table for valuation. Again, the use of a recognized table is a good approach for addressing experience with limited experience. In this case the Company was unable to measure their actual mortality experience.

The Company defines lapses as total terminations less those predicted by the mortality table. The resulting lapses number only 201. Again this is far from credible. However, the resulting measure is a lapse rate of 1.3%. They chose an ultimate lapse rate of 1.5% as their revised assumption. Although the experience is not credible, this is a reasonable result. This lapse assumption is higher than we see in most reviews. A lower lapse assumption would justify a larger rate increase.

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Lapses

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

The Company stated that the projections do not include any mortality or morbidity improvements. In our review work, we see that about half of the companies use improvements and half do not.

We were able to very closely match the Company's present value calculations which accumulate historical premiums and claims and discount projected premiums and claims. The differences are immaterial.

The projections include assumption changes that reflect policyholder behavior due to the rate increase. It is assumed an additional 1% of policyholders will lapse. An additional portion of policyholders is assumed to elect to reduce benefits resulting in a 1% reduction in premiums and benefits. It is assumed there will be no increase in morbidity due to adverse selection. We agree with these assumptions for post-rate increase projections and is appropriate because this is a small rate increase.

Financial Projections - Pre Rate Stabilization

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. Our rule of thumb for a block of business with 14% of the policies having inflation protection is the slope should be 9-13%. Further we expect a slowdown at the highest attained ages. The slope in the Company's pre rate stabilization block begins at 11.4%, slowly declines to a rate of 8% and then increases in the tail end back to 11.5%. This is an unusual pattern so we asked the Company about it. The Company explained the pattern is due to the inflation mix by issue age. The current mix is 14% of the policies have inflation. However, most of the inflation policies are at issue ages under 50. At the extreme end of the projection period, about 50% of the policies will have inflation. This is very different from the current mix. The company also provided their claim cost slope without inflation coverage. They have a quite flat annual increase of 7% at the oldest ages. When combined with the changing mix of inflation, we would expect an ultimate slope of about 10.5%. The Company's actual ultimate slope is 11.5%. Thus our rule of thumb is a reasonable fit for the pattern the Company is showing.

We also reviewed the loss ratio during the transition from the historical to the projected period. We used multiple baseline periods. We estimated and removed the effect of the underwriting selection factors. The implicit slope ranged from 7.5% to 15.5%, with 10.5% being our best estimate. This is consistent with our rule of thumb of 9-13% but is slightly lower than the initial slope of 11.4% in the projection period, so the projected claims might be slightly understated. This is a smooth transition from the historical to the projected period and indicates the revised assumptions fit the historical experience quite well. We found the pattern of loss ratios to be reasonable.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model has 60 cells representing combinations of issue year, attained age and gender. Our model closely matched the Company's implied persistency through the first 30 years of projection period. Our terminations were within .5% of the Company's. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

Financial Projections - Post Rate Stabilization

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. Our rule of thumb for a block of business with 19% of the policies having inflation protection is the slope should be 10-14%. Further we expect a slowdown at the highest attained ages. The slope in the Company's pre rate stabilization block projections begins at 12%, slowly declines to an ultimate rate of 6.5% and then increases at the very end of the projection period. The initial slope of 12% is in our expected 10-14% range.

The increasing slope at the end of the projection period is an unusual pattern so we asked the Company about it. Again, they provided a reasonable explanation. The policies in the tail of the projection period have longer benefit periods and a greater percentage of these policies have inflation protection. Sixty-seven percent of these young issue age policies have 5% compound inflation for life. The company also provided their claim cost slope without inflation coverage. They have an increasing slope at the oldest ages because of the longer benefit periods for these youngest issue age policies. We found this to be a reasonable explanation for the increasing slope at the end of the projection period.

We also reviewed the loss ratio during the transition from the historical to the projected period. We used multiple baseline periods. We estimated and removed the effect of the underwriting selection factors. The implicit slope was in the range of 25%. This is <u>not</u> a smooth transition from the historical to the projected period and we asked the Company about it. The revised morbidity is based on the combined experience of the pre and post rate stabilization blocks. The post rate stabilization block is very small and the historical experience has been very volatile. In fact there are only 6 claims in the period 2010-2012. The historical experience has no credibility and the jump in loss ratios is very plausible. We agree that revised assumptions based on the combined experience is a reasonable approach and the apparent anomaly is a consequence of the low credibility of the historical experience.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model has 32 cells representing combinations of issue year, attained age and gender. Our model closely matched the Company's implied persistency through the first 25 years of projection period. Our terminations were within 1.0% of the Company's. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

<u>Loss Ratios – Pre Rate Stabilization</u>

We calculated the loss ratios on a range of assumptions. We calculated loss ratios with and without the active life reserve and at various interest rates. For the pre rate stabilization block, 14VAC-200-150B requires the inclusion of active life reserves (ALR) in the calculation and the use of the pricing interest rate. The original pricing interest rate varied by policy duration. For each calendar year there is a different mix of policy durations. The Company provided the melded interest rate for each calendar year. We could not verify these rates, but we note they range from 6.6% in the early historical period down to 4.7% at the end of the projection period. This would be consistent with an assumption reflecting high early interest rate and a more conservative ultimate interest rate. We

used the Company's annual melded rate, but we did not agree on the cumulative melded rate and so we also have a set of L&E pricing rate calculations.

The Company provided a set of statutory ALR balances as of year ends 2004-2012. Based on their analysis, they recommended using 95% of the statutory balance to develop reserves on a best estimate basis. We believe the resulting reserves are still too conservative. However, they do not generate a problem with the future loss ratios being below the benchmark. We extended the balances back to 1991, using an approximation.

The result of our testing is:

Loss Ratio Testing With the Proposed 26% Rate Increase						
Pre Rate Stabilization Block						
	No Active Life Reserves			With Active Life Reserves		
Interest Rate	Past	Future	Lifetime	Past	Future	Lifetime
3.00%	58.3%	204.8%	104.8%	113.3%	112.2%	112.9%
3.50%	57.7%	201.7%	101.4%	112.8%	106.0%	110.7%
4.00%	57.2%	198.7%	98.1%	112.3%	100.0%	108.7%
4.50%	56.7%	195.8%	95.0%	111.7%	94.1%	106.9%
5.00%	56.1%	193.1%	92.1%	111.2%	88.4%	105.2%
5.50%	55.6%	190.6%	89.3%	110.7%	82.8%	103.7%
6.00%	55.1%	188.2%	86.7%	110.2%	77.3%	102.4%
6.50%	54.5%	185.9%	84.3%	109.7%	71.9%	101.2%
7.00%	54.0%	183.7%	81.9%	109.2%	66.6%	100.1%
Company Pricing	54.7%	194.6%	88.2%	109.9%	88.7%	104.8%
L&E Pricing	54.6%	192.4%	87.3%	109.8%	84.5%	103.8%

The pricing assumptions are highlighted in green. There are differences between our use of the pricing assumption and the Company's use of the pricing assumption. However, they do not alter the conclusion. The 4.50% row is also highlighted as 4.50% is the NAIC valuation rate in effect for all the policies in this block.

The results are somewhat insensitive to the interest rate assumption. This is unusual for a block of LTC business. The prior claims are compacted into a fairly short period, while the future loss ratios have a relatively flat slope. The inclusion of the ALR greatly increases the past loss ratio with an almost doubling effect. The inclusion of the ALR significantly lowers the future loss ratio by almost a factor of one-half. In all cases the future and lifetime loss ratios easily exceed the required 60%.

For the pre-rate stabilization block, the filing was also reviewed in light of the NAIC Model Bulletin regarding LTC rate increase approved in December 2013. The Company provided financials for this pre-rate stabilization block. These financials used the maximum valuation interest rate (4.5%). In addition, we were able to run our own set of present value calculations and perform the NAIC Model Bulletin revised loss ratio test. The following shows the results at various interest rates and with and without active life reserves in the following table. The loss ratio test is met at the maximum valuation rate for both with and without active life reserves. The filing complies with the requirements of the NAIC Model Bulletin.

Pre Rate Stabilization Block							
NAIC Model Bulletin – New Loss Ratio Test							
	Interest Rate	Original Premiums	Incremental Premiums	Loss Ratio	Allowed Claims	Actual Claims	Test
Without Active Life Reserves	3.00%	140,126,793	7,399,315	60% Orig 80% Incr	97,001,867	154,660,701	Pass
	3.50%	142,768,313	7,136,221		98,508,380	151,951,931	Pass
	4.00%	145,641,926	6,887,726		100,177,432	149,623,078	Pass
	4.50%	148,751,177	6,652,759		102,010,473	147,645,948	Pass
	5.00%	152,100,424	6,430,345		104,009,552	145,995,849	Pass
	5.50%	155,694,810	6,219,594		106,177,302	144,651,160	Pass
	6.00%	159,540,256	6,019,693		108,516,921	143,592,973	Pass
	6.50%	163,643,442	5,829,898		111,032,156	142,804,770	Pass
With Active Life Reserves	3.00%	140,126,793	7,399,315	60% Orig 80% Incr	97,001,867	166,611,456	Pass
	3.50%	142,768,313	7,136,221		98,508,380	165,971,425	Pass
	4.00%	145,641,926	6,887,726		100,177,432	165,809,490	Pass
	4.50%	148,751,177	6,652,759		102,010,473	166,101,397	Pass
	5.00%	152,100,424	6,430,345		104,009,552	166,826,663	Pass
	5.50%	155,694,810	6,219,594		106,177,302	167,968,159	Pass
	6.00%	159,540,256	6,019,693		108,516,921	169,511,747	Pass
	106.00%	163,643,442	5,829,898		111,032,156	171,445,969	Pass

58% / 85% Rule – Post Rate Stabilization

For the post rate stabilization block, VAC-200-153C2 requires the sum of the present value of historical claims and projected future claims be not less than the sum of the present value of 58% of the original premiums and 85% of the incremental premiums resulting from all cumulative rate increases. Active life reserves are not included in the calculation and the appropriate interest discount rate is the valuation rate. This block has only policies issued in 2003 and 2004 and in both years the valuation rate was 4.50%. We obtained the following results:

58% / 85% Testing with the Proposed 26% Rate Increase									
Post Rate Stabilization Block									
		Premiums			Allowed Claims				
	Interest Rate	Original	Incremental	Total	Original (58%)	Incremental (85%)	Total	Actual Claims	Test
Past	3.50%	3,877,100	502,022	4,379,122	2,248,718	426,719	2,675,437	700,163	
	4.00%	3,987,513	497,389	4,484,901	2,312,757	422,781	2,735,538	710,241	
	4.50%	4,100,596	492,835	4,593,431	2,378,346	418,909	2,797,255	720,494	
	5.00%	4,216,421	488,357	4,704,779	2,445,524	415,104	2,860,628	730,926	
	5.50%	4,335,061	483,955	4,819,016	2,514,335	411,362	2,925,697	741,539	
Future	3.50%	2,433,257	1,310,215	3,743,473	1,411,289	1,113,683	2,524,972	6,064,321	
	4.00%	2,354,234	1,267,665	3,621,899	1,365,456	1,077,515	2,442,971	5,745,559	
	4.50%	2,279,718	1,227,541	3,507,259	1,322,237	1,043,409	2,365,646	5,451,722	
	5.00%	2,209,367	1,189,659	3,399,026	1,281,433	1,011,210	2,292,643	5,180,537	
	5.50%	2,142,870	1,153,853	3,296,723	1,242,865	980,775	2,223,640	4,929,703	
Lifetime	3.50%	6,310,357	1,812,237	8,122,595	3,660,007	1,540,402	5,200,409	6,764,484	Pass
	4.00%	6,341,747	1,765,054	8,106,801	3,678,213	1,500,295	5,178,509	6,455,800	Pass
	4.50%	6,380,314	1,720,375	8,100,689	3,700,582	1,462,319	5,162,901	6,172,266	Pass
	5.00%	6,425,788	1,678,016	8,103,805	3,726,957	1,426,314	5,153,271	5,911,463	Pass
	5.50%	6,477,931	1,637,809	8,115,740	3,757,200	1,392,137	5,149,337	5,671,242	Pass

The Company passes the 58/85 rule with a 26% rate increase.

Other Considerations

We reviewed the approvals in other states. The Company has business in force in 28 jurisdictions. This is the second round of increases. Virginia approved the first round of increase and implemented a 25% rate increase. There are 5 states where the Company does not intend to file as there is minimal inforce premium. The average nationwide cumulative rate level is now 57% excluding Virginia business. The 26% rate increase request is the additional increase needed to bring the Virginia level to the nationwide 57% level.

Conclusions

The experience justifies an increase of 165.1% on the post rate stabilization block and a 218% increase on the pre rate stabilization block. However the Company wishes to keep the premium rates on the two subsets the same.

We recommend Virginia approve a 26% rate increase for all policies. We further recommend Virginia require a subsequent filing for additional future increases.

The Company is offering reductions in the daily benefit amount in lieu of the rate increase. If the rate increase reaches the Substantial Increase level, policyholders will be offered the contingent nonforfeiture benefit.

Reliance and Qualification

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

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

Sincerely,

Jeffrey D. Lee, ASA, MAAA
Assistant Vice President
(913)-766-9150

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Reviewer Note

Created By:

Janet Houser on 05/10/2013 12:45 PM

Last Edited By:

Janet Houser

Submitted On:

09/20/2016 09:00 AM

Subject:

xlm file/ xlsx

Comments:

converted to xls

State:	*Virginia*	**Filing Company:**	*The Pyramid Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
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Project Name/Number:	*PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*		

Attachment VA_Response Exhibits_PY_20130503.xls is not a PDF document and cannot be reproduced here.

Attachment PY_Rate_Status_ALL_JURIS_as_of_10-31-13.xls is not a PDF document and cannot be reproduced here.

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Post Submission Update Request Processed On 03/18/2015

Status:	Allowed
Created By:	Carmen Boyd
Processed By:	Janet Houser
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Implementation Date Requested	07/01/2015	06/06/2014

Rate Information:

Field Name	Requested Change	Prior Value
Overall Pct. of Last Revision	25.000%	-0.200%
Effective Date of Last revision	05/15/2006	09/01/1999

Company Rate Information:

Company Name:The Pyramid Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	270.000%	45.000%
Overall % Rate Impact	26.000%	45.000%
Written Premium Change for this Program	$163579	$283118
Maximum %Change (where required)	26.000%	45.000%
Minimum %Change (where required)	26.000%	45.000%

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Post Submission Update Request Processed On 03/25/2014

Status:	Allowed
Created By:	Carmen Boyd
Processed By:	Janet Houser
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Implementation Date Requested	06/06/2014	02/01/2014

Company Rate Information:

Company Name:The Pyramid Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	45.000%	152.000%
Overall % Rate Impact	45.000%	152.000%
Written Premium Change for this Program	$283118	$956308
Maximum %Change (where required)	45.000%	152.000%
Minimum %Change (where required)	45.000%	152.000%

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Post Submission Update Request Processed On 11/08/2013

Status: Allowed
Created By: Carmen Boyd
Processed By: Janet Houser
Comments:

General Information:

Field Name	Requested Change	Prior Value
Implementation Date Requested	02/01/2014	07/19/2013

Company Rate Information:

Company Name:The Pyramid Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	152.000%	238.000%
Overall % Rate Impact	152.000%	238.000%
Written Premium Change for this Program	$956308	$1497377
Maximum %Change (where required)	152.000%	238.000%
Minimum %Change (where required)	152.000%	238.000%

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Post Submission Update Request Processed On 05/10/2013

Status: Allowed
Created By: Carmen Boyd
Processed By: Janet Houser
Comments:

General Information:

Field Name	Requested Change	Prior Value
Implementation Date Requested	07/19/2013	10/02/2012

Rate Information:

Field Name	Requested Change	Prior Value
Overall Pct. of Last Revision	-0.200%	25.000%
Effective Date of Last revision	09/01/1999	05/15/2006

Company Rate Information:

Company Name:The Pyramid Life Insurance Company

Field Name	Requested Change	Prior Value
Maximum %Change (where required)	238.000%	50.000%
Minimum %Change (where required)	238.000%	50.000%

State: *Virginia*
Filing Company: *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 09/20/2016	Contingent Benefit Upon Lapse Endorsement	PYLTCCNFB (11/15)	CERA	Initial		33.400	PYLTCCNFB 11-15.pdf
2	Approved 09/20/2016	Amendment Endorsement	PYAMEND (11/15)	CERA	Initial		33.600	PYAMEND 11-15.pdf
3	Withdrawn 09/01/2016	Amendment Letter	PYAMENDLTR	CERA	Other	Moved to Supportings Docs		
4	Filed 09/20/2016	Polcyholder Notification Letter	PY VA 4SY PRIL	NOC	Initial		45.400	PY VA 4SY PRIL.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

The Pyramid Life Insurance Company
Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

CONTINGENT BENEFITS UPON LAPSE ENDORSEMENT

Your application for the Long-Term Care Policy indicates that you rejected the Nonforfeiture Benefit Rider. Therefore, this Endorsement is added and made part of your policy.

The options described in the **BENEFITS** section of this Endorsement will be offered to you in the event that we increase the premium rates of your Policy as described in the **PREMIUMS SUBJECT TO CHANGE** provision in your Policy and the rate increase results in a cumulative increase of annual premium equal to or exceeding the percentage of your initial annual premium as set forth in the **TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE**. This table is based on your age when the Policy was originally issued. If your policy was issued at least twenty (20) years prior to the effective date of your premium increase, you automatically qualify for this benefit.

BENEFITS

On or before a substantial increase in premium as described in the **TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE,** We shall:

1. offer you the option to reduce your policy benefits provided by your current coverage without the requirement of additional underwriting so that your required premium payments are not increased; or
2. offer you the option to convert your coverage to a paid-up status with a Contingent Benefit Upon Lapse Amount that provides paid-up Long-Term Care insurance coverage after lapse.

The above options may be elected at any time within the one-hundred-twenty (120) day period of the due date of the premium increase. We will notify you that a default or lapse at any time during the one-hundred-twenty (120) day period shall be deemed to be the election of the offer to convert your coverage to paid-up status with a Contingent Benefit Upon Lapse Amount.

The Maximum Daily Benefit Amount in effect at the time of lapse will be the current Maximum Daily Benefit Amount in effect and will not be increased under this option.

The Contingent Benefit Upon Lapse Amount will be the greater of:

a) thirty times the Maximum Daily Benefit Amount paid for Long-Term Care at the time of lapse; or
b) one-hundred percent (100%) of the sum of all premiums paid for the Policy to which this Endorsement is attached and all other attached riders paid as of the date of lapse. This includes any premiums paid prior to any change in benefits.

In no event will benefits paid under the base Policy and any attached riders prior to the date of lapse plus benefits paid under this Endorsement exceed the maximum benefits available under the Policy that were available at the time of lapse.

The Contingent Benefit Upon Lapse Amount may be used for all care and services qualifying for benefits under the terms of the Long-Term Care Insurance Policy, up to the limits specified in the Policy.

TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE

Issue Age	Percent Increase Over Initial Premium
54 and under	100%
55-59	90%
60	70%
61	66%
62	62%
63	58%
64	54%
65	50%
66	48%
67	46%
68	44%
69	42%
70	40%
71	38%
72	36%
73	34%
74	32%
75	30%
76	28%
77	26%
78	24%
79	22%
80	20%
81	19%
82	18%
83	17%
84	16%
85	15%
86	14%
87	13%
88	12%
89	11%
90 and over	10%

Signed on the Rider Effective Date by:

PYRAMID®
LIFE INSURANCE COMPANY

Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

AMENDMENT ENDORSEMENT

It is hereby understood and agreed that the policy to which this Endorsement is attached and made a part thereof, shall be amended as follows:

As requested by the policyholder, [@BENEFIT CHANGE@] has been made to the policy effective [@.EFFDT@].

Attached to and forming a part of Policy Number [@POLNUM@]

Issued by The Pyramid Life Insurance Company to [@INSNAM@]

Signed on the Rider Effective Date by:_____ Date:_____
Insured Name

PYRAMID®
LIFE INSURANCE COMPANY

Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

[DATX]

[INSNAM]
[OWNAD1]
[OWNAD2]
[OWNAD3]
[OWNCS]

Re: Policy Number: [POLNUM] New Premium: $[.NEXTPRM]
Premium Mode: [MODY] Effective Date: [.EFFDT] Increase %: [%]

Dear Policyholder:

The purpose of any health insurance policy is to help spread the claim costs over a large group of policyholders so as to reduce the financial burden on any one individual. Whenever covered claims become much greater than anticipated, the premiums from which benefits are paid, must be adjusted. This is now the case with your policy. Your policy insures your elected benefits which are guaranteed as long as premiums are paid when due.

Rates are being raised on all policies like yours to pay for claims that are higher than anticipated. This is due in part to individuals living longer and keeping their policies longer, which has resulted in more claims being filed than expected when this policy was originally priced. As a result, the premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs. The company feels that a minimum increase of 270% may be justified under current regulations, but at this time we requested a lower increase and will continue to monitor the experience. As a result, future increases are likely.

Please note that this rate increase request was reviewed by the Virginia State Corporation Commission and found to be compliant with Virginia laws and regulations for long term care insurance. Rate filings are accessible for public inspection online at www.scc.virginia.gov/BOI.

We know that premium increases can cause a hardship, and our customer service staff stands ready to assist you with ways to possibly make your payments easier to handle. Strategies to lower your costs include dropping a Rider; reducing your Benefit Period; lowering you Daily or Monthly Benefit Amount; or increasing the Elimination Period, if applicable. **All options may not be of equal value.** If you would like to discuss your options, please contact our Policyholder Service Center at **1-800-444-0321** during our normal business hours which are: 8am – 6pm EST Monday – Thursday; 8am – 4pm EST Friday. Benefits may also be revised at any time, regardless of this increase, by calling the Service Center. You have a right to a revised premium rate or rate schedule upon request.

PY VA 4SY PRIL

The Pyramid Life Insurance Company (Pyramid Life)
(Administrative Office) P.O. Box 41537, Pensacola, Florida 32591-3547

This increase may have triggered a Contingent Benefit Upon Lapse (CBUL) as an option to the rate increase. This allows your policy to lapse for non-payment of premium and receive a paid-up **benefit amount** equal to the greater of:

a) 30 times the Maximum Daily Benefit as defined in your policy; or
b) 100% of the premiums you've paid.

The benefits elected for the Contingent Benefit Upon Lapse will begin with a new claim period and will not be reduced by any benefits previously paid. However, in no event, will total claims paid for the new claim period and previous claim periods ever exceed the Lifetime Maximum Benefit Amount before this change.

You may determine your eligibility and elect this option by contacting Policyholder Services. If you're eligible for the CBUL and your policy lapses within 120 days of the premium due date, the policy will automatically be converted to a paid-up status where no further premiums are due. This benefit will be applied to your future claims.

We at Pyramid Life are pleased to serve you as a member of our family of policyholders. Please be assured that we will continue to work to keep your premium as reasonable as possible.

Sincerely,

Policyholder Services Department
The Pyramid Life Insurance Company
1-800-444-0321

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 25.000%
Effective Date of Last Rate Revision: 05/15/2006
Filing Method of Last Filing: Paper

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):
The Pyramid Life Insurance Company	270.000%	26.000%	$163,579	415	$629,150	26.000%	26.000%

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Requested Rates	C71	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C71 Rates Req 26%.pdf,
2		Requested Rates	C76	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C76 Rates Req 26%.pdf,
3		Requested Rates	C77VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C77VA Rates Req 26%.pdf,
4		Requested Rates	C78VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C78VA Rates Req 26%.pdf,
5		Requested Rates	C79VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C79VA Rates Req 26%.pdf,
6		Requested Rates	C81VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C81VA Rates Req 26%.pdf,
7		Requested Rates	G-20-A	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	VA G-20-A Rates Req 26%.pdf,
8		Requested Rates	C72VA	Revised	Previous State Filing Number: 7/25528 Percent Rate Change Request: 26	C72VA Rates Req 26%.pdf,

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C71 Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	59.88	54.04	76.55	69.02	85.77	77.30
51	63.82	57.47	81.93	73.82	92.00	82.80
52	68.26	61.41	88.04	79.21	99.04	89.03
53	73.25	65.80	94.91	85.29	106.93	96.01
54	78.88	70.78	102.61	92.12	115.79	103.87
55	85.18	76.34	111.26	99.78	125.75	112.69
56	91.40	81.82	119.86	107.42	135.67	121.48
57	98.31	87.92	129.39	115.86	146.66	131.23
58	105.89	94.61	139.88	125.15	158.78	141.94
59	114.22	101.98	151.39	135.39	172.08	153.74
60	123.37	110.09	164.08	146.63	186.76	166.71
61	132.76	118.39	177.14	158.21	201.85	180.05
62	142.93	127.40	191.28	170.78	218.26	194.53
63	153.96	137.17	206.62	184.39	236.05	210.25
64	165.91	147.74	223.30	199.16	255.39	227.29
65	178.87	159.22	241.42	215.22	276.43	245.79
66	199.33	177.35	269.73	240.38	309.22	274.71
67	223.54	198.80	303.28	270.13	348.09	308.95
68	250.68	222.85	341.05	303.60	391.91	347.46
69	281.14	249.83	383.56	341.27	441.32	390.84
70	302.72	268.95	413.99	368.24	476.83	421.94
71	337.37	299.61	462.72	411.33	533.69	471.62
72	377.91	335.49	519.91	462.74	600.50	529.89
73	423.00	375.39	583.82	518.33	675.39	595.00
74	473.07	419.63	655.11	581.21	759.13	667.56
75	504.96	447.88	701.11	621.79	813.46	714.56
76	553.49	490.72	771.31	683.50	896.57	785.93
77	605.46	536.57	847.00	749.94	986.53	862.80
78	660.37	584.91	927.64	820.53	1,082.83	944.62
79	717.48	635.15	1,012.28	894.46	1,184.34	1,030.37
80	784.18	693.79	1,111.32	980.93	1,303.30	1,130.68
81	852.19	753.56	1,213.18	1,069.69	1,426.23	1,233.74
82	921.15	814.15	1,317.39	1,160.35	1,552.60	1,339.11
83	991.73	876.09	1,424.98	1,253.75	1,683.71	1,447.80
84	1,062.72	938.23	1,534.02	1,348.06	1,817.24	1,557.55

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Premiums for Long Term Care Policy Form C76

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	36.49	44.92	55.24	68.76	34.49	42.26	52.05	64.75	33.53	40.65	49.77	61.60
51	37.99	47.41	58.91	73.60	35.77	44.43	55.33	69.11	34.68	42.64	52.78	65.60
52	39.50	49.90	62.57	78.44	37.04	46.60	58.59	73.46	35.83	44.62	55.80	69.62
53	41.00	52.37	66.24	83.27	38.32	48.78	61.87	77.82	36.98	46.59	58.81	73.62
54	42.51	54.86	69.91	88.11	39.60	50.95	65.13	82.17	38.13	48.57	61.83	77.63
55	44.01	57.35	73.58	92.94	40.87	53.12	68.40	86.53	39.28	50.56	64.84	81.63
56	46.68	61.74	79.98	100.93	43.12	56.97	74.14	93.68	41.34	54.07	70.09	88.17
57	49.34	66.13	86.37	108.91	45.39	60.81	79.87	100.83	43.39	57.58	75.33	94.70
58	52.02	70.53	92.78	116.90	47.64	64.67	85.59	107.97	45.45	61.08	80.58	101.23
59	54.68	74.92	99.18	124.88	49.91	68.51	91.32	115.12	47.50	64.59	85.82	107.76
60	57.36	79.32	105.57	132.87	52.16	72.36	97.05	122.27	49.57	68.10	91.07	114.30
61	61.77	86.56	116.05	145.50	55.90	78.70	106.38	133.47	52.92	73.87	99.56	124.49
62	66.18	93.79	126.54	158.11	59.61	85.05	115.70	144.66	56.29	79.62	108.05	134.66
63	70.61	101.04	137.01	170.75	63.35	91.38	125.02	155.88	59.65	85.38	116.52	144.85
64	75.02	108.27	147.50	183.36	67.06	97.73	134.35	167.08	63.02	91.13	125.01	155.03
65	79.43	115.51	157.97	195.99	70.80	104.08	143.67	178.27	66.37	96.89	133.50	165.22
66	87.38	128.36	176.38	217.79	77.52	115.32	159.97	197.69	72.47	107.15	148.38	182.89
67	95.33	141.21	194.80	239.59	84.23	126.57	176.29	217.11	78.56	117.40	163.26	200.58
68	103.27	154.07	213.19	261.39	90.96	137.80	192.59	236.53	84.64	127.64	178.16	218.25
69	111.23	166.92	231.60	283.19	97.67	149.04	208.91	255.95	90.74	137.89	193.05	235.94
70	119.18	179.77	250.02	304.98	104.39	160.29	225.21	275.37	96.83	148.14	207.93	253.61
71	131.62	199.63	278.40	338.39	114.85	177.74	250.44	305.01	106.25	163.94	230.75	280.43
72	144.05	219.49	311.50	371.81	125.31	195.21	275.67	334.66	115.67	179.72	253.58	307.25
73	156.49	239.34	335.18	405.22	135.75	212.66	300.89	364.31	125.10	195.52	276.41	334.06
74	168.92	259.20	363.56	438.64	146.21	230.12	326.12	393.95	134.52	211.30	299.23	360.88
75	181.36	279.06	391.94	472.04	156.67	247.57	351.35	423.60	143.94	227.10	322.06	387.70
76	199.82	308.89	434.34	520.54	172.40	273.61	388.84	466.45	158.11	250.88	355.98	426.34
77	218.30	338.70	476.74	569.02	188.13	299.64	426.32	509.31	172.31	274.65	389.89	464.99
78	236.75	368.53	519.14	617.51	203.85	325.68	463.81	552.18	186.48	298.43	423.82	503.62
79	255.23	398.35	561.53	665.99	219.59	351.71	501.29	595.04	200.67	322.20	457.73	542.27
80	273.69	428.18	603.93	714.48	235.32	377.75	538.78	637.89	214.85	345.98	491.65	580.91
81	297.14	465.70	656.37	773.06	255.12	410.52	584.75	689.66	232.63	375.61	533.39	626.94
82	320.58	503.21	708.78	831.65	274.92	443.30	630.72	741.43	250.39	405.23	575.14	672.98
83	344.03	540.71	761.21	890.22	294.71	476.08	676.68	793.20	268.18	434.87	616.88	719.02
84	367.46	578.23	813.63	948.81	314.51	508.85	722.66	844.97	285.94	464.50	658.63	765.06

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Requested Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	18.25	29.20	41.97	55.69	16.05	24.93	36.97	49.20	14.08	23.17	34.34	45.58
51	59%	18.79	30.10	44.84	56.18	16.32	25.44	39.91	51.91	14.69	24.30	35.80	46.87
52	58%	19.33	30.98	47.71	56.67	16.58	25.94	37.19	54.64	15.31	25.44	37.26	48.18
53	57%	21.28	34.00	51.57	62.67	18.03	29.00	41.71	59.14	16.76	27.88	40.93	55.99
54	56%	23.56	37.58	55.82	69.85	19.80	32.56	47.14	64.10	18.38	30.60	45.08	58.21
55	55%	25.96	41.30	60.34	77.14	21.66	36.13	52.67	69.22	20.03	33.37	49.28	63.68
56	54%	28.30	44.98	65.02	84.03	23.50	39.49	57.87	74.32	21.66	36.08	53.36	68.91
57	53%	30.54	48.54	69.79	90.29	25.26	42.56	62.57	79.33	23.22	38.71	57.25	73.79
58	52%	32.67	51.98	74.62	95.98	26.96	45.36	66.86	84.28	24.73	41.25	60.98	78.32
59	51%	34.71	55.35	79.51	101.23	28.62	48.02	70.84	89.19	26.22	43.77	64.64	82.64
60	50%	36.71	58.70	84.45	106.30	30.26	50.65	74.73	94.15	27.75	46.31	68.31	86.86
61	48%	38.73	62.12	89.46	111.40	31.94	53.38	78.70	99.21	29.33	48.94	72.09	91.13
62	46%	40.81	65.68	94.55	116.74	33.69	56.29	82.91	104.42	30.98	51.71	76.06	95.59
63	44%	42.97	69.39	99.76	122.46	35.56	59.46	87.46	109.82	32.73	54.65	80.26	100.31
64	42%	45.25	73.32	105.10	128.63	37.53	62.89	92.39	115.43	34.57	57.77	84.74	105.35
65	40%	47.66	77.40	110.58	135.23	39.64	66.61	97.70	121.23	36.51	61.05	89.44	110.69
66	38%	50.18	81.63	116.22	142.21	41.85	70.53	103.30	127.20	38.51	64.46	94.34	116.30
67	36%	52.78	85.96	122.02	149.40	44.15	74.59	109.08	133.26	40.52	67.98	99.37	122.09
68	34%	55.46	90.33	127.92	156.70	46.49	78.69	114.93	139.37	42.56	71.54	104.44	127.97
69	32%	58.13	94.66	133.94	163.88	48.84	82.70	120.65	145.47	44.56	75.06	109.46	133.81
70	30%	60.78	98.88	140.00	170.79	51.16	86.56	126.11	151.45	46.48	78.51	114.36	139.48
71	28%	63.36	102.96	146.05	177.30	53.39	90.17	131.21	157.26	48.32	81.82	119.05	144.88
72	26%	65.85	106.83	152.02	183.28	55.53	93.46	135.91	162.86	50.05	84.96	123.50	149.96
73	24%	68.21	110.49	157.80	188.73	57.53	96.44	140.14	168.16	51.68	87.89	127.67	154.63
74	22%	70.43	113.94	163.34	193.69	59.39	99.10	143.99	173.19	53.22	90.61	131.58	158.92
75	20%	72.54	117.21	168.54	198.26	61.09	101.51	147.56	177.91	54.70	93.11	135.26	162.84
76	19%	74.54	120.35	173.31	202.61	62.67	103.76	151.01	182.35	56.15	95.45	138.77	166.48
77	18%	76.45	123.43	177.60	206.94	64.13	105.97	154.54	186.53	57.60	97.65	142.21	169.93
78	17%	78.34	126.49	181.33	211.44	65.54	108.25	158.30	190.48	59.09	99.74	145.61	173.31
79	16%	80.21	129.59	184.53	216.29	66.89	110.69	162.46	194.21	60.67	101.79	149.03	176.68
80	15%	82.10	132.74	187.22	221.49	68.24	113.32	167.01	197.74	62.31	103.79	152.41	180.09
81	14%	84.03	135.86	189.49	226.86	69.60	116.06	171.79	200.99	63.96	105.71	155.66	183.42
82	13%	85.93	138.76	191.50	231.87	70.91	118.68	176.32	203.79	65.50	107.43	158.45	186.43
83	12%	87.70	141.09	193.52	235.56	72.14	120.66	179.74	205.93	66.75	108.77	160.30	188.59
84	11%	89.13	142.33	195.91	236.31	73.10	121.24	180.61	206.96	67.35	109.37	160.40	189.06

Pyramid Life Insurance Company

DISCOUNT for C76 LTC Plan (with C81VA HHC)

C76 LTC Policy Elimination Period	HHC Policy C81VA Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	25.01	27.91	29.03	33.82
35-39	27.47	31.69	33.20	40.84
40	29.93	35.53	37.63	46.08
41	30.56	36.74	39.15	47.74
42	31.66	38.65	41.47	50.31
43	33.22	41.25	44.56	53.83
44	35.23	44.54	48.42	58.28
45	37.72	48.54	53.06	63.66
46	40.79	53.41	58.70	70.28
47	44.46	59.19	65.33	78.09
48	48.53	65.55	72.64	86.70
49	52.79	72.21	80.28	95.68
50	57.05	78.88	87.92	104.63
51	61.25	85.51	95.51	113.45
52	65.54	92.28	103.26	122.46
53	69.98	99.27	111.24	131.72
54	74.61	106.56	119.57	141.34
55	79.47	114.20	128.32	151.40
56	84.48	122.02	137.28	161.72
57	89.60	129.95	146.44	172.21
58	94.97	138.29	156.04	183.19
59	100.78	147.29	166.34	194.95
60	107.19	157.26	177.58	207.77
61	114.17	168.19	189.77	221.65
62	121.62	179.90	202.73	236.38
63	129.56	192.35	216.48	251.98
64	138.05	205.57	231.05	268.49
65	147.12	219.49	246.49	285.93
66	155.96	232.90	261.40	302.65
67	164.56	245.81	275.78	318.67
68	174.10	260.06	291.69	336.40
69	185.69	277.52	311.14	358.25
70	200.88	300.02	336.22	386.65
71	217.62	325.19	364.34	418.64
72	235.24	351.81	394.16	452.58
73	256.25	383.42	429.49	492.93
74	283.15	423.60	474.19	544.15
75	318.45	475.92	532.08	610.66
76	361.26	539.47	602.23	691.72
77	409.93	611.84	682.09	784.38
78	465.74	694.43	773.04	889.76
79	530.00	788.67	876.55	1,008.96
80	604.00	895.91	994.03	1,143.14
81	689.77	1,019.43	1,128.94	1,296.23
82	786.43	1,158.32	1,280.35	1,467.51
83	890.96	1,307.66	1,443.05	1,651.01
84	1,000.30	1,462.53	1,611.81	1,840.78

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.88	26.70	27.75	32.33
35-39	26.22	30.30	31.75	39.06
40	28.55	33.97	35.97	44.04
41	29.11	34.98	37.28	45.45
42	30.10	36.65	39.33	47.74
43	31.52	39.01	42.13	50.94
44	33.37	42.04	45.69	55.03
45	35.67	45.74	49.99	60.02
46	38.54	50.31	55.28	66.21
47	41.97	55.74	61.54	73.57
48	45.77	61.76	68.43	81.68
49	49.77	68.04	75.65	90.17
50	53.75	74.34	82.85	98.60
51	57.71	80.58	90.00	106.91
52	61.76	82.23	97.30	115.38
53	65.96	93.56	104.83	124.13
54	70.29	100.42	112.68	133.18
55	74.89	107.62	120.91	142.66
56	79.62	114.98	129.35	152.38
57	84.44	122.46	137.99	162.29
58	89.49	130.32	147.03	172.64
59	94.97	138.80	156.73	183.71
60	101.00	148.19	167.34	195.79
61	107.59	158.49	178.83	208.86
62	114.61	169.52	191.03	222.75
63	122.09	181.27	203.99	237.46
64	130.10	193.71	217.73	253.01
65	138.63	206.83	232.27	269.44
66	146.98	219.48	246.35	285.22
67	155.14	231.68	259.92	300.35
68	164.16	245.15	274.93	317.08
69	175.16	261.59	293.27	337.66
70	189.22	282.71	316.83	364.34
71	204.73	306.27	343.18	394.32
72	220.97	331.10	371.07	426.07
73	240.35	360.61	404.11	463.82
74	265.26	398.19	445.99	511.80
75	298.12	447.25	500.33	574.21
76	338.12	506.91	566.26	650.40
77	383.69	574.94	641.34	737.54
78	435.99	652.59	726.89	836.64
79	496.19	741.16	824.24	948.76
80	565.49	841.95	934.72	1,074.92
81	645.77	958.01	1,061.57	1,218.86
82	736.25	1,088.51	1,203.91	1,379.90
83	834.07	1,228.83	1,356.88	1,552.43
84	936.38	1,374.35	1,515.53	1,730.83

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	22.41	24.73	25.61	29.33
35-39	24.33	27.36	28.44	37.55
40	26.52	30.38	32.11	41.34
41	26.82	31.44	33.34	42.53
42	27.81	33.08	35.22	44.49
43	29.18	35.30	37.77	47.23
44	30.93	38.12	41.00	50.76
45	33.06	44.67	44.87	55.08
46	35.66	45.69	49.63	60.42
47	38.76	50.62	55.27	66.76
48	42.18	56.05	61.46	73.77
49	45.75	61.72	67.91	81.11
50	49.30	67.35	74.29	88.42
51	52.84	72.92	80.62	95.70
52	56.46	78.62	87.08	103.19
53	60.18	84.47	93.70	110.88
54	64.01	90.47	100.50	118.77
55	67.98	96.64	107.51	126.87
56	71.90	102.83	114.55	134.95
57	75.77	109.02	121.61	143.01
58	79.84	115.46	128.93	151.37
59	84.34	122.39	136.80	160.35
60	92.67	130.06	145.50	170.23
61	95.48	138.47	154.96	181.00
62	102.01	147.44	165.08	192.47
63	109.04	157.00	175.80	204.64
64	116.39	167.17	187.20	217.54
65	123.97	177.98	199.27	231.15
66	131.21	188.72	210.89	244.49
67	138.24	199.38	222.06	257.56
68	145.81	211.00	234.44	271.85
69	154.79	224.71	249.72	288.81
70	165.94	241.56	269.55	309.98
71	178.37	260.38	293.09	333.93
72	191.55	280.44	319.25	359.71
73	206.84	303.53	349.27	389.36
74	225.59	331.40	384.39	424.94
75	249.12	365.76	425.85	468.50
76	276.66	405.70	472.50	519.06
77	307.31	450.01	523.51	575.22
78	342.25	500.16	580.61	638.51
79	382.71	557.61	645.55	710.39
80	429.86	623.83	720.07	792.38
81	485.57	701.66	807.31	887.95
82	549.03	790.15	906.13	996.12
83	617.48	884.98	1,011.80	1,111.67
84	688.13	981.87	1,119.57	1,229.32

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	78.66	102.42	111.32	131.91
35-39	86.42	116.25	127.40	151.59
40	97.76	134.49	148.27	177.49
41	104.41	144.62	159.71	191.33
42	112.46	157.00	173.69	208.31
43	121.87	171.61	190.24	228.44
44	132.66	188.50	209.35	251.72
45	144.85	207.62	231.01	278.13
46	159.80	231.08	257.58	310.53
47	177.52	258.91	289.03	348.89
48	195.91	287.94	321.88	388.99
49	212.92	315.02	352.60	426.56
50	226.47	336.99	377.67	457.36
51	236.00	353.18	396.38	480.53
52	242.93	365.68	411.06	498.91
53	248.02	375.53	422.79	513.77
54	252.09	383.73	432.70	526.41
55	255.94	391.29	441.82	538.15
56	258.76	397.01	448.86	547.31
57	260.03	400.19	453.06	553.05
58	260.95	402.68	456.45	557.82
59	262.69	406.30	461.03	564.10
60	266.43	412.87	468.86	574.34
61	272.51	422.98	480.52	589.32
62	280.13	435.41	494.69	607.37
63	288.79	449.28	510.41	627.37
64	298.02	463.74	526.76	648.19
65	307.31	477.93	542.78	668.71
66	315.20	489.46	555.82	685.96
67	322.02	498.90	566.50	700.69
68	329.98	509.83	578.81	717.33
69	341.19	525.85	596.75	740.34
70	357.87	550.53	624.33	774.16
71	378.68	582.25	659.78	816.62
72	402.18	618.61	700.48	864.75
73	430.32	662.07	748.99	921.82
74	465.11	715.03	807.94	991.05
75	508.49	779.96	879.91	1,075.69
76	559.33	855.95	964.22	1,175.17
77	616.34	941.41	1,059.12	1,287.31
78	681.20	1,037.63	1,165.67	1,413.00
79	755.57	1,145.89	1,284.90	1,553.09
80	841.14	1,267.54	1,417.82	1,708.47
81	940.31	1,405.67	1,567.44	1,882.93
82	1,051.97	1,559.41	1,733.10	2,075.87
83	1,172.49	1,724.09	1,910.25	2,281.61
84	1,298.27	1,895.01	2,094.44	2,494.49

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	74.12	96.52	104.90	124.30
35-39	81.44	109.54	120.05	142.85
40	92.12	126.72	139.72	167.25
41	98.39	136.27	150.49	180.29
42	105.97	147.94	163.67	196.29
43	114.83	161.72	179.27	218.42
44	125.02	177.61	197.27	237.20
45	136.49	195.65	217.68	262.10
46	150.59	217.76	242.71	292.62
47	167.28	243.98	272.36	328.77
48	184.62	271.34	303.31	366.55
49	200.66	296.84	332.26	401.96
50	213.41	317.55	355.89	430.98
51	222.39	332.80	373.53	452.83
52	228.91	344.59	387.36	470.14
53	233.71	353.87	398.41	484.14
54	237.56	361.60	407.74	496.06
55	241.18	368.72	416.34	507.10
56	243.84	374.11	422.97	515.73
57	245.04	377.12	426.94	521.15
58	245.90	379.46	430.12	525.64
59	247.54	382.87	434.45	531.56
60	251.06	389.06	441.82	541.22
61	256.79	398.59	452.80	555.33
62	263.97	410.30	466.15	572.34
63	272.14	423.38	480.97	591.19
64	280.84	437.00	496.38	610.82
65	289.58	450.37	511.48	630.14
66	297.01	465.96	523.77	646.40
67	303.46	470.12	533.83	660.27
68	310.94	480.42	545.42	675.96
69	321.52	495.51	562.34	697.65
70	337.22	518.77	588.31	729.51
71	356.96	548.68	621.73	769.51
72	379.32	583.02	660.08	814.87
73	406.04	624.00	705.79	868.64
74	438.75	673.91	761.34	933.90
75	479.15	734.97	829.16	1,013.65
76	526.96	807.22	909.45	1,108.39
77	581.05	889.17	1,000.58	1,216.07
78	641.84	980.75	1,102.25	1,336.01
79	709.76	1,081.93	1,214.17	1,467.52
80	785.23	1,192.67	1,336.04	1,609.93
81	870.80	1,316.87	1,471.96	1,768.22
82	966.15	1,454.56	1,622.12	1,942.86
83	1,067.52	1,599.87	1,780.40	2,126.34
84	1,171.09	1,746.94	1,940.65	2,311.19

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	71.46	90.96	98.33	116.52
35-39	77.88	102.38	111.59	132.79
40	87.27	117.31	128.65	153.99
41	93.00	125.80	138.17	165.52
42	99.93	139.42	145.69	179.82
43	108.09	148.71	163.96	196.88
44	117.46	163.12	180.21	216.69
45	128.05	179.52	198.72	239.26
46	141.10	199.79	221.59	267.15
47	156.65	223.95	248.82	300.35
48	172.76	249.13	277.25	335.05
49	187.58	272.49	303.68	367.37
50	199.19	291.17	324.94	393.50
51	207.13	304.59	340.42	412.68
52	212.67	314.65	352.22	427.49
53	216.50	322.25	361.29	439.03
54	219.32	328.21	368.58	448.42
55	221.84	333.47	375.01	456.77
56	223.26	336.78	379.26	462.44
57	223.13	337.55	380.69	464.70
58	222.61	337.63	381.32	466.01
59	222.93	338.83	383.15	468.80
60	225.26	342.99	388.17	475.51
61	229.98	350.69	397.07	486.99
62	236.31	360.72	408.51	501.57
63	243.67	372.19	421.47	518.06
64	251.50	384.19	434.95	535.22
65	259.23	395.80	447.93	551.85
66	265.91	405.48	458.66	566.04
67	271.89	413.85	467.84	578.61
68	278.65	423.20	478.04	592.40
69	287.66	435.85	491.92	610.25
70	300.38	454.12	512.06	634.96
71	316.18	477.16	537.63	665.44
72	334.06	503.42	566.86	699.79
73	355.01	534.16	601.05	739.68
74	380.00	570.67	641.47	786.79
75	410.05	614.17	689.39	842.78
76	444.02	663.41	743.49	906.22
77	481.24	717.54	802.95	976.03
78	523.42	778.48	869.70	1,054.31
79	572.23	848.14	945.74	1,143.18
80	629.34	928.42	1,033.04	1,244.82
81	697.22	1,023.15	1,135.62	1,364.12
82	774.77	1,131.05	1,252.20	1,499.68
83	858.28	1,246.39	1,376.69	1,644.11
84	944.01	1,363.46	1,503.02	1,789.97

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	24.52	27.07	28.15	31.94
35-39	26.84	30.82	32.40	37.75
40	29.37	34.62	36.79	43.60
41	30.27	36.07	38.40	45.61
42	31.42	37.86	40.40	48.16
43	32.78	39.99	42.81	51.22
44	34.37	42.48	45.63	54.78
45	36.18	45.30	48.84	58.86
46	38.26	48.53	52.56	63.55
47	40.60	52.16	56.75	68.84
48	43.16	56.12	61.30	74.61
49	45.85	60.29	66.09	80.69
50	48.60	64.59	70.97	86.94
51	51.42	69.02	75.98	93.38
52	54.37	73.63	81.16	100.08
53	57.41	78.44	86.53	107.04
54	60.57	83.41	92.11	114.30
55	63.88	88.55	98.30	121.86
56	67.24	93.74	103.75	129.58
57	70.64	99.00	109.70	137.45
58	74.21	104.47	115.92	145.69
59	78.03	110.33	122.52	82.22
60	82.22	116.69	129.69	164.05
61	86.59	123.34	137.14	174.04
62	91.10	130.16	144.79	184.29
63	95.96	137.53	153.01	195.36
64	101.49	145.78	162.21	207.76
65	107.90	155.30	172.79	222.03
66	114.90	165.55	184.18	238.85
67	122.28	176.31	196.10	257.87
68	130.57	188.34	209.43	278.07
69	140.22	202.42	224.99	298.42
70	151.70	219.30	243.62	317.91
71	163.99	237.79	264.08	332.89
72	176.75	257.42	285.83	344.01
73	191.55	279.92	310.72	356.78
74	209.95	307.11	340.58	376.74
75	233.51	340.77	377.28	409.34
76	261.43	379.67	419.45	453.85
77	292.67	422.60	465.89	506.58
78	328.42	471.44	518.58	568.72
79	369.92	528.02	579.60	641.40
80	418.40	594.14	650.96	725.82
81	474.30	670.78	1,017.04	822.67
82	536.79	756.68	825.49	931.16
83	605.24	850.45	926.97	1,050.24
84	678.95	950.72	1,035.23	1,178.93

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	22.44	24.77	25.75	29.23
35-39	24.55	28.21	29.66	34.56
40	26.89	31.69	33.66	39.89
41	27.70	33.01	35.14	41.75
42	28.74	34.65	36.97	44.07
43	29.99	36.60	39.19	46.87
44	31.44	38.87	41.75	50.13
45	33.39	41.45	44.70	53.87
46	35.01	44.42	48.08	58.15
47	37.15	47.74	51.93	63.00
48	39.50	51.36	56.10	68.28
49	41.96	55.17	60.48	73.84
50	44.48	59.11	64.95	79.57
51	47.06	63.16	69.52	85.44
52	49.75	67.38	74.28	91.57
53	52.54	71.77	79.19	97.95
54	55.44	76.32	84.29	104.60
55	58.46	81.03	89.57	111.51
56	61.54	85.79	94.94	118.58
57	64.65	90.59	100.39	125.78
58	67.91	95.62	106.08	133.32
59	71.41	100.96	112.12	141.37
60	75.24	106.79	118.68	150.13
61	79.25	112.86	125.50	159.26
62	83.36	119.12	132.50	168.65
63	87.82	125.86	140.03	178.78
64	92.88	133.42	148.44	190.13
65	98.74	142.13	158.13	203.19
66	105.15	151.52	168.54	218.59
67	111.92	161.36	179.47	235.98
68	119.50	172.35	191.66	254.47
69	128.33	185.24	205.90	273.11
70	138.84	200.69	222.94	290.93
71	150.27	217.76	241.78	304.76
72	162.37	235.98	261.89	315.16
73	176.21	256.79	284.81	327.02
74	192.94	281.59	312.09	345.22
75	213.63	311.85	345.27	374.61
76	237.92	347.15	383.95	415.47
77	265.06	386.55	427.11	464.55
78	295.61	430.62	475.34	521.45
79	330.21	479.97	529.22	585.77
80	369.43	535.17	589.35	657.12
81	413.52	596.66	654.96	734.39
82	462.07	664.05	725.67	817.82
83	514.73	736.69	802.60	909.09
84	571.16	813.90	886.95	1,009.91

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	21.80	24.05	25.01	28.38
35-39	23.85	27.34	28.76	33.52
40	26.05	30.59	32.52	38.54
41	26.81	31.82	33.85	40.23
42	27.75	33.30	35.48	42.30
43	28.87	35.03	37.42	44.78
44	30.16	37.03	39.69	47.64
45	31.63	39.30	42.26	50.92
46	33.31	41.88	45.20	54.67
47	35.20	44.78	48.54	58.89
48	37.25	47.91	52.15	63.47
49	39.39	51.19	55.93	68.29
50	41.58	54.56	59.76	73.21
51	43.82	57.99	63.65	78.21
52	46.13	61.55	67.65	83.40
53	48.54	65.24	71.77	88.78
54	51.01	69.05	76.04	94.36
55	53.57	72.99	80.45	100.17
56	56.13	76.95	84.91	106.06
57	58.72	80.94	89.43	112.05
58	61.41	85.10	94.12	118.28
59	64.31	89.55	99.13	124.99
60	67.55	94.45	104.61	132.35
61	70.97	99.60	110.36	140.05
62	74.50	104.91	116.27	148.00
63	78.36	110.66	122.66	156.60
64	82.73	117.12	129.81	166.27
65	87.84	124.58	138.06	177.42
66	93.52	132.82	147.15	190.80
67	99.65	141.66	156.87	206.14
68	106.45	151.40	167.60	222.30
69	114.12	162.43	179.71	238.17
70	122.91	175.06	193.61	252.66
71	132.24	188.57	208.51	263.09
72	141.95	202.73	224.17	270.21
73	152.90	218.66	241.73	278.00
74	165.93	237.38	262.35	290.46
75	181.87	260.03	287.15	311.55
76	200.43	286.37	315.93	341.70
77	221.10	315.65	347.92	378.22
78	244.24	348.23	383.45	420.53
79	270.27	384.47	422.87	468.03
80	299.58	424.75	466.50	520.16
81	332.33	469.35	514.68	577.11
82	368.25	518.05	567.16	639.31
83	407.11	570.35	623.48	706.40
84	448.69	625.81	683.16	778.02

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	81.92	106.36	115.27	139.89
35-39	89.65	119.50	130.06	152.18
40	99.97	135.26	149.07	180.01
41	106.63	145.62	160.19	194.50
42	113.94	156.95	172.49	210.69
43	121.89	169.20	185.94	228.61
44	130.50	182.40	200.58	248.25
45	139.77	196.54	216.36	269.59
46	150.63	212.92	234.83	294.60
47	163.09	231.56	255.97	323.27
48	175.72	250.47	277.52	352.67
49	187.13	267.72	297.22	379.92
50	195.88	281.36	312.83	402.13
51	201.57	290.92	323.82	418.68
52	130.26	297.69	331.70	431.52
53	207.22	302.38	337.22	441.54
54	208.40	305.68	341.19	449.60
55	209.27	308.29	344.39	456.59
56	209.25	309.31	345.79	461.14
57	207.92	308.27	344.89	462.67
58	206.18	306.54	343.19	463.24
59	204.97	305.46	342.22	464.85
60	130.28	306.37	343.49	469.59
61	206.89	309.35	220.39	477.48
62	209.43	313.47	352.09	487.15
63	212.78	318.69	358.23	498.55
64	216.89	324.88	365.40	511.62
65	221.71	331.95	373.40	526.29
66	226.63	338.89	381.29	543.85
67	231.67	345.79	389.15	564.35
68	237.76	354.14	398.46	585.85
69	245.78	365.42	410.67	606.39
70	256.66	381.13	427.23	624.03
71	269.81	400.90	447.32	633.42
72	284.63	423.71	469.95	635.86
73	301.99	450.14	496.39	639.37
74	322.70	480.80	527.88	651.96
75	347.63	516.25	565.69	681.66
76	375.95	555.31	609.01	729.21
77	407.11	597.57	656.98	789.30
78	442.31	644.84	710.84	860.75
79	482.82	698.94	771.80	942.46
80	529.86	761.67	841.03	1,033.28
81	583.05	832.61	917.83	1,133.46
82	641.53	910.57	1,001.35	1,243.79
83	705.93	996.17	1,092.74	1,363.84
84	776.85	1,090.01	1,193.14	1,493.24

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Form C78VA w/Inflation Protection Rider

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	74.95	97.34	105.49	128.02
35-39	82.04	109.35	119.04	139.26
40	91.49	123.78	136.43	164.73
41	97.57	133.28	146.60	177.99
42	104.27	143.62	157.85	192.81
43	111.54	154.85	170.16	209.21
44	119.43	166.92	183.55	227.18
45	127.91	114.21	198.01	246.72
46	137.84	194.86	214.91	269.61
47	149.25	211.90	234.25	295.83
48	160.82	229.21	253.97	322.75
49	171.25	245.01	272.00	347.68
50	179.27	257.48	286.29	368.00
51	184.46	266.22	296.34	383.15
52	187.74	272.43	303.53	394.90
53	189.65	276.71	308.61	404.07
54	190.72	279.74	312.24	411.45
55	191.52	282.13	315.17	417.85
56	191.49	283.07	316.45	422.02
57	190.28	282.11	315.63	423.42
58	188.69	280.52	314.07	423.93
59	187.58	279.53	313.17	425.41
60	187.79	280.37	314.34	429.74
61	189.33	283.09	317.66	436.95
62	191.66	286.87	322.21	445.80
63	194.73	291.64	327.84	456.25
64	126.02	297.31	334.39	468.20
65	202.89	303.77	341.71	481.64
66	207.36	310.12	348.91	497.68
67	211.92	316.40	356.08	516.41
68	217.44	324.01	364.58	536.05
69	224.82	334.34	375.75	554.86
70	234.88	348.78	390.98	571.08
71	247.45	367.20	409.64	580.01
72	261.95	388.65	430.83	582.83
73	278.66	413.34	455.46	586.56
74	297.93	441.55	484.45	598.30
75	319.99	473.49	518.71	625.05
76	344.61	508.91	558.46	668.75
77	371.57	547.64	603.10	724.67
78	401.29	590.09	652.27	789.99
79	434.24	636.63	448.06	861.86
80	470.83	687.66	484.45	937.41
81	510.13	742.09	821.68	1,015.76
82	551.86	799.66	881.89	1,098.81
83	597.43	862.01	947.50	1,187.91
84	648.19	930.73	1,022.40	1,284.41

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	92.88	103.84	122.19
35-39	79.60	105.37	114.82	134.35
40	88.72	119.01	131.34	158.60
41	94.53	127.95	140.81	170.98
42	100.83	137.59	151.17	184.68
43	107.62	147.44	162.40	199.69
44	114.93	158.92	174.53	216.01
45	122.72	170.62	187.52	233.65
46	131.83	184.13	202.69	254.28
47	142.27	199.46	220.04	277.89
48	152.79	214.91	237.64	301.99
49	162.18	228.80	253.51	324.06
50	169.17	239.46	265.75	341.60
51	173.41	246.41	273.81	354.01
52	175.68	250.74	279.00	362.94
53	176.60	253.21	282.08	369.34
54	176.76	254.57	283.89	374.09
55	176.76	255.54	285.23	378.16
56	176.02	255.32	285.15	380.27
57	174.16	253.43	283.15	379.84
58	172.02	251.07	280.60	378.72
59	170.46	249.45	278.84	378.74
60	170.34	249.75	279.25	381.76
61	171.74	252.16	282.04	387.97
62	174.13	255.86	286.29	396.13
63	177.31	165.48	291.69	405.96
64	181.14	266.19	297.94	417.19
65	185.46	272.32	304.75	429.52
66	189.87	176.77	311.85	444.69
67	194.50	284.60	319.43	462.85
68	199.90	291.83	327.90	481.45
69	206.62	301.01	337.62	497.94
70	215.22	313.06	348.99	509.75
71	225.60	327.95	361.27	512.51
72	237.40	345.05	374.25	507.91
73	250.74	364.42	388.96	502.54
74	265.80	386.11	406.48	502.91
75	282.73	410.16	427.88	515.59
76	300.75	435.66	452.56	541.30
77	319.77	462.53	479.78	575.65
78	340.94	492.22	510.47	617.57
79	365.40	526.10	545.58	666.04
80	394.30	565.57	586.03	719.96
81	427.94	611.23	632.39	780.19
82	465.57	662.13	684.10	847.43
83	506.71	717.41	740.20	920.41
84	550.94	776.14	799.82	997.95

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	24.52	27.36	28.46	33.15
25-39	26.93	31.06	32.56	40.05
40	29.34	34.82	36.89	45.19
41	30.16	36.11	38.38	47.00
42	31.25	37.82	40.34	49.34
43	32.62	39.93	42.76	52.26
44	34.24	42.45	45.64	55.72
45	36.11	45.38	48.97	59.74
46	38.34	48.83	52.87	64.45
47	40.87	52.78	57.35	69.84
48	43.64	57.09	62.21	75.71
49	46.56	61.61	67.33	81.87
50	49.52	66.21	72.51	88.11
51	52.51	70.83	77.76	94.41
52	55.60	75.60	83.18	100.89
53	58.81	80.53	88.80	107.62
54	62.17	85.68	94.63	114.60
55	65.69	91.05	100.71	121.84
56	69.54	96.86	107.26	129.67
57	73.68	103.10	114.28	138.05
58	77.92	109.45	121.42	146.55
59	81.99	115.57	128.30	154.73
60	85.71	121.18	134.58	162.18
61	88.77	125.80	139.77	168.29
62	91.29	129.64	144.07	173.36
63	93.74	133.39	148.24	178.27
64	96.64	137.75	153.07	183.91
65	100.45	143.39	159.31	191.17
66	104.82	149.85	166.41	199.43
67	109.42	156.62	173.85	208.07
68	114.79	164.49	182.48	218.06
69	121.45	174.18	193.10	230.31
70	129.92	186.45	206.55	245.79
71	139.36	200.06	221.51	262.98
72	149.39	214.55	237.43	281.25
73	161.33	231.70	256.30	302.87
74	176.45	253.35	280.05	330.06
75	196.04	281.34	310.68	365.05
76	219.95	315.63	348.28	408.08
77	247.31	355.01	391.55	457.66
78	278.38	399.50	440.31	513.43
79	313.36	449.16	494.42	575.11
80	352.52	504.05	553.74	642.33
81	397.22	566.26	620.24	717.46
82	447.33	635.76	694.01	800.70
83	500.74	709.40	772.10	888.55
84	555.38	784.02	851.52	977.49

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.40	26.18	27.22	31.70
25-39	25.70	29.70	31.14	38.30
40	28.00	33.31	35.26	43.20
41	28.79	34.54	36.71	44.93
42	29.83	36.16	38.59	47.20
43	31.12	38.18	40.89	49.97
44	32.68	40.60	43.64	53.30
45	34.48	43.41	46.82	57.14
46	36.59	46.70	50.56	61.63
47	39.01	50.48	54.84	66.78
48	41.66	54.61	59.49	72.40
49	44.45	58.92	64.39	78.29
50	47.27	63.32	69.35	84.26
51	50.13	67.74	74.37	90.28
52	53.08	72.29	79.55	96.48
53	56.15	77.02	84.91	102.91
54	59.36	81.93	90.50	109.59
55	62.73	87.07	96.30	116.53
56	66.40	92.63	102.58	124.02
57	70.36	98.60	109.29	132.02
58	74.39	104.67	116.12	140.14
59	78.28	110.53	122.71	147.97
60	81.84	115.89	128.71	155.09
61	84.74	120.30	133.65	160.93
62	87.13	123.95	137.77	165.78
63	89.48	127.51	141.77	170.48
64	92.22	131.65	146.38	175.88
65	95.84	137.04	152.33	182.81
66	100.01	143.20	159.14	190.70
67	104.47	149.70	166.29	199.02
68	109.62	157.23	174.56	208.59
69	115.94	166.45	184.68	220.28
70	123.84	178.05	197.41	234.93
71	132.49	190.84	211.49	251.09
72	141.58	204.37	226.39	268.18
73	152.41	220.42	244.05	288.38
74	166.26	240.77	266.38	313.93
75	184.45	267.20	295.33	347.00
76	206.84	299.71	331.00	387.84
77	232.60	337.10	372.13	434.95
78	261.88	379.37	418.51	488.03
79	294.84	426.57	470.00	546.68
80	331.71	478.72	526.38	610.61
81	373.76	537.78	589.59	682.01
82	420.89	603.78	659.72	761.13
83	471.13	673.69	733.93	844.61
84	522.49	744.53	809.39	929.14

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	21.97	24.24	25.11	28.74
25-39	23.86	26.82	27.89	36.82
40	25.69	29.64	31.19	40.52
41	26.35	30.67	32.37	42.02
42	27.23	32.04	33.94	44.01
43	28.35	33.75	35.89	46.48
44	29.69	35.82	38.26	49.44
45	31.26	38.24	41.00	52.89
46	33.11	41.09	44.23	56.95
47	35.25	44.38	47.94	61.65
48	37.58	47.99	52.01	66.76
49	40.02	51.75	56.24	72.12
50	42.49	55.53	60.53	77.47
51	45.01	59.36	64.86	82.89
52	47.61	63.32	69.35	88.48
53	50.31	67.39	73.95	94.22
54	53.06	71.54	78.66	100.04
55	55.87	75.77	83.43	105.95
56	58.83	80.23	88.45	112.16
57	61.98	84.92	93.74	118.68
58	65.11	89.63	99.04	125.17
59	68.10	94.11	104.04	131.29
60	70.75	98.09	108.49	136.69
61	72.80	101.23	111.97	140.87
62	74.36	103.68	114.68	144.05
63	75.84	106.00	117.20	146.99
64	77.62	108.72	120.17	150.46
65	80.12	112.39	124.19	155.23
66	83.14	116.77	128.96	160.92
67	86.45	121.48	134.08	167.04
68	90.28	126.91	139.99	174.13
69	94.88	133.45	147.12	182.70
70	100.52	141.47	155.88	193.28
71	106.72	150.40	165.64	205.13
72	113.32	159.94	176.15	217.89
73	121.01	171.01	188.32	232.69
74	130.49	184.53	203.10	250.65
75	142.43	201.35	221.41	272.90
76	156.63	221.30	243.15	299.30
77	172.64	243.78	267.67	329.10
78	190.76	269.09	295.19	362.50
79	211.32	297.49	325.88	399.74
80	234.64	329.29	359.98	440.98
81	261.80	366.08	399.06	488.19
82	292.60	407.67	442.95	541.22
83	325.40	451.66	489.34	597.18
84	358.56	495.65	535.83	653.15

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	57.49	72.88	78.44	92.55
25-39	63.05	81.90	88.67	104.19
40	70.15	93.35	102.08	119.94
41	74.23	99.63	109.19	128.21
42	79.16	107.23	117.79	138.27
43	84.91	116.12	127.87	150.11
44	91.49	126.33	139.43	163.74
45	98.91	137.84	152.46	179.16
46	107.97	151.92	168.37	198.02
47	118.68	168.56	187.14	220.34
48	129.80	185.87	206.70	243.62
49	140.13	202.01	224.96	265.34
50	148.44	215.11	239.83	283.00
51	154.46	224.80	250.90	296.10
52	158.98	232.31	259.59	306.29
53	162.45	238.22	266.46	314.35
54	165.26	243.09	272.14	321.05
55	167.86	247.48	277.22	327.11
56	169.85	250.77	281.00	331.79
57	170.97	252.60	283.07	334.56
58	171.75	253.87	284.51	336.61
59	172.84	255.53	286.32	339.07
60	174.81	258.44	289.56	343.13
61	177.85	262.95	294.64	349.19
62	181.57	268.46	300.83	356.49
63	185.66	274.46	307.55	364.39
64	189.83	280.49	314.26	372.30
65	193.77	286.04	320.36	379.62
66	196.58	289.72	324.31	384.68
67	198.43	291.89	326.50	387.86
68	200.72	294.59	329.24	391.69
69	204.77	299.90	334.86	398.68
70	211.93	309.87	345.65	411.33
71	221.74	323.95	361.08	428.95
72	233.32	340.77	379.58	449.88
73	247.32	361.15	402.00	475.16
74	264.46	385.92	429.20	505.81
75	285.41	415.89	462.03	542.89
76	309.96	451.22	500.71	586.73
77	337.65	491.35	544.67	636.65
78	368.80	536.07	593.55	692.12
79	403.72	585.16	647.06	752.60
80	442.69	638.43	704.81	817.58
81	486.91	697.05	768.08	888.55
82	536.19	761.15	837.10	965.87
83	588.74	828.99	909.96	1,047.28
84	642.73	898.74	984.78	1,130.52

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	54.98	69.69	75.02	88.52
25-39	60.29	78.32	84.80	99.63
40	67.08	89.29	97.62	114.69
41	71.00	95.29	104.42	122.60
42	75.69	102.53	112.64	132.22
43	81.21	111.05	122.28	143.55
44	87.49	120.82	133.34	156.59
45	94.59	131.83	145.81	171.33
46	103.26	145.29	161.01	189.36
47	113.49	161.19	178.97	210.72
48	124.13	177.74	197.68	232.97
49	134.02	193.17	215.13	253.75
50	141.95	205.71	229.35	270.63
51	147.70	214.97	239.95	283.15
52	152.03	222.17	248.25	292.92
53	155.34	227.82	254.82	300.64
54	158.04	232.47	260.25	307.03
55	160.52	236.66	265.10	312.83
56	162.43	239.81	268.73	317.30
57	163.49	241.57	270.71	319.95
58	164.26	242.79	272.08	321.90
59	165.30	244.36	273.81	324.26
60	167.17	247.15	276.92	328.15
61	170.07	251.46	281.77	333.95
62	173.63	256.73	287.67	340.91
63	177.55	262.47	294.12	348.47
64	181.55	268.24	300.53	356.04
65	185.30	273.53	306.37	363.04
66	187.98	277.07	310.15	367.87
67	189.77	279.14	312.24	370.91
68	191.96	281.72	314.86	374.58
69	195.84	286.79	320.23	381.26
70	202.67	296.34	330.56	393.36
71	212.07	309.80	345.30	410.22
72	223.18	325.88	362.99	430.24
73	236.60	345.38	384.44	454.40
74	252.98	369.07	410.46	483.71
75	272.95	397.73	441.85	519.17
76	296.57	431.68	478.97	561.25
77	323.46	470.37	521.28	609.30
78	353.48	513.37	568.24	662.59
79	386.49	560.24	619.34	720.36
80	422.40	610.53	674.02	781.86
81	461.76	665.12	733.29	848.31
82	504.66	724.30	797.49	920.18
83	550.24	786.76	865.13	995.70
84	597.67	851.19	934.75	1,073.08

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	53.20	66.01	70.69	83.41
25-39	57.80	73.47	79.14	112.00
40	63.63	82.88	90.17	124.88
41	67.17	88.22	96.19	132.77
42	71.44	94.70	103.51	142.32
43	76.47	102.39	112.19	153.52
44	82.25	111.24	122.17	166.38
45	88.77	121.28	133.50	180.90
46	96.80	133.64	147.44	198.78
47	106.33	148.32	163.97	220.01
48	116.22	163.61	181.20	242.06
49	125.35	177.77	197.21	262.35
50	132.60	189.11	210.06	278.32
51	137.70	197.28	219.40	289.47
52	141.42	203.46	226.50	297.49
53	144.11	208.09	231.92	303.16
54	146.16	211.70	236.16	307.24
55	147.91	214.77	239.75	310.46
56	148.92	216.61	241.94	311.93
57	148.93	216.94	242.39	311.13
58	148.65	216.72	242.22	309.44
59	148.71	216.96	242.49	308.27
60	149.78	218.61	244.31	309.06
61	152.11	222.06	248.06	312.32
62	155.23	226.66	253.01	317.16
63	158.82	231.84	258.58	322.70
64	162.51	237.08	264.21	328.14
65	165.96	241.84	269.34	332.62
66	168.56	245.16	272.93	334.75
67	170.51	247.43	275.37	335.08
68	172.78	250.03	278.19	335.71
69	176.26	254.39	282.92	338.78
70	181.88	261.91	291.09	346.41
71	189.39	272.29	302.42	358.41
72	198.17	284.60	315.85	373.39
73	208.61	299.30	331.85	391.59
74	221.10	316.78	350.88	413.26
75	236.03	337.51	373.34	438.67
76	253.07	361.10	398.88	467.44
77	271.92	387.31	427.23	499.43
78	293.15	416.62	458.91	535.15
79	317.27	449.60	494.47	575.16
80	344.80	486.75	534.48	620.00
81	377.17	530.13	581.16	672.27
82	414.04	579.40	634.16	731.62
83	453.25	631.46	690.10	794.13
84	492.68	683.25	745.64	855.90

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Requested Annual Premium per $10 of Daily Benefit

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		33.08	46.31		28.13	37.47	18%	65%
51		35.11	49.16		30.21	40.38	18%	65%
52		37.47	52.46		31.99	42.86	18%	65%
53		40.12	56.16		33.71	45.22	18%	65%
54		43.08	60.31		35.50	47.69	18%	65%
55		46.31	64.83		37.47	50.42	18%	65%
56		49.80	69.73		39.66	53.46	18%	60%
57		53.57	74.99		42.08	56.83	18%	60%
58		57.60	80.64		44.73	60.50	18%	60%
59		61.90	86.66		47.55	64.42	18%	60%
60		66.47	93.05		50.49	68.53	18%	60%
61		71.33	99.87		53.53	72.75	18%	55%
62		76.53	107.15		56.61	77.03	18%	55%
63		82.10	114.94		59.69	81.30	18%	55%
64		88.07	123.31		62.75	85.54	18%	55%
65		94.50	132.30		65.76	89.70	18%	55%
66		101.45	142.02		68.70	93.76	18%	50%
67		108.97	152.57		71.60	97.74	18%	50%
68		117.16	164.04		74.43	101.67	18%	50%
69		126.06	176.49		77.25	105.54	18%	50%
70		135.77	190.07		80.07	109.43	18%	50%
71		146.32	204.84		82.92	113.37	18%	45%
72		157.78	220.89		85.85	117.45	18%	45%
73		170.23	238.31		88.89	121.59	18%	45%
74		183.68	257.15		92.06	125.97	18%	45%
75		198.14	277.39		95.40	130.58	18%	45%
76		213.62	299.06		98.91	135.43	18%	40%
77		230.08	322.10		102.61	140.52	18%	40%
78		247.46	345.51		106.47	145.85	18%	40%
79		265.62	371.87		110.45	151.33	18%	40%
80		284.45	398.22		114.52	156.89	18%	40%
81		303.68	425.14		118.58	162.43	18%	35%
82		323.05	452.26		122.54	167.82	18%	35%
83		342.20	479.08		126.25	172.86	18%	35%
84		360.71	363.24		129.58	177.35	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.25	5.36
65	4.73	5.83
66	5.04	6.30
67	5.51	6.93
68	6.14	7.56
69	6.62	8.35
70	7.40	9.14
71	8.03	9.92
72	8.82	10.87
73	9.61	11.81
74	10.40	12.92
75	11.34	14.02
76	12.29	15.28
77	13.39	16.70
78	14.65	18.27
79	16.07	19.85
80	17.64	21.74
*81	19.37	23.78
*82	21.11	25.99
*83	23.15	28.35
*84	25.20	30.87
*85	27.25	33.39
*86	29.45	36.07
*87	31.82	38.90
*88	34.18	41.74
*89	36.54	44.73
*90	38.90	47.72

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	6.62	12.44

* Renewal Only

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C72VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	139.26	125.65	178.02	160.52	199.49	179.75
51	147.77	133.09	189.72	170.90	213.02	191.72
52	157.36	141.56	202.97	182.57	228.30	205.22
53	168.12	151.01	217.81	195.74	245.39	220.36
54	180.21	161.71	234.45	210.48	264.58	237.34
55	193.74	173.63	253.06	226.96	286.04	256.33
56	206.96	185.28	271.40	243.21	307.20	275.07
57	221.68	198.26	291.75	261.25	330.73	295.91
58	235.57	210.50	311.19	278.43	353.24	315.79
59	251.80	224.83	333.76	298.46	379.39	338.91
60	269.45	240.42	358.36	320.26	407.89	364.09
61	285.77	254.84	381.29	340.53	434.50	387.58
62	301.66	268.87	403.70	360.42	460.66	410.56
63	318.47	283.72	427.41	381.40	488.27	434.89
64	334.48	297.82	450.17	401.50	514.85	458.20
65	353.10	314.29	476.56	424.86	545.66	485.19
66	385.12	342.64	521.12	464.39	597.43	530.76
67	422.81	376.02	573.65	510.95	658.40	584.37
68	461.44	410.21	627.80	558.86	721.41	639.61
69	503.39	447.32	686.78	611.07	790.19	699.80
70	530.05	470.93	724.89	644.77	834.94	738.82
71	576.83	512.28	791.17	703.30	912.49	806.37
72	634.46	563.25	872.87	775.47	1,008.19	889.62
73	689.38	611.79	951.47	844.75	1,100.72	969.70
74	752.74	667.72	1,042.41	924.81	1,207.93	1,062.23
75	784.19	695.55	1,088.80	965.63	1,263.26	1,109.68
76	838.55	743.46	1,168.52	1,035.52	1,358.31	1,190.67
77	894.47	792.70	1,251.32	1,107.92	1,457.46	1,274.66
78	944.32	836.40	1,326.53	1,173.36	1,548.45	1,350.80
79	1,004.47	889.20	1,417.19	1,252.25	1,658.07	1,442.51
80	1,074.32	950.50	1,522.51	1,343.87	1,785.51	1,549.03
81	1,158.96	1,024.85	1,649.91	1,454.78	1,939.68	1,677.89
82	1,243.56	1,099.10	1,778.47	1,566.46	2,096.01	1,807.80
83	1,328.92	1,173.97	1,909.47	1,680.02	2,256.17	1,940.05
84	1,424.04	1,257.23	2,055.58	1,806.38	2,435.11	2,087.11

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

State: Virginia **Filing Company:** The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certification of Compliance 11-17-15.pdf
Item Status:	Received & Acknowledged
Status Date:	11/25/2015

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Revised Actuarial Memo & Cover Letter
Attachment(s):	Checklist Rate Revisions_VA_20120829.pdf VA_AM_Pyramid Life_RS_20160913.pdf VA_CovLtr_Pyramid Life_RS_20160913.pdf
Item Status:	Received & Acknowledged
Status Date:	09/14/2016

Satisfied - Item:	Response Letter & Exhibits 4-7-13
Comments:	
Attachment(s):	VA_PY_Response to 20121001 Letter_20130503 (2).pdf PY memos_20130503.pdf VA_Response Exhibits_PY_20130503.xlsm
Item Status:	Received & Acknowledged
Status Date:	06/10/2013

Satisfied - Item:	Policyholder Notification Letter & Rate Filing Status in all Jursidictions
Comments:	
Attachment(s):	PY VA 4MY PRIL.pdf PY Rate Status ALL JURIS as of 10-31-13.xlsx PY Rate Status ALL JURIS as of 10-31-13.pdf
Item Status:	Received & Acknowledged
Status Date:	03/20/2015

Satisfied - Item:	Actuarial Response to 6/10/13 Objection
Comments:	
Attachment(s):	VA_PY_Response to 20130610 Letter_20131107.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2013

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Satisfied - Item:	Revised Policyholder Notification Letter 8-21-14
Comments:	
Attachment(s):	PY VA 4SY PRIL.pdf
Item Status:	Received & Acknowledged
Status Date:	03/20/2015

Satisfied - Item:	2-3-14 Response Letter to 12-05-2013 Objection & Rate Filing Summary Form
Comments:	
Attachment(s):	VA_PY_Response to 20131205 Letter_20140203.pdf Rate Filing Summary Form_20140203.pdf
Item Status:	Received & Acknowledged
Status Date:	03/25/2014

Satisfied - Item:	Request to Withdraw Approval of Submission No: 7/25528
Comments:	
Attachment(s):	PY VA 2006 Filing Withdrawal Letter 3-18-14.pdf
Item Status:	Received & Acknowledged
Status Date:	03/25/2014

Satisfied - Item:	3-25-14 Company Acceptance of 45% Rate Increase
Comments:	
Attachment(s):	VA_PY_Response to 20140304 Call_20140325.pdf
Item Status:	Received & Acknowledged
Status Date:	03/25/2014

Satisfied - Item:	8-20-14 Response to 3-25-14 Letter
Comments:	
Attachment(s):	VA_PY_Response to 20140325 Letter_20140820.pdf
Item Status:	Received & Acknowledged
Status Date:	03/20/2015

Satisfied - Item:	Revised Policyholder Notification Letter 2-5-15
Comments:	
Attachment(s):	PY VA 4SY PRIL.pdf
Item Status:	Received & Acknowledged
Status Date:	03/20/2015

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Satisfied - Item:	12-15-14 Response to 9/30/14 letter & Rate Filing Summary Form
Comments:	
Attachment(s):	VA_Pyramid Life_Response to 20140930 Letter_20141215.pdf VA_Pyramid Life_Rate Filing Summary Form_20141215.pdf
Item Status:	Received & Acknowledged
Status Date:	03/20/2015

Satisfied - Item:	Current & Requested Rates: C71VA, C72VA, C76VA, C77VA, C79VA, C81VA, G-20-A
Comments:	
Attachment(s):	C71VA Rates Current & Req 26%.pdf C72VA Rates Current & Req 26%.pdf C76VA Rates Current & Req 26%.pdf C77VA Rates Current & Req 26%.pdf C78VA Rates Current & Req 26%.pdf C79VA Rates Current & Req 26%.pdf C81VA Rates Current & Req 26%.pdf VA G-20-A Rates Current & Req 26%.pdf
Item Status:	Received & Acknowledged
Status Date:	03/21/2016

Satisfied - Item:	Response to 10/27/14 Letter
Comments:	
Attachment(s):	VA_PY_Response to 20141027 Letter_20150421.pdf
Item Status:	Received & Acknowledged
Status Date:	11/25/2015

Satisfied - Item:	Revised Policyholder Notification Letter 6-10-15
Comments:	
Attachment(s):	PY VA 4SY PRIL.pdf
Item Status:	Received & Acknowledged
Status Date:	07/13/2015

Satisfied - Item:	Readability Certification for form PYLTCCNFB (11/15)
Comments:	
Attachment(s):	VA PYLTCCNFB 11-15 READABILITY COMPLIANCE CERT.pdf
Item Status:	Received & Acknowledged
Status Date:	09/01/2016

Satisfied - Item:	Readability Certifications for form PYAMEND (11/15) and PYAMENDLTR

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Comments:	
Attachment(s):	VA PYAMENDLTR READABILITY COMPLIANCE CERT.pdf VA PYAMEND 11-15 READABILITY COMPLIANCE CERT.pdf
Item Status:	Received & Acknowledged
Status Date:	12/15/2015

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	PY Statement of Variability.pdf
Item Status:	Received & Acknowledged
Status Date:	09/01/2016

Satisfied - Item:	Readability Certification for Policyholder Notification Letter PY VA 4SY PRIL
Comments:	
Attachment(s):	PY 4SY PRIL READABILITY COMPLIANCE CERT.pdf
Item Status:	Received & Acknowledged
Status Date:	09/01/2016

Satisfied - Item:	Rate Filing Status in All Jurisdictions
Comments:	
Attachment(s):	PY Rate Status_VA_20151124.pdf
Item Status:	Received & Acknowledged
Status Date:	11/25/2015

Satisfied - Item:	Sample John Doe Amendment Endorsements
Comments:	
Attachment(s):	PYAMEND 11-15 Benefit Period Reduce & Elim Per Increased.pdf PYAMEND 11-15 Daily Benefit Reduction.pdf PYAMEND 11-15 Rider Elimination.pdf
Item Status:	Received & Acknowledged
Status Date:	09/01/2016

Satisfied - Item:	PYAMENDLTR - Amendment Letter
Comments:	
Attachment(s):	PYAMENDLTR.pdf
Item Status:	Received & Acknowledged
Status Date:	09/01/2016

State: *Virginia*
Filing Company: *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Satisfied - Item:	Rate Filing Summary Form 12.31.2014 - rev 9-15-16
Comments:	
Attachment(s):	VA_Rate_Filing_Summary_Form_20160915.pdf
Item Status:	Received & Acknowledged
Status Date:	09/20/2016

State: Virginia
Filing Company: The Pyramid Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20

Attachment VA_Response Exhibits_PY_20130503.xlsm is not a PDF document and cannot be reproduced here.

Attachment PY Rate Status ALL JURIS as of 10-31-13.xlsx is not a PDF document and cannot be reproduced here.

The Pyramid Life Insurance Company

PY LTC 2012 VA

CERTIFICATION OF COMPLIANCE

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.

Carmen Boyd

Digitally signed by Carmen Boyd, AVP, Actuarial Compliance
DN: cn=Carmen Boyd, AVP, Actuarial Compliance, o, ou, email=cboyd@universalamerican.com, c=US
Date: 2015.11.17 13:14:51 -05'00'

Carmen Boyd

AVP, Actuarial Compliance

November 17, 2015

Review Requirements Checklist
RATE REVISIONS

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
General Filing Requirements		
	14 VAC 5-100-40	A letter of transmittal must be submitted in duplicate with each filing.
	14 VAC 5-100-40 6	At least one copy of each form must be included in the filing. A duplicate copy of forms must be submitted if the company wants a "stamped" copy of forms for its records. A stamped self-addressed return envelope is required. The letter of transmittal must be addressed to, State Corporation Commission, Bureau of Insurance, P. O. Box 1157, Richmond, VA 23218.
	14 VAC 5-100-70	When an insurer submits a change of Individual accident and sickness premium rates previously filed with the Bureau of Insurance, the following information must be provided. 1. That the filing is an increase, decrease, or revision of former rate filings and the percentage mounts of such changes. 2. That the claim/earned premium loss ratio and other bases for such increase, decrease, or revision of premium rates. An actuarial memorandum and other relevant material should be attached to the letter of transmittal.
	Administrative Letter 1983-7	The transmittal letter must include the name and NAIC number of the company for which the filing is made.
All Accident and Sickness Forms	14 VAC 5-130-70 A	New Rate Sheet
	14 VAC 5-130-70 B	Actuarial Memorandum
	14 VAC 5-130-70 B 1	A description of the type of policy, including benefits, renewability, and issue age limits.
	14 VAC 5-130-70 2	The scope and reason for the rate revision.
	14 VAC 5-130-70 3	A comparison of the revised premiums with the current premium scale.
	14 VAC 5-130-70 4	A statement of whether the revision applies only to new business, only to in-force business, or to both.
	14 VAC 5-130-70 5	The estimated average annual premium per policy, before and after the proposed rate increase.
	14 VAC 5-130-70 6	Provide Earned Premiums, paid claims, incurred claims and loss from inception through most recent quarter*. Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail.
	14 VAC 5-130-70 7	Details and dates of all past rate increases on this form.
	14 VAC 5-130-70 8	A description of how revised rates were determined, including the general description and source of each assumption used. For expenses, include percent of premium, dollars per policy, and/or dollars per unit of benefit.
	14 VAC 5-130-70 9	If the rate revision applies to new business, the anticipated loss ratio and a description of how it was calculated.

* The filing reflects data through the most recent, available calendar year.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
	14 VAC 5-130-70 10	If the rate revision applies to in-force business provide (a) the anticipated future loss ratio and a description of how it was calculated and (b) the estimated cumulative loss ratio, past and future and a description of how it was calculated.
	14 VAC 5-130-70 11	Minimum loss ratio presumed reasonable in 14 VAC 5-130-60 C.
	14 VAC 5-130-70 12	If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums.
	14 VAC 5-130-70 13	The current number of Virginia policyholders and either premiums in force, premiums earned, or premiums collected for such policyholders in the year immediately prior to the filing of the rate increase.
	14 VAC 5-130-70 14	Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth* and the premiums are reasonable in relation to the benefits provided.
Medicare Supplement Requirements		Applicable requirements for accident and sickness forms in addition to the following.
Pre-Standardized Medicare Supplement Forms	14 VAC 5-170-120 A 3	For policies issued prior to July 30, 1992, expected claims in relation to premiums shall meet: a. The originally filed anticipated loss ratio when combined with the actual experience since inception; b. The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection when combined with actual experience beginning with July 1, 1991, to date; and c. The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection over the entire future period for which the rates are computed to provide coverage.
Standardized Medicare Supplement Forms	14 VAC 5-170-120 A 2	All filings of rates and rating schedules shall demonstrate that expected claims in relation to premiums comply with the requirements of this section when combined with actual experience to date. Filings of rate revisions shall also demonstrate that the anticipated loss ratio over the entire future period for which the revised rates are computed to provide coverage can be expected to meet the appropriate loss ratio standards.

* except as described in the Actuarial Certification section of the accompanying Actuarial Memorandum

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Change in the rating structure or methodology of a Medicare Supplement Form	14 VAC 5-170-130 D 3	A change in the rating structure or methodology shall be considered a discontinuance under subdivision 1 of this subsection unless the issuer complies with the following requirements: a. The issuer provides an actuarial memorandum, in a form and manner prescribed by the State Corporation Commission, describing the manner in which the revised rating methodology and resultant rates differ from the existing rating methodology and existing rates. b. The issuer does not subsequently put into effect a change of rates or rating factors that would cause the percentage differential between the discontinued and subsequent rates as described in the actuarial memorandum to change.
Actuarial Certification for Medicare Supplement Rate Filings	Standardized	An actuarial certification consistent with that in the NAIC's compliance manual for Medicare Supplement Insurance. The assumptions present the actuary's best judgement as to the expected value for each assumption and are consistent with the issuer's business plan at the time of the filing. The anticipated lifetime loss ratio, future loss ratios, and third-year loss ratio all exceed the applicable ratio. (The third-year loss ratio requirement is not applicable to prestandardized filings.) The filed rates maintain the proper relationship between policies which had different rating methodologies. The filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice. This filing is in compliance with applicable laws and regulation in the state. The rates are reasonable in relationship to the benefits.

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at
http://www.state.va.us/scc/division/boi/webpages/administrativeltrs.htm

The Life and Health Division, Forms and Rates Section handles rate revisions. Please contact this section at (804) 371-9110 if you have questions or need additional information about this line of insurance.

Review Requirements Checklist
RATE REVISIONS

I hereby certify that I have reviewed the attached rate revision filing and believe it is in compliance with the rate revision checklist, except where footnoted above.

Signed: _____

Name (please print): Amy Pahl

Company Name: Milliman, Inc.

Date: 8/29/2012 Phone No: (952) 820-2419 FAX No: (952) 897-5301

E-Mail Address: amy.pahl@milliman.com

The Pyramid Life Insurance Company
Address: 1001 Heathrow Park Lane, Lake Mary, FL 32746

Actuarial Memorandum
September 13, 2016

Product	Number
Comprehensive Long-Term Care	C71
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77VA
Home Health Care Only	C79VA
Home Health Care Only	C81VA
Nursing Home Only	C76
Nursing Home Only	C78VA
Nursing Home Only	G-20-A

These policy forms were issued in Virginia by The Pyramid Life Insurance Company (Pyramid Life) from February 1989 through July 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the rate increase requested on the above-listed products meets the minimum requirements of your jurisdiction and demonstrating compliance with its loss ratio and rate stability regulations. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policy forms providing benefits for nursing home and home health care to insureds meeting certain benefit eligibility requirements. Specific benefits vary by form.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only. The above-listed policy forms are no longer being sold in the market. The premium change will apply to the base forms and all riders associated with the base forms. The premium change will apply to any guaranteed purchase option elections that have occurred to date. The rate increase also applies to the rate schedule for future guaranteed purchase options.

5. Actuarial Assumptions

a. Morbidity. The morbidity assumption was developed by creating claim costs from the Milliman 2011 *Long-Term Care Guidelines (LTCGs)* for each policy form or group of policy forms with similar plan designs. The *LTCGs* provide a flexible, but consistent, basis for the determination of claim costs for a wide variety of long-term care benefit packages. These rating structures can be used to anticipate future claim levels, evaluate past experience, and establish inter-relationships between different long-term care coverages. Milliman analyzed nearly $11.5 billion in long-term care insurance incurred claims to develop these *LTCGs*.

Salvage factors were applied to the claim costs to reflect the difference between actual charge levels and the daily benefit amount.

The claim costs, reflecting a salvage factor adjustment, were then used to project the December 31, 2012 in force. The projected incurred claims were compared to actual experience. A scalar experience adjustment of 75% was applied to all claim costs based on this comparison. This adjustment was made to reflect that actual historical experience has been running better than the *LTCGs'* estimate. The adjustment was developed by inspection of the progression of the historical to projected values and smoothed the transition of annual loss ratios from the historical period to the projection period.

b. Persistency. The mortality assumption for these policy forms is 95% of the 1994 Group Annuitant Mortality Table (GAM) without selection or improvement. An ultimate lapse rate of 1.5% is used to project future experience for durations eight and later. These assumptions were selected based on the results of a termination study that analyzed experience for the most recent five years, and the associated credibility.

The following table provides the calendar year 2008 through 2012 experience used to determine the persistency assumption. The derived lapses are equal to 1 – (1 – total termination rate) / (1 – expected mortality rate). The expected mortality rate reflects the mortality assumption described above.

Calendar	Total Terminations			Expected Mortality		Derived Lapse	
Year	Exposure	Count	Rate	Count	Rate	Count	Rate
2008	4,225	183	4.3%	140	3.3%	43	1.1%
2009	4,042	186	4.6%	146	3.6%	40	1.0%
2010	3,856	194	5.0%	151	3.9%	43	1.2%
2011	3,662	243	6.6%	156	4.3%	87	2.5%
2012	3,419	185	5.4%	155	4.5%	30	0.9%
Total	19,204	991	5.2%	748	3.9%	243	1.3%

A credibility standard of a 90% confidence interval for the number of events with an error of plus or minus 5% was used. Based on these parameters, 1,082 terminations is the criterion for full credibility. The credibility percentage was determined as (Number of Terminations / 1,082)$^{1/2}$.

c. Policyholder Behavior Due to the Rate Increase. In the year of the rate increase notification to policyholders, an additional 1% of in-force policyholders are assumed to lapse. An additional portion of policyholders is assumed to elect to reduce benefits resulting in a 1% reduction in premiums and benefits. We assume no increase in morbidity due to adverse selection from the rate increase.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commissions will not be paid on the increased premium.

The above assumptions are based on the experience of Pyramid Life, industry experience, and judgment. These assumptions are based on the nationwide experience of the particular policy forms in this filing and other similar policy forms where

appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate and do not include a margin for moderately adverse conditions. A provision for moderately adverse conditions was reflected in the target loss ratio used to determine the justified rate increase.

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

6. Marketing Method

The above-listed policy forms were marketed through independent agents and brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included the application, attending physician's statement, telephone interview, and face-to-face assessment. Each of the forms may have utilized various underwriting classes.

8. Premiums

Premiums are unisex and payable for life. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit increase option, premium mode, area, underwriting class, marital status, elimination period, maximum benefit, and optional coverages chosen. One policy form and riders other than for inflation protection and benefit increases account for less than 1% of total premium and have been excluded from the projected values.

9. Issue Age Range

Issue ages of in-force policies range from 32 to 85.

10. Area Factors

Area factors may have been used in pricing for the above-listed policy forms. It is assumed that the originally filed area factors remain appropriate.

11. Premium Modalization

The following table provides nationwide percent distributions (based on Pyramid Life's in-force count for the above-listed forms as of 12/31/2012) by premium payment mode:

Premium Mode	Percent Distribution
Annual	24%
Semi-Annual	4
Quarterly	5
Monthly	67

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits III and IV. Claim reserves as of December 31, 2012 have been discounted to the actual or assumed date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2012 have been allocated to a calendar year of incurral.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience of Pyramid Life, across the above-listed forms, is shown in Exhibit I and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The paid loss ratio is equal to paid claims divided by earned premium. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience is shown in Exhibit II. Please note that Virginia-specific experience is not considered fully credible, but is being provided as required by the rate revisions checklist. Historical earned premiums, incurred claims, and paid claims are not available on a Virginia-specific basis prior to 2005. Earned premiums and incurred claims prior to 2005 were estimated based on the portion of Virginia experience from 2005 through 2012 relative to nationwide for the above-listed forms. Paid claims prior to 2005 were estimated based on the Virginia-specific estimated incurred claims and the relationship between the nationwide incurred claims and paid claims.

The incurred loss ratio for each historical incurral year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

${}_{j}Pmt_{t}^{k}$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_{j}CR_{ValDate}^{k}$ = open claim reserve held on December 31, 2012 for claims incurred at time *k* in year *j*

${}_{j}IBNR_{ValDate}^{k}$ = incurred but not reported reserve as of December 31, 2012 attributable to claims assumed incurred at time *k* in year *j*

EP_{j} = earned premium in year *j*

ValDate = December 31, 2012

j = year of claim incurral

k = assumed or actual date of claim incurral

t = assumed or actual date of claim payment

v = 1 / 1.045 = 0.956938

Exhibits I and II also show future anticipated experience for calendar years 2013 to 2052, based on in-force experience as of December 31, 2012, using the assumptions in this filing.

Exhibits I and II reflect a summary of the historical and projected data for all experience columns providing the accumulated past, future, and lifetime values both without and with the proposed rate increase. Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate consistent with that assumed in the determination of premiums. These interest rates are shown in Exhibit VI.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. This exhibit reflects nationwide experience of all policy forms issued by Pyramid Life as certain components of this exhibit were not readily available for the above-listed forms alone. Exhibit IV provides similar information on a Virginia-specific basis. Please note that Virginia-specific experience is not consider fully credible, but is being provided as required by the rate revisions checklist. As defined by 14VAC5-130-70.B.6.d, the incurred loss ratio is equal to the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. Actual to Expected Experience

Exhibit V provides a comparison of the actual and expected nationwide experience of Pyramid Life across the above-listed forms and similar nationwide forms. The actual values are the same as those found in Exhibit I. The expected experience was developed by projecting the policies in force as of December 31, 2011 back to the year of issue using assumptions developed from actual experience. This proxy for the mix of business sold was then projected forward using the original pricing assumptions for each policy form or, if not available, the original pricing assumptions from another form that was issued during a similar era. Exhibit VI provides the original pricing assumptions that were used to develop the expected experience.

16. History of Previous Rate Revisions

In Virginia, there has been a 25% increase implemented on these forms. This increase was implemented in 2006. The Bureau approved a 37% rate increase in 2006 on policies subject to loss ratio regulation. However, a 25% rate increase was implemented on all policies. The Bureau was notified and this issue was resolved on July 14, 2014.

The projections in Exhibits I and V reflect the nationwide rate increases for each form, which average 35% and were filed by state departments of insurance from 2006 through May 2013.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

Pyramid Life is requesting the approval of a premium rate increase on the above-listed forms. The increase is needed due to higher persistency. The company believes that a 270% increase is needed to restore the lifetime loss ratio on this block of business to the level expected in original pricing, using an interest rate that is consistent with the company's investment earnings. This level of increase is also required to allow certification that no future premium rate increases are needed under moderately adverse conditions. The company prefers to lessen the impact of the rate increase on policyholders by phasing in the rate increase as it continues to monitor the experience. The company originally requested three annual 50% rate increases, for a cumulative rate increase of 238%, however, the company has agreed to reduce the rate increase to 26% based on correspondence with the Bureau. The company plans to continue to monitor the experience over the next year and then then assess additional increases needed on this block of business.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the 60% minimum required by loss ratio regulation. As required by 14VAC5-130-75, the lifetime loss ratio was calculated using an interest rate consistent with that assumed in the determination of premiums.

Company management has indicated that, if a 270% rate increase were implemented, no future premium rate increases would be anticipated unless experience is more than moderately adverse. Moderately adverse conditions are defined as a 15% increase in the *future* loss ratio. This is equivalent to an 8% increase in the lifetime loss ratio, due to any combination of deterioration in the experience from that expected using the current assumptions described in Section 5.

The 270% rate increase was determined by targeting a 65% lifetime loss ratio using current assumptions. The margin for moderately adverse experience is then an 8% deterioration in the lifetime loss ratio.

Exhibit VII provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The future projected incurred claims were increased by 15% from the projections in Exhibit I to reflect assumptions that include moderately adverse conditions (equates in an 8% deterioration in the lifetime loss ratio as described earlier in this section). Pursuant to 14VAC5-200-153.C.4, the present and accumulated values in Exhibit VII are determined at the average maximum valuation interest rate for contract reserves over the issue period, which is 4.5%. The values shown in Exhibit VII do not tie to those in Exhibit I because of differences in the interest rates used to accumulate and discount the values.

Current rate tables are enclosed with this memorandum. Additionally, corresponding rate tables reflecting the 26% increase are enclosed with this memorandum. The company is no longer issuing new business on any long-term care policy forms. Therefore, the requirement to cap the renewal premium rate schedules by the new business rate schedules is not applicable.

18. Pyramid Life Virginia Average Annual Premium (Annualized Premium Based on 2012 In-force)

Before Increase	$1,530
After Increase	$1,928

19. Proposed Effective Date

The rate increase will apply to policies on the next premium billing date on or after the effective date of the rate increase, following a 60-day policyholder notification period after approval.

20. Pyramid Life Nationwide Distribution of Business as of 12/31/2012 for the above-listed forms (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	1%
45-49	1
50-54	4
55-59	8
60-64	26
65-69	33
70-74	19
75-79	7
80+	1

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	75%
20-Day	2
90-Day	19
100-Day	2
180-Day	2

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	1%
2-Year	16
3-Year	0
4-Year	26
Lifetime	57

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	85%
Simple for Life 3%	0
Simple for Life 5%	0
Compound for 20 Years 5%	1
Compound for Life 5%	14
Guaranteed Purchase Option	0

By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	75%
Nursing Home Only	20
Home Care Only	5

21. Number of Insureds and Annualized Premium

Based on Pyramid Life's in-force count as of 12/31/2012, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide for the above-listed forms are:

Jurisdiction	Number of Insured	Annualized Premium*
Virginia	394	$602,781
Subject to Loss Ratio Regulation	361	$543,084
Subject to Rate Stability Regulation	33	$59,697
Nationwide	3,197	$5,822,031

**Assuming all premium increases previously filed by departments of insurance as of May 1, 2013 in both the state and nationwide have been implemented.*

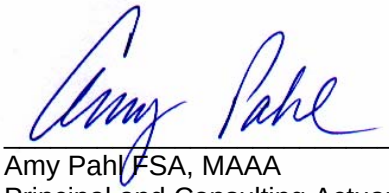
22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Universal American Financial Services, Inc., an affiliate company of the business, to prepare this memorandum on behalf of Pyramid Life and to render an opinion with regard to long-term care insurance rates. I am a Member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 and 18.

I have relied on data and other information provided by the company to develop this memorandum, including but not limited to management's view of when a change to the rate schedule may be considered, the seriatim in-force data, claim data, and the company's long-term earnings rate used in developing the exhibits. I have not audited or independently verified the data provided, but have reviewed it for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

Date: September 13, 2016

Exhibit I
The Pyramid Life Insurance Company
Nationwide Experience Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		105,063	0	8,061	0%	8%	6.0%	3.5100
	1992	151,789	0	14,337	0%	9%		502,025	0	47,417	0%	9%	6.0%	3.3074
	1993	188,843	0	25,451	0%	13%		594,948	0	80,182	0%	13%	6.1%	3.1505
	1994	227,543	0	40,930	0%	18%		672,981	0	121,053	0%	18%	6.0%	2.9576
	1995	391,329	1,400	87,554	0%	22%		1,103,836	3,949	246,967	0%	22%	6.1%	2.8207
	1996	571,602	15,065	107,231	3%	19%		1,531,141	40,355	287,239	3%	19%	6.2%	2.6787
	1997	833,177	31,170	318,692	4%	38%		2,117,147	79,205	809,813	4%	38%	6.2%	2.5411
	1998	1,350,701	41,362	246,916	3%	18%		3,284,283	100,573	600,386	3%	18%	6.3%	2.4315
	1999	2,636,949	29,107	515,708	1%	20%		6,113,192	67,478	1,195,556	1%	20%	6.4%	2.3183
	2000	3,902,433	101,382	846,348	3%	22%		8,556,769	222,298	1,855,766	3%	22%	6.5%	2.1927
	2001	4,997,550	211,078	307,320	4%	6%		10,334,223	436,478	635,495	4%	6%	6.5%	2.0679
	2002	5,768,244	257,912	1,385,369	4%	24%		11,223,749	501,841	2,695,628	4%	24%	6.5%	1.9458
	2003	6,446,572	340,929	4,130,575	5%	64%		11,793,387	623,552	7,554,737	5%	64%	6.6%	1.8294
	2004	6,763,102	1,494,115	3,982,128	22%	59%		11,610,635	2,563,013	6,830,967	22%	59%	6.6%	1.7168
	2005	6,564,809	2,218,679	4,605,207	34%	70%		10,563,719	3,566,976	7,403,803	34%	70%	6.5%	1.6091
	2006	6,878,711	2,920,837	4,031,790	42%	59%		10,376,145	4,402,306	6,077,861	42%	59%	6.5%	1.5084
	2007	6,903,524	3,432,451	5,547,314	50%	80%		9,761,424	4,849,854	7,838,821	50%	80%	6.5%	1.4140
	2008	6,663,136	4,364,061	3,852,914	65%	58%		8,832,011	5,780,950	5,104,751	65%	58%	6.5%	1.3255
	2009	6,339,928	5,208,256	2,906,197	82%	46%		7,880,094	6,469,484	3,609,578	82%	46%	6.4%	1.2429
	2010	6,033,452	5,291,346	5,461,179	88%	91%		7,036,896	6,167,994	6,365,869	88%	90%	6.3%	1.1663
	2011	5,670,847	5,293,831	5,907,521	93%	104%		6,212,556	5,797,268	6,470,135	93%	104%	6.3%	1.0955
	2012	5,390,584	5,576,998	6,143,777	103%	114%	3,195	5,554,255	5,745,500	6,329,558	103%	114%	6.2%	1.0304
Projected Future Experience	2013	5,150,324	5,804,597	6,271,521	113%	122%	2,997	5,003,949	5,640,661	6,095,636	113%	122%	5.9%	0.9716
	2014	5,004,960	5,899,352	6,573,647	118%	131%	2,800	4,595,007	5,418,695	6,041,489	118%	131%	5.9%	0.9181
	2015	4,734,137	6,178,537	6,824,604	131%	144%	2,606	4,115,368	5,375,128	5,941,974	131%	144%	5.8%	0.8693
	2016	4,410,500	6,497,542	7,022,130	147%	159%	2,415	3,637,418	5,362,540	5,802,988	147%	160%	5.7%	0.8247
	2017	4,031,217	6,656,046	7,160,801	165%	178%	2,228	3,159,957	5,221,715	5,627,041	165%	178%	5.6%	0.7839
	2018	3,665,549	7,011,868	7,240,602	191%	198%	2,046	2,735,869	5,238,463	5,419,504	191%	198%	5.5%	0.7464
	2019	3,315,065	7,246,974	7,257,046	219%	219%	1,869	2,359,481	5,163,532	5,180,978	219%	220%	5.4%	0.7117
	2020	2,981,193	7,382,997	7,207,171	248%	242%	1,699	2,025,768	5,022,684	4,912,570	248%	243%	5.3%	0.6795
	2021	2,665,172	7,432,035	7,096,574	279%	266%	1,537	1,730,434	4,831,261	4,621,224	279%	267%	5.2%	0.6493
	2022	2,368,042	7,403,077	6,924,929	313%	292%	1,382	1,469,853	4,600,641	4,309,693	313%	293%	5.1%	0.6207
	2023	2,090,604	7,301,155	6,688,023	349%	320%	1,235	1,240,844	4,338,491	3,978,471	350%	321%	5.1%	0.5935
	2024	1,833,480	7,128,946	6,390,172	389%	349%	1,098	1,040,655	4,050,710	3,633,490	389%	349%	5.0%	0.5676
	2025	1,596,963	6,892,753	6,047,029	432%	379%	970	866,789	3,745,055	3,286,561	432%	379%	5.0%	0.5428
	2026	1,381,179	6,601,574	5,668,748	478%	410%	851	716,901	3,429,845	2,945,098	478%	411%	5.0%	0.5190
	2027	1,185,956	6,264,045	5,259,730	528%	444%	743	588,670	3,112,059	2,612,321	529%	444%	4.9%	0.4964
	2028	1,010,827	5,888,769	4,833,409	583%	478%	644	479,821	2,797,649	2,295,106	583%	478%	4.9%	0.4747
	2029	855,139	5,487,419	4,408,566	642%	516%	554	388,190	2,493,023	2,001,532	642%	516%	4.9%	0.4539
	2030	718,000	5,073,284	3,995,190	707%	556%	474	311,706	2,204,200	1,734,458	707%	556%	4.9%	0.4341
	2031	598,389	4,657,681	3,601,756	778%	602%	403	248,444	1,935,308	1,495,435	779%	602%	4.9%	0.4152
	2032	495,041	4,249,689	3,230,258	858%	653%	341	196,573	1,688,780	1,282,859	859%	653%	4.9%	0.3971
	2033	406,626	3,856,506	2,887,670	948%	710%	287	154,429	1,465,778	1,097,026	949%	710%	4.8%	0.3798
	2034	331,677	3,483,919	2,575,962	1050%	777%	240	120,481	1,266,566	936,183	1051%	777%	4.8%	0.3632
	2035	268,737	3,136,034	2,293,796	1167%	854%	199	93,373	1,090,572	797,540	1168%	854%	4.8%	0.3475
	2036	216,360	2,814,843	2,040,920	1301%	943%	165	71,909	936,416	678,937	1302%	944%	4.8%	0.3324
	2037	173,141	2,520,589	1,812,171	1456%	1047%	136	55,048	802,202	576,802	1457%	1048%	4.8%	0.3179
	2038	137,761	2,251,762	1,603,994	1635%	1164%	112	41,901	685,638	488,513	1636%	1166%	4.8%	0.3042
	2039	109,040	2,005,986	1,412,968	1840%	1296%	91	31,729	584,415	411,772	1842%	1298%	4.8%	0.2910
	2040	85,864	1,781,467	1,239,890	2075%	1444%	75	23,905	496,615	345,767	2077%	1446%	4.8%	0.2784
	2041	67,280	1,576,784	1,082,573	2344%	1609%	61	17,922	420,614	288,911	2347%	1612%	4.8%	0.2664
	2042	52,481	1,390,835	941,880	2650%	1795%	49	13,376	355,034	240,555	2654%	1798%	4.7%	0.2549
	2043	40,762	1,222,671	816,040	3000%	2002%	40	9,941	298,677	199,445	3005%	2006%	4.7%	0.2439
	2044	31,508	1,070,614	700,881	3398%	2224%	32	7,352	250,276	163,900	3404%	2229%	4.7%	0.2333
	2045	24,240	933,169	598,299	3850%	2468%	26	5,412	208,749	133,863	3857%	2473%	4.7%	0.2233
	2046	18,566	809,845	509,693	4362%	2745%	21	3,966	173,350	109,107	4371%	2751%	4.7%	0.2136
	2047	14,160	700,161	434,037	4945%	3065%	16	2,894	143,402	88,886	4955%	3071%	4.7%	0.2044
	2048	10,750	603,507	369,764	5614%	3440%	13	2,102	118,265	72,422	5626%	3445%	4.7%	0.1956
	2049	8,112	518,984	314,588	6397%	3878%	10	1,518	97,298	58,912	6410%	3881%	4.7%	0.1871
	2050	6,095	445,313	267,452	7306%	4388%	8	1,091	79,856	47,880	7320%	4389%	4.7%	0.1790
	2051	4,566	381,319	227,549	8352%	4984%	7	782	65,394	38,933	8366%	4981%	4.7%	0.1712
	2052	3,406	325,675	192,844	9561%	5661%	5	558	53,402	31,529	9575%	5653%	4.7%	0.1637
	Past	84,704,757	36,829,978	50,466,755	43%	60%		135,760,477	47,419,074	72,169,646	35%	53%		
	Future	52,102,869	158,888,324	142,024,878	305%	273%	30,482	37,571,385	91,262,962	86,025,312	243%	229%		
	Lifetime	136,807,626	195,718,302	192,491,633	143%	141%		173,331,863	138,682,037	158,194,958	80%	91%		

Exhibit I
The Pyramid Life Insurance Company
Nationwide Experience After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		105,063	0	8,061	0%	8%	6.0%	3.5100
	1992	151,789	0	14,337	0%	9%		502,025	0	47,417	0%	9%	6.0%	3.3074
	1993	188,843	0	25,451	0%	13%		594,948	0	80,182	0%	13%	6.1%	3.1505
	1994	227,543	0	40,930	0%	18%		672,981	0	121,053	0%	18%	6.0%	2.9576
	1995	391,329	1,400	87,554	0%	22%		1,103,836	3,949	246,967	0%	22%	6.1%	2.8207
	1996	571,602	15,065	107,231	3%	19%		1,531,141	40,355	287,239	3%	19%	6.2%	2.6787
	1997	833,177	31,170	318,692	4%	38%		2,117,147	79,205	809,813	4%	38%	6.2%	2.5411
	1998	1,350,701	41,362	246,916	3%	18%		3,284,283	100,573	600,386	3%	18%	6.3%	2.4315
	1999	2,636,949	29,107	515,708	1%	20%		6,113,192	67,478	1,195,556	1%	20%	6.4%	2.3183
	2000	3,902,433	101,382	846,348	3%	22%		8,556,769	222,298	1,855,766	3%	22%	6.5%	2.1927
	2001	4,997,550	211,078	307,320	4%	6%		10,334,223	436,478	635,495	4%	6%	6.5%	2.0679
	2002	5,768,244	257,912	1,385,369	4%	24%		11,223,749	501,841	2,695,628	4%	24%	6.5%	1.9458
	2003	6,446,572	340,929	4,130,575	5%	64%		11,793,387	623,552	7,554,737	5%	64%	6.6%	1.8294
	2004	6,763,102	1,494,115	3,982,128	22%	59%		11,610,635	2,563,013	6,830,967	22%	59%	6.6%	1.7168
	2005	6,564,809	2,218,679	4,605,207	34%	70%		10,563,719	3,566,976	7,403,803	34%	70%	6.5%	1.6091
	2006	6,878,711	2,920,837	4,031,790	42%	59%		10,376,145	4,402,306	6,077,861	42%	59%	6.5%	1.5084
	2007	6,903,524	3,432,451	5,547,314	50%	80%		9,761,424	4,849,854	7,838,821	50%	80%	6.5%	1.4140
	2008	6,663,136	4,364,061	3,852,914	65%	58%		8,832,011	5,780,950	5,104,751	65%	58%	6.5%	1.3255
	2009	6,339,928	5,208,256	2,906,197	82%	46%		7,880,094	6,469,484	3,609,578	82%	46%	6.4%	1.2429
	2010	6,033,452	5,291,346	5,461,179	88%	91%		7,036,896	6,167,994	6,365,869	88%	90%	6.3%	1.1663
	2011	5,670,847	5,293,831	5,907,521	93%	104%		6,212,556	5,797,268	6,470,135	93%	104%	6.3%	1.0955
	2012	5,390,584	5,576,998	6,143,777	103%	114%	3,195	5,554,255	5,745,500	6,329,558	103%	114%	6.2%	1.0304
Projected Future Experience	2013	5,150,324	5,804,597	6,271,521	113%	122%	2,997	5,003,949	5,640,661	6,095,636	113%	122%	5.9%	0.9716
	2014	5,528,603	5,899,352	6,551,321	107%	118%	2,774	5,075,354	5,418,695	6,020,986	107%	119%	5.9%	0.9180
	2015	5,712,654	6,157,636	6,776,861	108%	119%	2,581	4,965,618	5,356,948	5,900,417	108%	119%	5.8%	0.8692
	2016	5,374,283	6,452,485	6,970,651	120%	130%	2,390	4,431,926	5,325,351	5,760,467	120%	130%	5.7%	0.8247
	2017	4,978,255	6,613,310	7,105,789	133%	143%	2,205	3,902,313	5,188,194	5,583,841	133%	143%	5.6%	0.7839
	2018	4,526,682	6,961,720	7,181,017	154%	159%	2,025	3,378,595	5,201,002	5,374,944	154%	159%	5.5%	0.7464
	2019	4,093,861	7,190,844	7,193,451	176%	176%	1,851	2,913,785	5,123,542	5,135,624	176%	176%	5.4%	0.7117
	2020	3,681,552	7,321,907	7,140,244	199%	194%	1,682	2,501,674	4,981,127	4,867,007	199%	195%	5.3%	0.6795
	2021	3,291,290	7,366,691	7,027,005	224%	214%	1,521	2,136,958	4,788,786	4,575,981	224%	214%	5.2%	0.6493
	2022	2,924,357	7,334,213	6,853,493	251%	234%	1,368	1,815,160	4,557,849	4,265,296	251%	235%	5.1%	0.6207
	2023	2,581,742	7,229,592	6,615,645	280%	256%	1,223	1,532,350	4,295,971	3,935,475	280%	257%	5.1%	0.5935
	2024	2,264,212	7,055,576	6,317,827	312%	279%	1,087	1,285,132	4,009,025	3,592,410	312%	280%	5.0%	0.5676
	2025	1,972,131	6,818,489	5,975,598	346%	303%	960	1,070,420	3,704,708	3,247,790	346%	303%	5.0%	0.5428
	2026	1,705,654	6,527,317	5,599,054	383%	328%	843	885,319	3,391,268	2,908,935	383%	329%	5.0%	0.5190
	2027	1,464,569	6,190,663	5,192,546	423%	355%	735	726,964	3,075,604	2,578,991	423%	355%	4.9%	0.4964
	2028	1,248,297	5,817,079	4,769,388	466%	382%	637	592,543	2,763,592	2,264,738	466%	382%	4.9%	0.4747
	2029	1,056,034	5,418,130	4,348,125	513%	412%	549	479,386	2,461,544	1,974,116	513%	412%	4.9%	0.4539
	2030	886,676	5,006,963	3,938,614	565%	444%	469	384,934	2,175,385	1,709,915	565%	444%	4.9%	0.4341
	2031	738,966	4,594,754	3,549,175	622%	480%	399	306,811	1,909,161	1,473,618	622%	480%	4.9%	0.4152
	2032	611,339	4,190,452	3,181,721	685%	520%	337	242,753	1,665,239	1,263,593	686%	521%	4.9%	0.3971
	2033	502,154	3,801,134	2,843,091	757%	566%	284	190,709	1,444,731	1,080,098	758%	566%	4.8%	0.3798
	2034	409,596	3,432,478	2,535,190	838%	619%	237	148,785	1,247,863	921,370	839%	619%	4.8%	0.3632
	2035	331,871	3,088,498	2,256,652	931%	680%	197	115,309	1,074,039	784,629	931%	680%	4.8%	0.3475
	2036	267,189	2,771,115	2,007,163	1037%	751%	163	88,802	921,867	667,710	1038%	752%	4.8%	0.3324
	2037	213,817	2,480,524	1,781,610	1160%	833%	135	67,980	789,450	567,076	1161%	834%	4.8%	0.3179
	2038	170,125	2,215,202	1,576,464	1302%	927%	111	51,744	674,504	480,129	1304%	928%	4.8%	0.3042
	2039	134,656	1,972,773	1,388,334	1465%	1031%	90	39,183	574,738	404,593	1467%	1033%	4.8%	0.2910
	2040	106,035	1,751,440	1,217,964	1652%	1149%	74	29,521	488,244	339,652	1654%	1151%	4.8%	0.2784
	2041	83,086	1,549,769	1,063,181	1865%	1280%	60	22,132	413,406	283,736	1868%	1282%	4.8%	0.2664
	2042	64,810	1,366,648	924,810	2109%	1427%	49	16,518	348,859	236,195	2112%	1430%	4.7%	0.2549
	2043	50,338	1,201,118	801,095	2386%	1591%	39	12,276	293,411	195,792	2390%	1595%	4.7%	0.2439
	2044	38,910	1,051,507	687,928	2702%	1768%	32	9,079	245,809	160,871	2707%	1772%	4.7%	0.2333
	2045	29,934	916,330	587,150	3061%	1961%	25	6,683	204,982	131,368	3067%	1966%	4.7%	0.2233
	2046	22,927	795,084	500,124	3468%	2181%	20	4,898	170,190	107,058	3475%	2186%	4.7%	0.2136
	2047	17,487	687,283	425,833	3930%	2435%	16	3,574	140,764	87,206	3938%	2440%	4.7%	0.2044
	2048	13,276	592,315	362,733	4462%	2732%	13	2,596	116,072	71,045	4471%	2737%	4.7%	0.1956
	2049	10,018	509,286	308,573	5084%	3080%	10	1,874	95,480	57,785	5094%	3083%	4.7%	0.1871
	2050	7,527	436,936	262,314	5805%	3485%	8	1,347	78,354	46,960	5816%	3485%	4.7%	0.1790
	2051	5,638	374,102	223,160	6635%	3958%	6	965	64,157	38,182	6646%	3955%	4.7%	0.1712
	2052	4,207	319,478	189,112	7595%	4496%	5	689	52,386	30,919	7606%	4489%	4.7%	0.1637
	Past	84,704,757	36,829,978	50,466,755	43%	60%		135,760,477	47,419,074	72,169,646	35%	53%		
	Future	62,275,080	157,264,789	140,501,525	253%	226%	30,211	44,446,610	90,472,956	85,222,152	204%	192%		
	Lifetime	146,979,836	194,094,767	190,968,279	132%	130%		180,207,088	137,892,030	157,391,798	77%	87%		

Exhibit II
The Pyramid Life Insurance Company
Virginia-Specific Experience Before Requested Increases
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1992*	16,706	0	1,302	0%	8%		55,253	0	4,307	0%	8%	6.0%	3.3074
	1993*	20,784	0	2,312	0%	11%		65,480	0	7,283	0%	11%	6.1%	3.1505
	1994*	25,044	0	3,718	0%	15%		74,069	0	10,995	0%	15%	6.0%	2.9576
	1995*	43,070	127	7,952	0%	18%		121,489	359	22,432	0%	18%	6.1%	2.8207
	1996*	62,911	1,368	9,740	2%	15%		168,518	3,665	26,089	2%	15%	6.2%	2.6787
	1997*	91,700	2,831	28,946	3%	32%		233,015	7,194	73,554	3%	32%	6.2%	2.5411
	1998*	148,659	3,757	22,427	3%	15%		361,471	9,135	54,532	3%	15%	6.3%	2.4315
	1999*	290,225	2,644	46,841	1%	16%		672,822	6,129	108,590	1%	16%	6.4%	2.3183
	2000*	429,505	9,208	76,872	2%	18%		941,764	20,191	168,556	2%	18%	6.5%	2.1927
	2001*	550,034	19,172	27,913	3%	5%		1,137,392	39,645	57,721	3%	5%	6.5%	2.0679
	2002*	634,857	23,426	125,831	4%	20%		1,235,294	45,581	244,840	4%	20%	6.5%	1.9458
	2003*	709,515	30,966	375,174	4%	53%		1,298,077	56,636	686,185	4%	53%	6.6%	1.8295
	2004*	744,352	135,708	361,690	18%	49%		1,278,169	232,794	620,446	18%	49%	6.6%	1.7172
	2005	673,841	200,514	826,563	30%	123%		1,084,680	322,367	1,328,867	30%	123%	6.6%	1.6097
	2006	710,525	182,637	1,079	26%	0%		1,072,152	275,265	1,626	26%	0%	6.5%	1.5090
	2007	763,448	228,813	557,288	30%	73%		1,079,853	323,271	787,345	30%	73%	6.5%	1.4144
	2008	740,328	311,972	150,501	42%	20%		981,636	413,195	199,332	42%	20%	6.5%	1.3259
	2009	715,478	503,636	382,112	70%	53%		889,598	625,530	474,594	70%	53%	6.4%	1.2434
	2010	687,079	381,112	382,856	55%	56%		801,586	444,213	446,246	55%	56%	6.4%	1.1667
	2011	665,259	430,242	465,849	65%	70%		728,957	471,117	510,110	65%	70%	6.3%	1.0957
	2012	632,359	416,752	698,983	66%	111%	394	651,621	429,328	720,148	66%	111%	6.2%	1.0305
Projected Future Experience	2013	584,499	613,207	624,937	105%	107%	371	567,869	595,924	607,484	105%	107%	5.9%	0.9715
	2014	548,520	555,321	674,391	101%	123%	350	503,509	510,075	620,017	101%	123%	5.9%	0.9179
	2015	512,657	599,197	720,342	117%	141%	328	445,490	521,230	627,528	117%	141%	5.8%	0.8690
	2016	477,037	642,935	762,435	135%	160%	306	393,168	530,588	630,497	135%	160%	5.7%	0.8242
	2017	441,801	719,502	798,951	163%	181%	285	345,988	564,388	628,254	163%	182%	5.6%	0.7831
	2018	407,108	775,657	828,917	191%	204%	264	303,457	579,315	620,786	191%	205%	5.5%	0.7454
	2019	373,129	820,259	851,699	220%	228%	243	265,129	584,164	608,292	220%	229%	5.4%	0.7106
	2020	340,040	854,641	865,638	251%	255%	222	230,614	581,070	590,188	252%	256%	5.3%	0.6782
	2021	308,016	879,075	870,460	285%	283%	202	199,580	571,116	566,925	286%	284%	5.2%	0.6480
	2022	277,228	893,305	865,276	322%	312%	183	171,727	554,852	538,567	323%	314%	5.2%	0.6194
	2023	247,838	897,448	850,814	362%	343%	165	146,807	533,023	506,148	363%	345%	5.1%	0.5924
	2024	219,996	891,516	826,655	405%	376%	147	124,625	506,330	470,015	406%	377%	5.1%	0.5665
	2025	193,838	875,788	793,529	452%	409%	131	105,011	475,623	431,199	453%	411%	5.0%	0.5417
	2026	169,474	850,937	753,776	502%	445%	115	87,802	441,885	391,460	503%	446%	5.0%	0.5181
	2027	146,989	818,305	710,091	557%	483%	101	72,828	406,320	352,464	558%	484%	5.0%	0.4955
	2028	126,440	779,335	662,395	616%	524%	88	59,912	370,021	314,286	618%	525%	4.9%	0.4738
	2029	107,849	735,044	611,441	682%	567%	76	48,872	333,720	277,329	683%	567%	4.9%	0.4532
	2030	91,204	686,871	559,209	753%	613%	65	39,528	298,216	242,509	754%	614%	4.9%	0.4334
	2031	76,464	636,779	509,885	833%	667%	55	31,695	264,397	211,458	834%	667%	4.9%	0.4145
	2032	63,555	586,621	463,678	923%	730%	47	25,198	232,955	183,929	924%	730%	4.9%	0.3965
	2033	52,379	537,568	419,588	1026%	801%	39	19,865	204,190	159,225	1028%	802%	4.8%	0.3792
	2034	42,813	490,109	377,304	1145%	881%	33	15,532	178,085	136,996	1147%	882%	4.8%	0.3628
	2035	34,714	444,831	338,346	1281%	975%	27	12,048	154,636	117,572	1283%	976%	4.8%	0.3471
	2036	27,935	402,543	304,047	1441%	1088%	22	9,276	133,894	101,121	1443%	1090%	4.8%	0.3321
	2037	22,319	363,416	271,965	1628%	1219%	18	7,091	115,672	86,571	1631%	1221%	4.8%	0.3177
	2038	17,716	327,195	241,824	1847%	1365%	15	5,386	99,665	73,670	1850%	1368%	4.8%	0.3040
	2039	13,975	293,345	212,430	2099%	1520%	12	4,066	85,518	61,940	2103%	1523%	4.8%	0.2910
	2040	10,967	261,496	184,694	2384%	1684%	10	3,054	72,965	51,551	2389%	1688%	4.8%	0.2785
	2041	8,563	231,609	159,034	2705%	1857%	8	2,283	61,860	42,486	2710%	1861%	4.7%	0.2665
	2042	6,655	203,697	135,461	3061%	2035%	6	1,698	52,078	34,633	3067%	2039%	4.7%	0.2552
	2043	5,149	177,820	114,311	3454%	2220%	5	1,258	43,519	27,965	3460%	2224%	4.7%	0.2443
	2044	3,964	153,921	94,928	3883%	2395%	4	927	36,059	22,219	3891%	2397%	4.7%	0.2338
	2045	3,037	131,848	77,272	4342%	2545%	3	680	29,567	17,307	4350%	2546%	4.7%	0.2239
	2046	2,315	111,680	62,230	4824%	2688%	2	496	23,972	13,335	4832%	2688%	4.7%	0.2143
	2047	1,755	93,689	50,212	5339%	2861%	2	360	19,249	10,293	5346%	2859%	4.7%	0.2052
	2048	1,322	78,008	40,605	5899%	3071%	1	260	15,342	7,962	5907%	3066%	4.7%	0.1964
	2049	989	64,513	32,593	6522%	3295%	1	186	12,144	6,113	6530%	3287%	4.7%	0.1880
	2050	732	52,876	25,536	7227%	3490%	1	132	9,526	4,582	7233%	3479%	4.7%	0.1800
	2051	535	42,886	19,838	8010%	3705%	1	92	7,394	3,405	8015%	3691%	4.7%	0.1723
	2052	387	34,407	15,272	8897%	3949%	0	64	5,677	2,507	8902%	3931%	4.7%	0.1649
	Past	9,355,677	2,884,888	4,555,950	31%	49%		14,932,898	3,725,617	6,553,799	25%	44%		
	Future	5,971,901	19,609,201	17,782,007	328%	298%	3,955	4,253,560	10,816,222	10,400,786	254%	245%		
	Lifetime	15,327,578	22,494,088	22,337,957	147%	146%		19,186,458	14,541,839	16,954,585	76%	88%		

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.

Exhibit II
The Pyramid Life Insurance Company
Virginia-Specific Experience After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1992*	16,706	0	1,302	0%	8%		55,253	0	4,307	0%	8%	6.0%	3.3074
	1993*	20,784	0	2,312	0%	11%		65,480	0	7,283	0%	11%	6.1%	3.1505
	1994*	25,044	0	3,718	0%	15%		74,069	0	10,995	0%	15%	6.0%	2.9576
	1995*	43,070	127	7,952	0%	18%		121,489	359	22,432	0%	18%	6.1%	2.8207
	1996*	62,911	1,368	9,740	2%	15%		168,518	3,665	26,089	2%	15%	6.2%	2.6787
	1997*	91,700	2,831	28,946	3%	32%		233,015	7,194	73,554	3%	32%	6.2%	2.5411
	1998*	148,659	3,757	22,427	3%	15%		361,471	9,135	54,532	3%	15%	6.3%	2.4315
	1999*	290,225	2,644	46,841	1%	16%		672,822	6,129	108,590	1%	16%	6.4%	2.3183
	2000*	429,505	9,208	76,872	2%	18%		941,764	20,191	168,556	2%	18%	6.5%	2.1927
	2001*	550,034	19,172	27,913	3%	5%		1,137,392	39,645	57,721	3%	5%	6.5%	2.0679
	2002*	634,857	23,426	125,831	4%	20%		1,235,294	45,581	244,840	4%	20%	6.5%	1.9458
	2003*	709,515	30,966	375,174	4%	53%		1,298,077	56,636	686,185	4%	53%	6.6%	1.8295
	2004*	744,352	135,708	361,690	18%	49%		1,278,169	232,794	620,446	18%	49%	6.6%	1.7172
	2005	673,841	200,514	826,563	30%	123%		1,084,680	322,367	1,328,867	30%	123%	6.6%	1.6097
	2006	710,525	182,637	1,079	26%	0%		1,072,152	275,265	1,626	26%	0%	6.5%	1.5090
	2007	763,448	228,813	557,288	30%	73%		1,079,853	323,271	787,345	30%	73%	6.5%	1.4144
	2008	740,328	311,972	150,501	42%	20%		981,636	413,195	199,332	42%	20%	6.5%	1.3259
	2009	715,478	503,636	382,112	70%	53%		889,598	625,530	474,594	70%	53%	6.4%	1.2434
	2010	687,079	381,112	382,856	55%	56%		801,586	444,213	446,246	55%	56%	6.4%	1.1667
	2011	665,259	430,242	465,849	65%	70%		728,957	471,117	510,110	65%	70%	6.3%	1.0957
	2012	632,359	416,752	698,983	66%	111%	394	651,621	429,328	720,148	66%	111%	6.2%	1.0305
Projected Future Experience	2013	584,499	613,211	624,937	105%	107%	371	567,869	595,927	607,484	105%	107%	5.9%	0.9715
	2014	612,586	555,327	671,443	91%	110%	346	562,287	510,080	617,307	91%	110%	5.9%	0.9179
	2015	633,094	596,567	714,005	94%	113%	325	550,147	518,943	622,006	94%	113%	5.8%	0.8690
	2016	589,105	637,323	755,485	108%	128%	303	485,533	525,954	624,747	108%	129%	5.7%	0.8242
	2017	545,591	713,660	791,400	131%	145%	282	427,269	559,805	622,312	131%	146%	5.6%	0.7831
	2018	502,748	768,759	820,800	153%	163%	261	374,748	574,162	614,703	153%	164%	5.5%	0.7454
	2019	460,786	812,548	843,063	176%	183%	240	327,415	578,671	602,120	177%	184%	5.4%	0.7106
	2020	419,924	846,269	856,552	202%	204%	220	284,792	575,377	583,990	202%	205%	5.3%	0.6782
	2021	380,377	870,137	861,005	229%	226%	200	246,466	565,307	560,764	229%	228%	5.2%	0.6480
	2022	342,356	883,892	855,536	258%	250%	181	212,070	549,004	532,503	259%	251%	5.2%	0.6194
	2023	306,062	887,657	840,891	290%	275%	163	181,296	527,206	500,244	291%	276%	5.1%	0.5924
	2024	271,679	881,453	816,677	324%	301%	146	153,902	500,614	464,342	325%	302%	5.1%	0.5665
	2025	239,375	865,570	783,629	362%	327%	130	129,680	470,072	425,820	362%	328%	5.0%	0.5417
	2026	209,287	840,682	744,060	402%	356%	114	108,429	436,559	386,415	403%	356%	5.0%	0.5181
	2027	181,521	808,125	700,633	445%	386%	100	89,937	401,265	347,771	446%	387%	5.0%	0.4955
	2028	156,144	769,332	653,290	493%	418%	87	73,986	365,270	309,967	494%	419%	4.9%	0.4738
	2029	133,185	725,318	602,782	545%	453%	75	60,354	329,303	273,402	546%	453%	4.9%	0.4532
	2030	112,630	677,512	551,061	602%	489%	64	48,814	294,152	238,976	603%	490%	4.9%	0.4334
	2031	94,427	627,851	502,244	665%	532%	55	39,142	260,690	208,289	666%	532%	4.9%	0.4145
	2032	78,486	578,165	456,539	737%	582%	46	31,118	229,596	181,097	738%	582%	4.9%	0.3965
	2033	64,685	529,608	412,966	819%	638%	39	24,531	201,166	156,712	820%	639%	4.8%	0.3792
	2034	52,871	482,664	371,210	913%	702%	32	19,181	175,379	134,783	914%	703%	4.8%	0.3628
	2035	42,869	437,909	332,762	1021%	776%	27	14,878	152,229	115,631	1023%	777%	4.8%	0.3471
	2036	34,498	396,134	298,925	1148%	866%	22	11,455	131,761	99,417	1150%	868%	4.8%	0.3321
	2037	27,562	357,504	267,300	1297%	970%	18	8,757	113,789	85,085	1299%	972%	4.8%	0.3177
	2038	21,878	321,766	237,610	1471%	1086%	15	6,652	98,010	72,386	1474%	1088%	4.8%	0.3040
	2039	17,258	288,390	208,678	1671%	1209%	12	5,021	84,073	60,846	1674%	1212%	4.8%	0.2910
	2040	13,544	257,008	181,393	1898%	1339%	10	3,772	71,713	50,629	1901%	1342%	4.8%	0.2785
	2041	10,575	227,578	156,162	2152%	1477%	8	2,819	60,783	41,719	2156%	1480%	4.7%	0.2665
	2042	8,219	200,107	132,992	2435%	1618%	6	2,097	51,160	34,002	2440%	1621%	4.7%	0.2552
	2043	6,358	174,652	112,212	2747%	1765%	5	1,553	42,743	27,451	2752%	1768%	4.7%	0.2443
	2044	4,895	151,152	93,172	3088%	1903%	4	1,145	35,410	21,808	3094%	1905%	4.7%	0.2338
	2045	3,750	129,456	75,835	3452%	2022%	3	839	29,030	16,985	3458%	2023%	4.7%	0.2239
	2046	2,859	109,639	61,067	3835%	2136%	2	613	23,534	13,086	3841%	2136%	4.7%	0.2143
	2047	2,167	91,966	49,269	4243%	2273%	2	445	18,895	10,100	4250%	2271%	4.7%	0.2052
	2048	1,633	76,565	39,839	4689%	2440%	1	321	15,058	7,812	4695%	2435%	4.7%	0.1964
	2049	1,221	63,313	31,975	5183%	2618%	1	230	11,918	5,997	5189%	2611%	4.7%	0.1880
	2050	904	51,889	25,050	5743%	2773%	1	163	9,348	4,495	5748%	2764%	4.7%	0.1800
	2051	661	42,081	19,460	6364%	2943%	1	114	7,256	3,340	6369%	2931%	4.7%	0.1723
	2052	478	33,759	14,980	7069%	3137%	0	79	5,570	2,459	7073%	3122%	4.7%	0.1649
	Past	9,355,677	2,884,888	4,555,950	31%	49%		14,932,898	3,725,617	6,553,799	25%	44%		
	Future	7,172,748	19,382,498	17,568,890	270%	245%	3,919	5,059,916	10,706,781	10,289,003	212%	203%		
	Lifetime	16,528,425	22,267,386	22,124,840	135%	134%		19,992,814	14,432,399	16,842,801	72%	84%		

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.

Exhibit III
The Pyramid Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
All Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves*	(d) = (b+c)/(a) Loss Ratio*
1991	29,932	2,297	N/A	N/A
1992	151,789	14,337	N/A	N/A
1993	188,843	25,451	N/A	N/A
1994	227,543	40,930	N/A	N/A
1995	391,329	87,554	N/A	N/A
1996	571,602	107,231	N/A	N/A
1997	833,177	318,692	N/A	N/A
1998	1,350,701	246,916	N/A	N/A
1999	2,636,949	515,708	N/A	N/A
2000	3,902,433	846,348	N/A	N/A
2001	4,997,550	307,320	N/A	N/A
2002	5,770,188	1,385,549	N/A	N/A
2003	6,504,567	4,136,113	N/A	N/A
2004	6,882,137	3,982,112	N/A	N/A
2005	6,684,154	4,605,207	5,297,326	148%
2006	6,984,261	4,031,790	3,800,505	112%
2007	7,004,326	5,547,314	4,086,070	138%
2008	6,762,320	3,852,914	3,773,298	113%
2009	6,435,718	2,961,432	3,545,699	101%
2010	6,128,158	5,461,179	2,947,571	137%
2011	5,757,555	5,908,052	2,255,532	142%
2012	5,475,014	6,154,335	2,182,097	152%
Total**	85,670,247	50,538,780	46,694,130	113%

* N/A = Not Available
** ALR reflects the balance as of December 31, 2012, which is equal to the change in ALR over the entire history; this does not equal the sum of the change in ALR for the years where the balance was available.

Exhibit IV
The Pyramid Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
All Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves**	(d) = (b+c)/(a) Loss Ratio**
1992*	16,706	1,302	N/A	N/A
1993*	20,784	2,312	N/A	N/A
1994*	25,044	3,718	N/A	N/A
1995*	43,070	7,952	N/A	N/A
1996*	62,911	9,740	N/A	N/A
1997*	91,700	28,946	N/A	N/A
1998*	148,659	22,427	N/A	N/A
1999*	290,225	46,841	N/A	N/A
2000*	429,505	76,872	N/A	N/A
2001*	550,034	27,913	N/A	N/A
2002*	634,857	125,831	N/A	N/A
2003*	709,515	375,174	N/A	N/A
2004*	744,352	361,690	N/A	N/A
2005	673,841	826,563	562,504	206%
2006	710,525	1,079	432,939	61%
2007	763,448	557,288	511,621	140%
2008	740,328	150,501	477,134	85%
2009	715,478	382,112	439,830	115%
2010	687,079	382,856	476,239	125%
2011	665,259	465,849	344,770	122%
2012	632,359	698,983	3,252,228	625%
Total***	9,355,677	4,555,950	8,630,048	141%

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.
** N/A = Not Available
*** ALR reflects the balance as of December 31, 2012, which is equal to the change in ALR over the entire history; this does not equal the sum of the change in ALR for the years where the balance was available.

Exhibit V
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.0%	6.0%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.0%	6.0%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%	6.0%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.92	6.0%	6.0%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.05	6.1%	6.1%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	1.00	6.2%	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.20	6.2%	6.2%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	21%	1.04	6.3%	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	21%	0.99	6.4%	6.4%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.97	6.5%	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.73	6.5%	6.5%
	2002	5,768,244	1,385,369	24%	5,649,142	1,701,282	30%	0.80	19%	25%	0.75	6.5%	6.5%
	2003	6,446,572	4,130,575	64%	5,902,815	2,018,187	34%	1.87	28%	27%	1.05	6.6%	6.6%
	2004	6,763,102	3,982,128	59%	5,718,127	2,245,508	39%	1.50	33%	29%	1.16	6.6%	6.6%
	2005	6,564,809	4,605,207	70%	5,007,322	2,363,168	47%	1.49	38%	31%	1.24	6.5%	6.5%
	2006	6,878,711	4,031,790	59%	4,367,372	2,419,373	55%	1.06	40%	33%	1.24	6.5%	6.5%
	2007	6,903,524	5,547,314	80%	3,853,130	2,438,245	63%	1.27	44%	35%	1.28	6.5%	6.5%
	2008	6,663,136	3,852,914	58%	3,423,456	2,439,746	71%	0.81	45%	36%	1.24	6.5%	6.4%
	2009	6,339,928	2,906,197	46%	3,060,172	2,441,734	80%	0.57	45%	38%	1.19	6.4%	6.4%
	2010	6,033,452	5,461,179	91%	2,745,633	2,451,903	89%	1.01	48%	40%	1.20	6.3%	6.3%
	2011	5,670,847	5,907,521	104%	2,466,754	2,468,282	100%	1.04	51%	41%	1.22	6.3%	6.2%
	2012	5,390,584	6,143,777	114%	2,214,982	2,486,187	112%	1.02	53%	43%	1.23	6.2%	6.2%
Projected Future Experience (40 Years)	2013	5,150,324	6,271,521	122%	1,984,897	2,501,782	126%	0.97	56%	45%	1.25	5.9%	6.0%
	2014	5,004,960	6,573,647	131%	1,773,471	2,512,175	142%	0.93	58%	46%	1.26	5.9%	5.9%
	2015	4,734,137	6,824,604	144%	1,579,582	2,515,837	159%	0.91	60%	48%	1.27	5.8%	5.8%
	2016	4,410,500	7,022,130	159%	1,402,343	2,511,497	179%	0.89	63%	49%	1.28	5.7%	5.7%
	2017	4,031,217	7,160,801	178%	1,240,776	2,497,744	201%	0.88	65%	50%	1.29	5.6%	5.6%
	2018	3,665,549	7,240,602	198%	1,093,931	2,473,595	226%	0.87	67%	52%	1.30	5.5%	5.5%
	2019	3,315,065	7,257,046	219%	960,886	2,438,922	254%	0.86	70%	53%	1.31	5.4%	5.4%
	2020	2,981,193	7,207,171	242%	840,745	2,393,773	285%	0.85	72%	54%	1.32	5.3%	5.3%
	2021	2,665,172	7,096,574	266%	732,634	2,337,831	319%	0.83	74%	55%	1.33	5.2%	5.2%
	2022	2,368,042	6,924,929	292%	635,703	2,271,110	357%	0.82	76%	56%	1.34	5.1%	5.2%
	2023	2,090,604	6,688,023	320%	549,125	2,193,929	400%	0.80	78%	57%	1.35	5.1%	5.1%
	2024	1,833,480	6,390,172	349%	472,097	2,106,863	446%	0.78	79%	58%	1.36	5.0%	5.1%
	2025	1,596,963	6,047,029	379%	403,852	2,010,766	498%	0.76	81%	59%	1.36	5.0%	5.0%
	2026	1,381,179	5,668,748	410%	343,656	1,906,911	555%	0.74	82%	60%	1.37	5.0%	5.0%
	2027	1,185,956	5,259,730	444%	290,812	1,796,934	618%	0.72	83%	61%	1.37	4.9%	5.0%
	2028	1,010,827	4,833,409	478%	244,656	1,682,572	688%	0.70	84%	61%	1.38	4.9%	4.9%
	2029	855,139	4,408,566	516%	204,559	1,565,445	765%	0.67	85%	62%	1.38	4.9%	4.9%
	2030	718,000	3,995,190	556%	169,931	1,446,750	851%	0.65	86%	62%	1.38	4.9%	4.9%
	2031	598,389	3,601,756	602%	140,216	1,328,183	947%	0.64	87%	63%	1.38	4.9%	4.9%
	2032	495,041	3,230,258	653%	114,891	1,211,526	1054%	0.62	88%	63%	1.39	4.9%	4.9%
	2033	406,626	2,887,670	710%	93,462	1,097,698	1174%	0.60	88%	64%	1.39	4.8%	4.8%
	2034	331,677	2,575,962	777%	75,465	987,877	1309%	0.59	89%	64%	1.39	4.8%	4.8%
	2035	268,737	2,293,796	854%	60,470	882,998	1460%	0.58	89%	64%	1.39	4.8%	4.8%
	2036	216,360	2,040,920	943%	48,077	783,343	1629%	0.58	89%	64%	1.39	4.8%	4.8%
	2037	173,141	1,812,171	1047%	37,922	689,525	1818%	0.58	90%	65%	1.39	4.8%	4.8%
	2038	137,761	1,603,994	1164%	29,672	601,922	2029%	0.57	90%	65%	1.39	4.8%	4.8%
	2039	109,040	1,412,968	1296%	23,026	520,952	2262%	0.57	90%	65%	1.39	4.8%	4.8%
	2040	85,864	1,239,890	1444%	17,718	446,562	2520%	0.57	90%	65%	1.39	4.8%	4.8%
	2041	67,280	1,082,573	1609%	13,515	378,897	2804%	0.57	91%	65%	1.39	4.8%	4.8%
	2042	52,481	941,880	1795%	10,215	318,157	3115%	0.58	91%	65%	1.39	4.7%	4.7%
	2043	40,762	816,040	2002%	7,646	264,080	3454%	0.58	91%	65%	1.39	4.7%	4.7%
	2044	31,508	700,881	2224%	5,665	216,575	3823%	0.58	91%	65%	1.39	4.7%	4.7%
	2045	24,240	598,299	2468%	4,151	175,275	4223%	0.58	91%	65%	1.39	4.7%	4.7%
	2046	18,566	509,693	2745%	3,004	139,903	4657%	0.59	91%	65%	1.39	4.7%	4.7%
	2047	14,160	434,037	3065%	2,145	109,921	5124%	0.60	91%	65%	1.39	4.7%	4.7%
	2048	10,750	369,764	3440%	1,509	84,878	5624%	0.61	91%	65%	1.39	4.7%	4.7%
	2049	8,112	314,588	3878%	1,044	64,426	6169%	0.63	91%	65%	1.40	4.7%	4.7%
	2050	6,095	267,452	4388%	710	48,025	6769%	0.65	91%	65%	1.40	4.7%	4.7%
	2051	4,566	227,549	4984%	473	35,131	7435%	0.67	91%	65%	1.40	4.7%	4.7%
	2052	3,406	192,844	5661%	308	25,161	8174%	0.69	91%	65%	1.40	4.7%	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Exhibit V
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.0%	6.0%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.0%	6.0%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%	6.0%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.92	6.0%	6.0%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.05	6.1%	6.1%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	1.00	6.2%	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.20	6.2%	6.2%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	21%	1.04	6.3%	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	21%	0.99	6.4%	6.4%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.97	6.5%	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.73	6.5%	6.5%
	2002	5,768,244	1,385,369	24%	5,649,142	1,701,282	30%	0.80	19%	25%	0.75	6.5%	6.5%
	2003	6,446,572	4,130,575	64%	5,902,815	2,018,187	34%	1.87	28%	27%	1.05	6.6%	6.6%
	2004	6,763,102	3,982,128	59%	5,718,127	2,245,508	39%	1.50	33%	29%	1.16	6.6%	6.6%
	2005	6,564,809	4,605,207	70%	5,007,322	2,363,168	47%	1.49	38%	31%	1.24	6.5%	6.5%
	2006	6,878,711	4,031,790	59%	4,367,372	2,419,373	55%	1.06	40%	33%	1.24	6.5%	6.5%
	2007	6,903,524	5,547,314	80%	3,853,130	2,438,245	63%	1.27	44%	35%	1.28	6.5%	6.5%
	2008	6,663,136	3,852,914	58%	3,423,456	2,439,746	71%	0.81	45%	36%	1.24	6.5%	6.4%
	2009	6,339,928	2,906,197	46%	3,060,172	2,441,734	80%	0.57	45%	38%	1.19	6.4%	6.4%
	2010	6,033,452	5,461,179	91%	2,745,633	2,451,903	89%	1.01	48%	40%	1.20	6.3%	6.3%
	2011	5,670,847	5,907,521	104%	2,466,754	2,468,282	100%	1.04	51%	41%	1.22	6.3%	6.2%
	2012	5,390,584	6,143,777	114%	2,214,982	2,486,187	112%	1.02	53%	43%	1.23	6.2%	6.2%
Projected Future Experience (40 Years)	2013	5,150,324	6,271,521	122%	1,984,897	2,501,782	126%	0.97	56%	45%	1.25	5.9%	6.0%
	2014	5,528,603	6,551,321	118%	1,773,471	2,512,175	142%	0.84	58%	46%	1.25	5.9%	5.9%
	2015	5,712,654	6,776,861	119%	1,579,582	2,515,837	159%	0.74	60%	48%	1.26	5.8%	5.8%
	2016	5,374,283	6,970,651	130%	1,402,343	2,511,497	179%	0.72	62%	49%	1.26	5.7%	5.7%
	2017	4,978,255	7,105,789	143%	1,240,776	2,497,744	201%	0.71	64%	50%	1.27	5.6%	5.6%
	2018	4,526,682	7,181,017	159%	1,093,931	2,473,595	226%	0.70	66%	52%	1.27	5.5%	5.5%
	2019	4,093,861	7,193,451	176%	960,886	2,438,922	254%	0.69	68%	53%	1.28	5.4%	5.4%
	2020	3,681,552	7,140,244	194%	840,745	2,393,773	285%	0.68	70%	54%	1.29	5.3%	5.3%
	2021	3,291,290	7,027,005	214%	732,634	2,337,831	319%	0.67	71%	55%	1.29	5.2%	5.2%
	2022	2,924,357	6,853,493	234%	635,703	2,271,110	357%	0.66	73%	56%	1.30	5.1%	5.2%
	2023	2,581,742	6,615,645	256%	549,125	2,193,929	400%	0.64	75%	57%	1.30	5.1%	5.1%
	2024	2,264,212	6,317,827	279%	472,097	2,106,863	446%	0.63	76%	58%	1.31	5.0%	5.1%
	2025	1,972,131	5,975,598	303%	403,852	2,010,766	498%	0.61	78%	59%	1.31	5.0%	5.0%
	2026	1,705,654	5,599,054	328%	343,656	1,906,911	555%	0.59	79%	60%	1.32	5.0%	5.0%
	2027	1,464,569	5,192,546	355%	290,812	1,796,934	618%	0.57	80%	61%	1.32	4.9%	5.0%
	2028	1,248,297	4,769,388	382%	244,656	1,682,572	688%	0.56	81%	61%	1.32	4.9%	4.9%
	2029	1,056,034	4,348,125	412%	204,559	1,565,445	765%	0.54	82%	62%	1.32	4.9%	4.9%
	2030	886,676	3,938,614	444%	169,931	1,446,750	851%	0.52	83%	62%	1.33	4.9%	4.9%
	2031	738,966	3,549,175	480%	140,216	1,328,183	947%	0.51	83%	63%	1.33	4.9%	4.9%
	2032	611,339	3,181,721	520%	114,891	1,211,526	1054%	0.49	84%	63%	1.33	4.9%	4.9%
	2033	502,154	2,843,091	566%	93,462	1,097,698	1174%	0.48	85%	64%	1.33	4.8%	4.8%
	2034	409,596	2,535,190	619%	75,465	987,877	1309%	0.47	85%	64%	1.33	4.8%	4.8%
	2035	331,871	2,256,652	680%	60,470	882,998	1460%	0.47	85%	64%	1.33	4.8%	4.8%
	2036	267,189	2,007,163	751%	48,077	783,343	1629%	0.46	86%	64%	1.33	4.8%	4.8%
	2037	213,817	1,781,610	833%	37,922	689,525	1818%	0.46	86%	65%	1.33	4.8%	4.8%
	2038	170,125	1,576,464	927%	29,672	601,922	2029%	0.46	86%	65%	1.33	4.8%	4.8%
	2039	134,656	1,388,334	1031%	23,026	520,952	2262%	0.46	86%	65%	1.33	4.8%	4.8%
	2040	106,035	1,217,964	1149%	17,718	446,562	2520%	0.46	87%	65%	1.33	4.8%	4.8%
	2041	83,086	1,063,181	1280%	13,515	378,897	2804%	0.46	87%	65%	1.33	4.8%	4.8%
	2042	64,810	924,810	1427%	10,215	318,157	3115%	0.46	87%	65%	1.33	4.7%	4.7%
	2043	50,338	801,095	1591%	7,646	264,080	3454%	0.46	87%	65%	1.33	4.7%	4.7%
	2044	38,910	687,928	1768%	5,665	216,575	3823%	0.46	87%	65%	1.33	4.7%	4.7%
	2045	29,934	587,150	1961%	4,151	175,275	4223%	0.46	87%	65%	1.33	4.7%	4.7%
	2046	22,927	500,124	2181%	3,004	139,903	4657%	0.47	87%	65%	1.33	4.7%	4.7%
	2047	17,487	425,833	2435%	2,145	109,921	5124%	0.48	87%	65%	1.33	4.7%	4.7%
	2048	13,276	362,733	2732%	1,509	84,878	5624%	0.49	87%	65%	1.33	4.7%	4.7%
	2049	10,018	308,573	3080%	1,044	64,426	6169%	0.50	87%	65%	1.34	4.7%	4.7%
	2050	7,527	262,314	3485%	710	48,025	6769%	0.51	87%	65%	1.34	4.7%	4.7%
	2051	5,638	223,160	3958%	473	35,131	7435%	0.53	87%	65%	1.34	4.7%	4.7%
	2052	4,207	189,112	4496%	308	25,161	8174%	0.55	87%	65%	1.34	4.7%	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Exhibit VIa
The Pyramid Life Insurance Company
Original Pricing Assumptions

Original Pricing Assumptions

Mortality:	1983 GAM Table with selection was used for forms C71, C72, C76, C77, and C78
	110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81
Voluntary Termination Rates:	See Exhibit VIb for detail regarding original pricing lapse assumptions.
Morbidity:	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.
Interest Rate:	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78
	6% was used for forms C79 and C81

Exhibit VIb
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, and C78

Male, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	28.0%	26.0%	25.0%	23.0%	14.0%	18.0%	23.0%	25.0%
2	20.0%	19.0%	18.0%	14.0%	8.0%	11.0%	14.0%	18.0%
3	18.0%	17.0%	15.0%	12.0%	6.0%	9.0%	12.0%	15.0%
4	17.0%	16.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
5	16.0%	15.0%	13.0%	10.0%	5.0%	7.0%	10.0%	13.0%
6	15.0%	14.0%	12.0%	9.0%	4.0%	6.0%	9.0%	12.0%
7	14.0%	12.0%	11.0%	7.0%	4.0%	5.0%	7.0%	11.0%
8	13.0%	11.0%	10.0%	6.0%	4.0%	4.0%	6.0%	10.0%
9	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
10	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
11+	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%

Female, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	29.0%	28.0%	26.0%	24.0%	15.0%	20.0%	24.0%	26.0%
2	21.0%	20.0%	19.0%	15.0%	9.0%	12.0%	15.0%	19.0%
3	19.0%	18.0%	17.0%	13.0%	7.0%	11.0%	13.0%	17.0%
4	18.0%	17.0%	16.0%	12.0%	6.0%	10.0%	12.0%	16.0%
5	17.0%	16.0%	15.0%	11.0%	6.0%	8.0%	11.0%	15.0%
6	16.0%	15.0%	14.0%	10.0%	5.0%	7.0%	10.0%	14.0%
7	15.0%	14.0%	12.0%	9.0%	5.0%	6.0%	9.0%	12.0%
8	14.0%	13.0%	11.0%	8.0%	4.0%	5.0%	8.0%	11.0%
9	11.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
10	12.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
11+	12.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, and C78 (continued)

Male, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	22.0%	21.0%	20.0%	19.0%	11.0%	15.0%	19.0%	20.0%
2	16.0%	15.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
3	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
4	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
5	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
6	11.0%	10.0%	9.0%	6.0%	3.0%	4.0%	6.0%	9.0%
7	10.0%	9.0%	8.0%	5.0%	3.0%	4.0%	5.0%	8.0%
8	9.0%	8.0%	7.0%	4.0%	3.0%	3.0%	4.0%	7.0%
9	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
10	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
11+	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%

Female, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	23.0%	22.0%	21.0%	20.0%	12.0%	16.0%	20.0%	21.0%
2	17.0%	16.0%	15.0%	12.0%	7.0%	9.0%	12.0%	15.0%
3	15.0%	14.0%	13.0%	10.0%	5.0%	8.0%	10.0%	13.0%
4	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
5	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
6	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
7	11.0%	10.0%	9.0%	6.0%	4.0%	4.0%	6.0%	9.0%
8	10.0%	9.0%	8.0%	5.0%	3.0%	3.0%	5.0%	8.0%
9	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
10	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
11+	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, and C78 (continued)

Male, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	19.0%	18.0%	18.0%	16.0%	10.0%	13.0%	16.0%	18.0%
2	13.0%	13.0%	12.0%	9.0%	6.0%	7.0%	9.0%	12.0%
3	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
4	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
5	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
6	9.0%	8.0%	8.0%	5.0%	2.0%	4.0%	5.0%	8.0%
7	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
8	7.0%	7.0%	6.0%	4.0%	2.0%	2.0%	4.0%	6.0%
9	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
10	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
11+	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%

Female, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	20.0%	19.0%	18.0%	17.0%	10.0%	14.0%	17.0%	18.0%
2	14.0%	13.0%	13.0%	10.0%	6.0%	8.0%	10.0%	13.0%
3	12.0%	12.0%	11.0%	9.0%	5.0%	7.0%	9.0%	11.0%
4	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
5	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
6	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
7	9.0%	8.0%	7.0%	5.0%	3.0%	4.0%	5.0%	7.0%
8	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
9	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
10	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
11+	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C79 and C81							
Policy Year	Lapse Rates						
	Issue Age						
	< 57	57 - 61	62 - 66	67 - 71	72 - 76	77 - 81	82+
1	23.0%	22.0%	21.0%	19.0%	17.0%	15.0%	13.0%
2	16.0%	15.0%	14.0%	12.0%	10.0%	8.0%	7.0%
3	13.0%	12.0%	11.0%	10.0%	9.0%	7.0%	6.5%
4	11.5%	11.0%	10.0%	9.0%	8.0%	6.5%	6.0%
5	10.0%	10.0%	9.5%	8.5%	7.5%	6.0%	6.0%
6	9.0%	9.0%	9.0%	8.0%	7.0%	6.0%	6.0%
7	8.0%	8.0%	8.0%	7.0%	6.5%	6.0%	6.0%
8	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%	6.0%
9+	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Exhibit VII
The Pyramid Life Insurance Company
58/85 Test After 26% Increase
Nationwide Experience
Policy Forms C71, C72, C76, C77, C78, C79 and C81

1	Accumulated value of initial earned premium	110,174,564	x	58%	=	63,901,247
2a	Accumulated value of earned premium	117,228,669				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	7,054,104	x	85%	=	5,995,989
3	Present value of future projected initial earned premium	28,970,056	x	58%	=	16,802,632
4a	Present value of future projected premium	46,319,509				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	17,349,453	x	85%	=	14,747,035
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**101,446,903**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					64,518,887
6b	Present value of future projected incurred claims without the inclusion of active life reserves					102,659,522
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**167,178,409**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at an average maximum valuation interest rate for contract reserves of 4.5% that uses the premium by issue year as weights.

The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience

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September 13, 2016

Honorable Jacqueline Cunningham
Commissioner of Insurance
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

RE: The Pyramid Life Insurance Company (Pyramid Life)
Company NAIC # 68284
Pyramid Life Policy Forms:

Comprehensive Long-Term Care	C71
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77VA
Home Health Care Only	C79VA
Home Health Care Only	C81VA
Nursing Home Only	C76
Nursing Home Only	C78VA
Nursing Home Only	G-20-A

Dear Commissioner Cunningham:

These forms are existing individual policy forms providing nursing home and home health care coverage. Policies currently in force on these forms were issued in Virginia during the time periods shown in the following table. These forms are no longer being marketed in any state.

Policy Form	For Policies In Force at 12/31/2011	
	Issue Start Date	Issue End Date
C71	5/5/1992	6/1/1997
C72VA	12/3/1996	12/3/1996
C77VA	5/12/1997	7/8/2004
C79VA	4/8/1997	10/25/2002
C81VA	2/3/1995	7/11/1997
C76	9/6/1995	10/27/1997
C78VA	3/1/1997	5/15/2004
G-20-A	2/1/1989	2/1/1989

Pyramid Life is requesting the approval of a premium rate increase on the above-listed forms. The increase is needed due to higher persistency. The company believes that a 270% increase is needed to restore the lifetime loss ratio on this block of business to the level expected in original

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pricing, using an interest rate that is consistent with the company's investment earnings. This level of increase is also required to allow certification that no future premium rate increases are needed under moderately adverse conditions. The company prefers to lessen the impact of the rate increase on policyholders by phasing in the rate increase as it continues to monitor the experience. The company originally requested three annual 50% rate increases, for a cumulative rate increase of 238%, however, the company has agreed to reduce the rate increase to 26% based on correspondence with the Bureau. The company plans to continue to monitor the experience over the next year and then then assess additional increases needed on this block of business.

The company will notify policyholders of all three rate increases at the time of implementing the first rate increase. The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

If the Bureau approves a rate increase, the company will offer insureds a contingent nonforfeiture benefit, if the policy was issued after December 1, 2001 and the cumulative rate increase for that policy triggers the definition of a substantial rate increase.

The following electronic items are included with this submission:

- this cover letter;
- the Review Requirements Checklist;
- an actuarial memorandum; and
- rate schedules prepared by Pyramid Life.

No filing fee is required for this submission.

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The contact person for this filing is:

Carmen Boyd
Assistant Vice President, Actuarial Compliance
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cboyd@UniversalAmerican.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

ABP/aim

Enclosures

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May 3, 2013

Janet Houser
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

Via SERFF

RE: The Pyramid Life Insurance Company (Pyramid Life)
Company NAIC # 68284
Pyramid Life Policy Forms:

Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

Dear Ms. Houser:

Thank you for reviewing this filing. This letter is in response to your letter dated October 1, 2012 regarding information needed for the above-referenced filing. The remainder of this letter provides additional information requested in your October 1 letter. Each request is restated in italics for reference.

1. *Under the Rate/Rule Schedule tab, the Rate Information should be amended to reflect the entire rate increase of 238% regardless that it may be implemented gradually over a 3 year period. To do so, please change the minimum and maximum % change under the Company Rate Information section. Please be aware, the attached rate sheets should reflect the proposed increases over the next 3 years. In other words, there should be an illustration reflecting rates with the first 50% increase, rates with the second 50% increase, and finally, rates with the third 50% rate increase.*

   The company has advised that it has updated the Rate/Rule Schedule tab within SERFF as part of this response to reflect the cumulative 238% rate increase. The proposed rate schedules enclosed with the initial submission reflect the rates after each of the first, second, and third 50% rate increases.

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2. *There appears to be a discrepancy regarding previous rate revisions. According to #16 of the memorandum, there have been no previous rate revisions. The Rate Information page within SERFF states there was a 25% increase effective 5/15/2006. In reviewing our own records, we have found a 37% rate increase was approved February 2, 2006. Please explain.*

   The company has indicated that the approved 37% rate increase was not implemented because it could not be done so in a compliant manner. The approval applied to policies issued prior to a certain date. Subsequent to the approval, the company became aware that the then-administration system could not support this implementation.

   Additionally, the company has indicated that for policy form G-20-A, it requested a 50% rate reduction nationwide in 1999. Virginia approved a 95% rate reduction. Only one insured with policy form G-20-A is in-force in Virginia, which results in an average impact of the last rate revision of -0.2%.

   The company has advised that it has updated the Rate Information page within SERFF as part of this response to reflect a -0.2% prior rate revision that was effective on September 1, 1999 rather than the erroneous 25%.

3. *As set forth in 14 VAC 5-130-70 B 14, "Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided." Without such a certification, the proposed rate increase may not be approved.*

   The certification found on page 9 of the actuarial memorandum includes a statement very similar, although not word for word, to this quoted certification. Therefore, we assume that this objection is relative to the company's inability to certify to rate stability as required by 14VAC5-200-153.B.2.a. The company believes that a 270% increase is needed to restore the nationwide lifetime loss ratio on its entire Long-Term Care (LTC) block of business to the level expected in original pricing (65% lifetime loss ratio under best-estimate assumptions). Given the company's strategy toward managing its entire LTC block of business across all jurisdictions and relying on that strategy in determining a "stable" rate level, this level of increase is also required to allow certification that no future premium rate increases are needed under moderately adverse conditions.

   Pyramid Life acknowledges that the Bureau may not be able to approve a rate increase without the required certification to rate stability. Based on our experience with the Bureau, we understand that in certain situations the Bureau may be willing to make an exception to requiring this certification and impose alternative conditions for approval. After the Bureau has had the opportunity to review the additional information provided in this letter and with further correspondence with the Bureau regarding the company's options, the company is willing to revisit its strategy toward managing its LTC block of business and the requisite product performance for rate stability in Virginia.

   Based on the items presented below, we respectfully request that the Bureau consider the following;

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- Nationwide experience for policies issued on or after October 1, 2003 on forms with Virginia business in force is not fully credible. To increase credibility, it is appropriate to use nationwide experience (regardless of issue date) on the Virginia policy forms where a portion of the policies were issued on or after October 1, 2003 (C77, C78 and C79). Additional detail is provided below in response to question #6.
- There have been no prior rate increases implemented in Virginia, so it is appropriate to use nationwide experience that is restated to the Virginia rate level.
- For business that is subject to rate stability regulation, it is appropriate to determine the rate increase using the current interest assumption and test the rate increase relative to the 58/85 test minimum requirement using the maximum valuation interest rate. Additional detail is provided below in response to question #12.

4. *Please provide sufficient detail or documentation so that any projections can be recreated. When possible, please use Excel spreadsheets that show all calculations and formulas which will greatly assist in our review.*

   The projection system performs calculations on a seriatim basis. The following provides a detailed description of the projection mechanics for earned premium, incurred claims, and life years. As the projected experience was developed using a complex, seriatim projection model, it is not possible to provide all the underlying formulas.

   Projection of Earned Premium – the following steps are performed in relation to the projection of earned premium:

   a) A lifetime policy year projection of earned premium is performed from issue for each insured, where each projection year's earned premium is developed based on the annualized premium and the current assumptions for lapse and mortality. The policy year projection for each insured is then converted to a calendar year projection based on the issue date of the policy. From the resulting calendar year projection, a set of calendar year "expected premium persistency factors" are calculated as the ratio of earned premium from one calendar year to the next. These "expected premium persistency factors" are later used to develop future calendar year earned premium projected from the actual earned premium amount in the last historical calendar year of experience for each in-force insured (see b below). Developing projections based on policy duration is a necessary first step because the projection assumptions are defined by policy duration.

   b) Beginning with the actual in-force premium earned for each insured as of the last historical calendar year of experience, a projection of earned premium on a calendar year basis is performed for each insured by multiplying the prior calendar year earned premium by the "expected premium persistency factor" for the current calendar projection year (see a above). This step is necessary to reflect the actual versus the model-produced (based on projection from issue) in-force as of the valuation date.

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c) Total projected earned premium for each future calendar year for a policy form is then developed by adding the earned premium by calendar year from each projected insured.

Projection of Incurred Claims – the following steps are performed in relation to the projection of incurred claims:

a) A lifetime policy year projection of incurred claims is performed from issue for each insured, where each projection year's incurred claims are developed based on the in-force daily benefit for the insured and the current assumptions for lapse, mortality, and morbidity. The policy year projection for each insured is then converted to a calendar year projection based on the issue date for the policy. From the resulting projection of incurred claims, and the earned premiums from step a above, a set of calendar year "current expected loss ratios" are developed based on the relationship of expected incurred claims to expected earned premium for each calendar year. These "current expected loss ratios" are later used to develop the future projected calendar year incurred claims based on the future projected calendar year earned premiums for each insured (see b below). Developing projections based on policy duration is a necessary first step because the projection assumptions are defined by policy duration.

b) A projection of incurred claims on a calendar year basis is developed for each insured by multiplying each future calendar year's projected earned premium (calculated as explained above) by the "current expected loss ratio" for the projection calendar year. Steps a and b are necessary in order to reflect the actual versus an assumed mix of business in force as of the valuation date.

c) Total projected incurred claims for each future calendar year for a policy form are then developed by adding the incurred claims by calendar year from each insured.

Projected Life Years – the following steps are performed in relation to the projection of life years:

a) A lifetime policy year projection of life years is performed from issue for each insured, where each projection life year is developed based on the current assumptions for lapse and mortality. The policy year projection for each policy is then converted to a calendar year projection based on the issue date for the policy. From the resulting calendar year projection, a set of calendar year "expected life year persistency factors" are calculated as the ratio of the life years from one calendar year to the next. These "expected life year persistency factors" are later used to develop future calendar year life years projected for each in-force insured as of the last historical calendar year of experience (see b below). Developing projections based on policy duration is a necessary first step because the projection assumptions are defined by policy duration.

b) For each in-force insured as of the last historical calendar year of experience, a projection of life years on a calendar year basis is performed for each insured by

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multiplying the insured life year by the "expected life year persistency factor" for the current calendar projection year (see a above). Steps a and b are necessary in order to reflect the actual versus an assumed mix of business in force as of the valuation date. This step is necessary to reflect the actual versus the model-produced (based on projection from issue) in-force as of the valuation date.

c) Total projected life years for each future calendar year for a policy form are then developed by adding the life years by calendar year from each insured.

The enclosed Excel spreadsheet provides values for all attachments included with this letter. Illustrative factors can be developed from the earned premium, incurred claims, and life years produced by the model and these factors can be used to reproduce the projected experience using the formulas provided below.

$$(\text{Earned Premium})_t = (\text{Earned Premium})_{t-1} \times (\text{Premium Persistency})_t \times (\text{Premium Rate Increase Factor})_t$$

$$(\text{Incurred Claims})_t = (\text{Incurred Claims})_{t-1} \times (\text{Claim Factor})_t \times [(\text{Adverse Selection})_t \ / \ (\text{Adverse Selection})_{t-1}] \times (\text{Premium Persistency})_t$$

$$(\text{Life Years})_t = (\text{Life Years})_{t-1} \times (\text{Policy Persistency})_t$$

Where t = any calendar year in the projection period (2012+)

The 'Illustration' tab of the enclosed Excel file uses the above formulas to reproduce the projected experience earned premium, incurred claims, and life years that appear in Attachment 1, which is described below in question #6. This illustration is provided to help you get comfortable with the mechanics of the projection system. The same projection system is used to create all of the attachments included with this letter. We do not provide similar illustrative calculations for every attachment in light of the significant effort and limited additional benefit of doing so. If, however, you require such illustrations, we can provide them upon request.

5. *Thank you for providing reserves in Exhibits III and IV. Please provide an explanation of the reserve basis and justification for the reserve levels provided.*

The company has indicated that the basis for the active life reserves provided in Exhibits III and IV of the August 29 actuarial memorandum is either a factor table that the company received when the block was acquired or 1-year FPT reserves at the maximum statutory interest rate and 1983 Group Annuity Mortality (83GAM) table. The reserves were sufficient based on its 2012 cash flow testing.

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6. *According to item #14 in the memorandum, it is indicated that nationwide experience includes experience of "similar" nationwide forms. Experience in the exhibits should only include the experience for those forms for which a rate increase has been requested and for which there are Virginia policies. In addition, because these are long term care policies, the experience must be separated and restated to reflect experience prior to October 2003 that meets the minimum loss ratio subject to 14 VAC 5-200-150 B and experience after October 2003 that is subject to rate stabilization as set forth in 14 VAC 5-200-153. Please resubmit exhibits accordingly.*

   Attachments 1 and 2 provide nationwide experience projections that are similar to Exhibit I of the August 29 actuarial memorandum, but are only for forms for which the rate increase has been requested and that has in-force Virginia policies. The business is bifurcated to reflect experience of policies issued prior to, and on or after October 1, 2003, respectively. Attachment 2, reflecting policies issued on or after October 1, 2003, includes loss ratios that reflect the maximum valuation interest rate and the company's current interest rate assumption (in addition to loss ratios at the original pricing interest rate) as described below in response to question #12.

   Attachments 3 and 4 provide Virginia-specific experience with similar information to that in Attachments 1 and 2, respectively. Because Virginia-specific experience prior to 2005 is not available, estimation of historical earned premium, paid claims, and incurred claims was necessary in Attachments 3 and 4. A sensitivity test of this estimation is provided below in response to question #11.

   The nationwide experience for policies issued on or after October 1, 2003 and Virginia-specific experience has minimal credibility, but is being provided as requested. To increase credibility, we believe it is appropriate to use nationwide experience regardless of issue date. We acknowledge that the requirements differ for policies issued prior to versus on or after October 1, 2003 and that each cohort will be subject to those requirements. However, we do not interpret that the regulation requires the experience to be bifurcated. This is especially true for policies that were issued after rate stability regulation, but where the forms were originally priced under loss ratio regulation (i.e., C77 and C78 based on Virginia in-force policies). Supporting the rate increase with nationwide experience regardless of issue date provides for an unbiased approach as it relates to the policies issued under the same policy form using the same original pricing philosophy.

   The following table provides the assumed credibility of the Virginia-specific and nationwide experience. A credibility standard of a 90% confidence interval for the number of claims with an error of plus or minus 10% was used. Based on these parameters, 271 claims is the criterion for full credibility. The credibility percentage is determined as (Number of claims / 271)$^{1/2}$.

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Credibility Standard
Based on Claims Reported as of December 31, 2011

Jurisdiction	Claim Count	Credibility
Virginia	59	47%
Issued Prior to 10/1/2003	59	47
Issued On or After 10/1/2003	0	0
Nationwide for in-force Virginia forms	637	100
Issued Prior to 10/1/2003	627	100
Issued On or After 10/1/2003	10	20
Nationwide all issues for in-force Virginia forms with a subset of policies issued on or after 10/1/2003 (C77, C78, and C79)	554	100

It should be noted that the nationwide level reflects an average 14% rate increase, but no prior rate increases have been implemented in Virginia. Therefore, we believe it would be appropriate to restate the nationwide premiums to the Virginia rate level in all loss ratio or rate increase demonstrations.

7. *Please advise if nationwide exhibits include Florida experience. If so, in providing revised nationwide exhibits, we would like to see the Florida experience removed from the loss ratio demonstration. Demonstrations should be provided with and without the Florida experience.*

   The nationwide experience in Attachment 1 includes Florida experience, whereas the nationwide experience in Attachment 2 does not because no policies were issued in Florida on or after October 1, 2003. Attachment 5 provides similar information as Attachment 1 with the Florida experience removed. The lifetime loss ratio before the requested rate increase decreases from 92% to 90% after removing the Florida experience.

8. *Under #5[a] in the memorandum there is a reference to "salvage factors". Please define this term and explain how the factors are calculated and what factors were used.*

   Salvage factors were developed for each form and policyholder and applied to the claim costs to reflect the difference between actual charge levels and the maximum daily benefit amount. The salvage factor is the ratio of the assumed charge level to the policy's then-current daily benefit amount for each calendar year.

   For nursing home and assisted living facility claim costs, the assumed charge levels were developed from Genworth's 2011 Cost of Care Survey. The survey indicates that the 2011 average cost per day for a stay in a nursing home was $213 for a private room and $193 for a semi-private room. We used the average of the two and assumed an average cost of $203 per day of nursing home care. For assisted living facility stays, the survey indicated an average monthly cost of $3,261, or about $107 per day. For calendar years after 2011, the average cost per day is trended forward at 5.0%. The estimated average cost is compared to each policy's current daily benefit amount in that calendar year to develop the salvage factor.

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For home health care claim costs, the assumed salvage factor is developed based on the Milliman *Long-Term Care Guidelines (LTCGs)*. The *LTCGs* indicate that, on average, the salvage factor for home health care claim costs is approximately 80% of the salvage factor for nursing home claim costs on a comprehensive policy with compound benefit inflation protection and a home care daily benefit that is 100% of the nursing home daily benefit. We use this information as the starting point for home health care salvage factors. If the policy does not have compound benefit inflation protection, the salvage factor wears off accordingly. If the policy covers home health care services at less than 100%, then the salvage factor is adjusted to reflect less salvage.

The salvage factors are determined on a seriatim basis as they vary by duration, care setting, inflation protection option, daily benefit, reimbursement percentage, and calendar year of issue. Therefore, it is not possible to provide all the salvage factors used, but Attachment 6 provides an example.

9. *What percentage of the block has automatic compound inflation protection, and what percentage of the block has automatic simple inflation protection?*

   Based on both the nationwide and Virginia-specific number of in-force lives as of December 31, 2011, 14% of policies have automatic compound inflation protection while no policies have automatic simple inflation. Based on nationwide excluding Florida, 15% of in-force lives have automatic compound inflation while no policies have simple automatic inflation as of December 31, 2011.

10. *Please provide the differences (material or otherwise) in the assumptions used in this filing in comparison to those used in the company's 2011 asset adequacy testing.*

    Attachment 7 provides a comparison between the current assumptions used in this filing and the assumptions used in the 2011 reserve testing. The company has indicated that the assumptions in the 2012 reserve testing were consistent with the current rate filing assumptions with appropriate adjustments for differences in the models.

    The persistency assumption supporting this filing is higher than that used in the 2011 reserve testing. The persistency assumption used in the reserve testing was derived from total terminations for the most recent one-year period ending September 30, 2011. The persistency assumption used in this filing was derived from actual terminations for the most recent four-year period ending December 31, 2011. Both assumptions represented a best estimate based on actual experience and actuarial judgment at the time of derivation.

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11. *Please explain why Virginia-specific data is not available prior to 2005 as stated in #14 of the memorandum. Please explain why the company feels this estimate of the missing Virginia specific information is reasonable and credible. With half of the experience missing, should such a filing be reviewed?*

    The company has indicated that it changed its administration system in 2004, which allowed for data tracking on a seriatim basis. Prior to 2004, nationwide experience was available through various nationwide, summary level reports, such as the experience reporting forms.

    Virginia-specific experience is not considered fully credible, even if the actual experience prior to 2005 was available. While we believe the estimate is a reasonable approximation, it is not material to the filing. As a sensitivity test, we determined how much the incurred claims prior to 2005 could be reduced and still produce a lifetime loss ratio that exceeds the 60% minimum. Reducing the incurred claims prior to 2005 by 50% decreases the lifetime loss ratio after the requested rate increase in Attachment 3 (issues prior to 10/1/03) from 65% down to 60%. A similar sensitivity test for Attachment 4 (issues on or after 10/1/03) is not applicable as there were no incurred claims prior to 2005.

    In order to increase the credibility of each state's experience, nationwide experience is being used to support this filing in every jurisdiction in which this rate filing is being submitted. Supporting the rate increase in each jurisdiction with nationwide experience provides for an unbiased approach as it relates to each jurisdiction filing.

12. *Under #17 in the memorandum, it has indicated a 270% increase is needed using an interest rate that is consistent with the company's investment earnings. Please confirm the lifetime loss ratio was calculated using an interest rate consistent with that assumed in the determination of premiums as required by 14 VAC 5-130-70 C and advise what interest rate was used. If [lower] than the discount rate used in the projections, then please revise the projections by using the original rate.*

    For business that was issued prior to October 2003 (loss ratio regulation), an interest rate consistent with that assumed in the determination of premiums as required by 14 VAC 5-130-70 C was used to test that the lifetime loss ratio exceeded the 60% minimum requirement. The average original pricing interest rate is 5.8%.

    For business that was issued on or after October 2003 (rate stability regulation), the maximum valuation interest rate was used as prescribed by 14 VAC 5-200-153.C.4 to test that the proposed rate increase meets the 58%/85% loss ratio minimum requirement. The maximum valuation interest rate over the issue period was 4.5%.

    For the business that was issued after rate stability regulation, the loss ratios are shown using the original pricing interest rate, the maximum valuation interest rate, and the company's current interest rate assumption in Attachments 2, 4, 9, 11, and 16.

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13. *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 originally anticipated.*

    The original actuarial memorandums filed in Virginia are enclosed with this response. The original pricing memoranda indicated that the anticipated lifetime loss ratio was 60%, except for G-20-A where the anticipated lifetime loss ratio was 55%. For some forms, the original pricing memoranda did not explicitly indicate the expected lifetime loss ratio, rather that it exceeded the minimum requirement. Additionally, some forms, used a lower interest rate assumed to be representative of the then-current maximum valuation interest rate.

    Attachments 8 through 12, which are described below in question #14, provide our reproduction of the lifetime loss ratios expected in original pricing based on the in-force mix of business.

    Based on the projections in Attachments 1 and 2, the lifetime loss ratios after the requested rate increase exceed the original pricing lifetime loss ratios for policies issued prior to October 1, 2003, but not for policies issued on or after October 1, 2003. This is because the experience for policies issued on or after October 1, 2003 has limited credibility and the size of the rate increase was determined using nationwide experience for all forms combined.

14. *Please explain the purpose of the actual-to-expected ratio on Exhibit 5. According to the exhibit, in year 2019 and later, actual or projected nationwide experience would be less than expected experience before the proposed rate increase. With the three rate increases, that would occur in 2013. If this is the case, then why is an increase needed at this time? Is it reasonable to ask the consumer to incur significant rate increases when the company is actually predicting actual claims will be less than expected?*

    The *annual* Actual-to-Expected (A:E) loss ratios capture the impact of changes in morbidity from original pricing. However, it does not capture the impact of higher persistency.

    Considering the *lifetime* A:E loss ratios captures the combined effect of changes in morbidity and interest. The purpose of the A:E ratio in Exhibit V of the August 29 actuarial memorandum is to demonstrate that after the requested rate increase the *lifetime* A:E loss ratio exceeds 1.00.

    Attachments 8 through 12 provide comparisons of the actual and expected nationwide experience similar to Exhibit V of the August 29 actuarial memorandum, but reflect only forms where the rate increase has been requested and Virginia policies are in force. The business is bifurcated based on issue date relative to October 1, 2003. The expected experience was developed by projecting from issue the in-force policies using the original pricing assumptions for each policy form or, if not available, the original pricing assumptions from another form that was issued during a similar era.

    Attachments 8 and 9 provide nationwide experience bifurcated to reflect experience of policies issued prior to, and on or after October 1, 2003, respectively, and is consistent with that used in Attachments 1 and 2. Attachments 10 and 11 provide Virginia-specific experience bifurcated to reflect experience of policies issued prior to, and on or after October

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1, 2003, respectively, and is consistent with that used in Attachments 3 and 4. Attachment 12 provides nationwide experience issued prior to October 1, 2003 with the Florida experience removed and is consistent with that used in Attachment 5. Attachments 9 and 11 also include "actual" lifetime loss ratios that reflect the maximum valuation interest rate and the company's current interest rate assumption as described above in response to question #12, along with the corresponding A:E lifetime ratio.

The A:E lifetime ratio exceeds 1.00 for business issued prior to October 1, 2003 as shown in Attachment 8, but does not for business issued on or after October 1, 2003 as shown in Attachment 9. The A:E is less than 1.00 in Attachment 9 because the experience for policies issued on or after October 1, 2003 has limited credibility and the size of the rate increase was determined using nationwide experience for all forms combined.

Pyramid Life acknowledges that the Bureau may not be able to approve the requested rate increase in light of its request for bifurcated experience and to include only the forms that are in-force in Virginia. After the Bureau has had the opportunity to review the additional information provided in this letter and with further correspondence with the Bureau regarding the company's options, the company is willing to revisit its strategy toward managing its LTC block of business and the requisite product performance for rate stability in Virginia.

It should be noted that the nationwide level reflects an average 14% rate increase, but no prior rate increases have been implemented in Virginia. Therefore, we believe it would be appropriate to restate the nationwide premiums to the Virginia rate level in all loss ratio or rate increase demonstrations.

15. *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 reviews in other states.*

Enclosed with this letter is a listing of the status of the rate increase filings in other states, as provided by Pyramid Life.

As each jurisdiction has its own set of requirements and review processes, the rate increase allowed in each jurisdiction may (1) reflect regulatory limitations, (2) not be determined entirely by the pooled nationwide experience, (3) use methods that are not appropriate for long-term care insurance, or (4) impose other non-actuarial or arbitrary limitations. For example, some jurisdictions determine the rate increase in part using non-credible, jurisdiction-specific experience or considering the historical versus lifetime loss ratio (which may be appropriate for other health products, but not for long-term care).

As rate increase requirements vary by jurisdiction, we respectfully request that the Bureau review this filing with regard to Virginia regulations, independent of the increase allowed by other jurisdictions.

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16. *Please submit all exhibits in an Excel format for easier review of the projections.*

    Enclosed with this letter is an Excel workbook containing attachments to this letter in an Excel format.

17. *We note the filing does not include a description of the benefits applicable for each type of policy. Upon resubmission, please include a description of the benefits for each policy.*

    Enclosed with this letter are the original pricing memorandums filed in Virginia that provide a description of benefits for each policy form.

18. *For those policies subject to pre-rate stabilization standards, please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denomination is equal to the anticipated earned premium.*

    Attachment 13 provides the anticipated loss ratio as defined above for policies issued prior to October 2003 for (a) nationwide experience, (b) nationwide experience excluding Florida, and (c) Virginia-specific experience. The anticipated loss ratio is shown both before and after the requested rate increase. The experience included in this attachment is consistent with that used in Attachments 1, 5, and 3, respectively.

    Pyramid Life acknowledges that the Bureau has a rule that requires this anticipated loss ratio to exceed 60%, but as shown in Attachment 13 the anticipated loss ratio after the requested rate increase is well below 60%. After the Bureau has had the opportunity to review the additional information provided in this letter and upon further correspondence with the Bureau regarding the company's options, the company is willing to revisit the rate increase requested in Virginia.

    It should be noted that the nationwide level reflects an average 14% rate increase, but in Virginia, there have been no prior rate increases implemented. Therefore, we believe it is appropriate to restate the nationwide premiums to the Virginia rate level in calculating the anticipated loss ratio. With this adjustment, the anticipated loss ratio increases (multiplicatively) by about 14%.

19. *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.*

    Attachment 14 provides original pricing assumptions that were used to develop the expected experience, the assumptions used in the 2006 rate increase filing (which the Bureau approved, but was not implemented as described above in #2), and the current assumptions being used in this filing.

    While there was a prior 1999 filing for G-20-A, the assumptions for that filing were excluded from Attachment 14 because the projected values used in this filing exclude G-20-A as described in section 8 of the August 29 actuarial memorandum.

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20. *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. Please provide for both pre and post rate stabilization standards.*

    Attachments 15, 16, and 17 provide nationwide experience with the premium component restated to the *current* Virginia premium rate level as if the current rate level had been implemented since inception for experience consistent with that used in Attachments 1 (issues prior to 10/1/03), 2 (issues on or after 10/1/03), and 5 (issues prior to 10/1/03 excluding Florida experience), respectively. As there have been no prior rate increases implemented in Virginia, the premium component has been restated to reflect no prior rate increases. Attachment 16 also includes loss ratios that reflect the maximum valuation interest rate and the company's current interest rate assumption as described above in response to question #12.

    We acknowledge that this question is requesting that premiums be restated to the *proposed*, rather than the current, rate level. As the company is willing to revisit its strategy toward managing its LTC block of business in Virginia after the Bureau has had a chance to review the additional information provided in this letter, showing the current rate level in these attachments is more meaningful in considering alternative rate increase levels. The lifetime loss ratio with premiums restated to any alternative proposed rate level can be determined as (the lifetime loss ratio) divided by (1 + alternative rate increase). As the rate level changes, the incurred claims also change slightly due to changes in the amount of premium that is waived while on claim. While it is appropriate to adjust the incurred claim component, Attachments 15 through 17 adjust only the premium component as requested.

21. *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.*

    The company believes that a 270% increase is needed to restore the nationwide lifetime loss ratio on its entire LTC block of business to the level expected in original pricing (65% lifetime loss ratio under best-estimate assumptions) and to allow certification that no future premium rate increases are needed under moderately adverse conditions

    Moderately adverse conditions are defined as a 15% increase in the future loss ratio, due to any combination of deterioration in the experience from that expected using the current best-estimate assumptions described in Section 5 of the August 29 actuarial memorandum. The requested rate increase (cumulative 238%) does not include any margins since it is less the 270% rate increase that the company believes is needed.

    The decisions regarding moderately adverse conditions defined in the August 29 actuarial memorandum were relative to expectations and performance for the company's entire LTC block of business. A different approach to rating and provision for moderately adverse conditions may apply if rate stability is to be determined for only experience issued on or after October 1, 2003 and forms that are in-force in Virginia, due to its limited credibility and resulting increased uncertainty. Any margin needed to certify to rate stability will be revisited after further correspondence with the Bureau regarding the company's options.

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22. *Is it 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.*

    If the requested rate increase is approved and the experience develops as projected under best-estimate assumptions, then the company does not intend to request any further rate increases. If a 270% rate increase were approved and the experience develops as projected under moderately adverse assumptions, then the company can certify that no future premium rate increases are needed.

    Pyramid Life acknowledges that it may need to revise its requested rate increase in light of the Bureau's request for bifurcated experience and to include only the forms that are in-force in Virginia. After the Bureau has had the opportunity to review the additional information provided in this letter and upon further correspondence with the Bureau regarding the company's options, the company is willing to revisit its strategy toward managing its LTC block of business and the requisite product performance for rate stability in Virginia.

23. *Does the Company have any open blocks of long term care business? If so, how do the proposed rates compare with new rates for same ages and benefits? Has consideration been given to allowing policyholders in this block to exchange their policy for one in the open block(s) without evidence of insurability?*

    Pyramid Life does not have any open blocks of LTC business. The nationwide experience included in the August 29 actuarial memorandum included all of the company's LTC business.

    The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. If the Bureau approves a rate increase, the company will offer insureds a contingent nonforfeiture benefit, if the policy was issued after December 1, 2001 and the cumulative rate increase for that policy triggers the definition of a substantial rate increase.

24. *§ 38.2 -3407.14 of the Code of Virginia requires written notice of at least 60 days prior to a proposed renewal of coverage when such renewal of coverage has the intention of increasing annual premiums by more than 35%. Since the requested rate increase is greater than 35%, please furnish a copy of the letter the company intends to use when notifying policyholder of such annual premium increases.*

    Pyramid Life will notify policyholders 60 days prior to the next premium billing date after approval.

    Enclosed with this letter is a sample notification letter for the original request of three 50% annual rate increases, as provided by Pyramid Life. The company acknowledges that the size of the rate increase will likely change and will revise the language accordingly. Additionally, in the future, slight variations in language may occur that do not materially

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change the information provided to the policyholder. It is our understanding that a revised sample letter does not need to be filed with the Bureau unless requested.

Limitations and Qualifications

Milliman's work has been prepared for the use and benefit of Pyramid Life. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

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In performing this analysis, we relied on data and other information provided by Pyramid Life. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

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Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2419 or by e-mail at amy.pahl@milliman.com.

Respectfully,

Amy Pahl, FSA, MAAA
Principal & Consulting Actuary

ABP/jbh

Attachment 1: Nationwide Experience on Policies issued prior to 10/1/03
Attachment 2: Nationwide Experience on Policies issued on or after 10/1/03
Attachment 3: Virginia-Specific Experience on Policies issued prior to 10/1/03
Attachment 4: Virginia-Specific Experience on Policies issued on or after 10/1/03
Attachment 5: Nationwide Experience, excluding Florida, on Policies issued prior to 10/1/03
Attachment 6: Example Salvage Factors
Attachment 7: Comparison of Reserve Testing and Current Assumptions
Attachment 8: Nationwide Actual-to-Expected Experience on Policies issued prior to 10/1/03
Attachment 9: Nationwide Actual-to-Expected Experience on Policies issued on or after 10/1/03
Attachment 10: Virginia-Specific Actual-to-Expected Experience on Policies issued prior to 10/1/03
Attachment 11: Virginia-Specific Actual-to-Expected Experience on Policies issued on or after 10/1/03
Attachment 12: Nationwide Actual-to-Expected Experience, excluding Florida, on Policies issued prior to 10/1/03
Attachment 13: Anticipated Loss Ratio Exhibits
Attachment 14: Comparison of Assumptions Exhibit
Attachment 15: Nationwide Experience on Policies issued prior to 10/1/03 Restated to the Current Rate Level
Attachment 16: Nationwide Experience on Policies issued on or after 10/1/03 Restated to the Current Rate Level
Attachment 17: Nationwide Experience, excluding Florida, Policies issued prior to 10/1/03 Restated to the Current Rate Level

Enclosures: State Status Listing
Excel version of Attachments
Original Pricing Memorandums
Sample Policyholder Notification letter

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Attachment 1
The Pyramid Life Insurance Company
Nationwide Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		100,539	0	7,714	0%	8%	6.1%	3.359
	1992	151,789	0	14,337	0%	9%		480,406	0	45,375	0%	9%	6.1%	3.165
	1993	188,843	0	25,451	0%	13%		569,137	0	76,704	0%	13%	6.1%	3.014
	1994	227,543	0	40,930	0%	18%		643,021	0	115,664	0%	18%	6.1%	2.826
	1995	391,329	1,400	87,554	0%	22%		1,051,092	3,760	235,167	0%	22%	6.2%	2.686
	1996	571,602	15,065	107,231	3%	19%		1,456,224	38,380	273,185	3%	19%	6.2%	2.548
	1997	833,177	31,170	318,692	4%	38%		2,010,356	75,210	768,965	4%	38%	6.3%	2.413
	1998	1,350,701	41,362	246,916	3%	18%		3,112,846	95,323	569,046	3%	18%	6.4%	2.305
	1999	2,636,949	29,107	515,708	1%	20%		5,783,349	63,837	1,131,048	1%	20%	6.5%	2.193
	2000	3,902,433	101,382	846,348	3%	22%		8,083,800	210,010	1,753,190	3%	22%	6.5%	2.071
	2001	4,997,550	211,078	307,320	4%	6%		9,752,180	411,895	599,703	4%	6%	6.6%	1.951
	2002	5,768,244	257,912	1,367,008	4%	24%		10,581,356	473,118	2,507,661	4%	24%	6.6%	1.834
	2003	6,350,207	340,929	3,323,418	5%	52%		10,940,119	587,352	5,725,575	5%	52%	6.6%	1.723
	2004	6,389,497	1,494,115	3,759,879	23%	59%		10,321,842	2,413,651	6,073,855	23%	59%	6.6%	1.615
	2005	6,144,026	2,218,679	4,433,379	36%	72%		9,302,240	3,359,147	6,712,268	36%	72%	6.6%	1.514
	2006	6,449,747	2,915,459	3,881,536	45%	60%		9,154,260	4,137,972	5,509,144	45%	60%	6.6%	1.419
	2007	6,467,923	3,408,680	5,013,354	53%	78%		8,605,311	4,535,111	6,670,066	53%	78%	6.6%	1.330
	2008	6,242,577	4,308,611	3,922,366	69%	63%		7,785,900	5,373,808	4,892,074	69%	63%	6.5%	1.247
	2009	5,942,470	5,160,722	3,242,278	87%	55%		6,950,084	6,035,782	3,792,044	87%	55%	6.5%	1.170
	2010	5,645,342	5,243,145	4,768,785	93%	84%		6,195,845	5,754,429	5,233,811	93%	84%	6.4%	1.098
	2011	5,293,031	5,229,809	5,978,136	99%	113%	3,163	5,457,209	5,392,026	6,163,564	99%	113%	6.3%	1.031
Projected Future Experience	2012	4,856,810	6,556,075	5,670,552	135%	117%	2,974	4,715,289	6,365,040	5,505,320	135%	117%	6.1%	0.971
	2013	4,533,441	6,218,755	5,970,683	137%	132%	2,786	4,152,617	5,696,359	5,469,125	137%	132%	6.0%	0.916
	2014	4,200,271	6,547,902	6,231,095	156%	148%	2,600	3,637,129	5,670,006	5,395,674	156%	148%	5.9%	0.866
	2015	3,870,959	5,528,877	6,446,773	143%	167%	2,416	3,174,938	4,534,753	5,287,606	143%	167%	5.8%	0.820
	2016	3,550,598	6,094,443	6,614,505	172%	186%	2,236	2,763,716	4,743,795	5,148,601	172%	186%	5.7%	0.778
	2017	3,240,617	6,453,207	6,732,696	199%	208%	2,060	2,398,400	4,776,056	4,982,907	199%	208%	5.6%	0.740
	2018	2,942,362	6,708,612	6,797,534	228%	231%	1,889	2,074,245	4,729,296	4,791,983	228%	231%	5.5%	0.705
	2019	2,657,074	6,878,839	6,802,490	259%	256%	1,723	1,786,837	4,625,901	4,574,558	259%	256%	5.4%	0.672
	2020	2,385,857	6,970,755	6,743,551	292%	283%	1,564	1,532,267	4,476,823	4,330,906	292%	283%	5.3%	0.642
	2021	2,129,660	6,989,596	6,626,615	328%	311%	1,412	1,307,185	4,290,213	4,067,416	328%	311%	5.3%	0.614
	2022	1,889,256	6,940,325	6,450,490	367%	341%	1,268	1,108,748	4,073,071	3,785,601	367%	341%	5.2%	0.587
	2023	1,665,218	6,824,782	6,212,457	410%	373%	1,132	934,511	3,830,030	3,486,397	410%	373%	5.2%	0.561
	2024	1,457,967	6,644,946	5,918,071	456%	406%	1,004	782,414	3,565,990	3,175,915	456%	406%	5.1%	0.537
	2025	1,267,681	6,406,739	5,581,871	505%	440%	885	650,545	3,287,790	2,864,487	505%	440%	5.1%	0.513
	2026	1,094,400	6,118,496	5,215,524	559%	477%	776	537,062	3,002,572	2,559,450	559%	477%	5.0%	0.491
	2027	937,919	5,788,719	4,823,617	617%	514%	675	440,149	2,716,543	2,263,638	617%	514%	5.0%	0.469
	2028	797,832	5,426,555	4,420,852	680%	554%	584	358,043	2,435,277	1,983,947	680%	554%	5.0%	0.449
	2029	673,562	5,043,795	4,023,265	749%	597%	502	289,066	2,164,599	1,726,628	749%	597%	5.0%	0.429
	2030	564,343	4,652,750	3,639,331	824%	645%	429	231,615	1,909,562	1,493,639	824%	645%	4.9%	0.410
	2031	469,303	4,263,440	3,275,866	908%	698%	364	184,200	1,673,391	1,285,770	908%	698%	4.9%	0.392
	2032	387,394	3,883,765	2,934,666	1003%	758%	307	145,417	1,457,858	1,101,592	1003%	758%	4.9%	0.375
	2033	317,495	3,520,559	2,623,755	1109%	826%	258	113,983	1,263,903	941,944	1109%	826%	4.9%	0.359
	2034	258,387	3,178,546	2,340,505	1230%	906%	215	88,722	1,091,413	803,656	1230%	906%	4.9%	0.343
	2035	208,879	2,860,595	2,084,738	1369%	998%	179	68,602	939,495	684,683	1369%	998%	4.9%	0.328
	2036	167,789	2,567,981	1,855,993	1530%	1106%	148	52,711	806,730	583,059	1530%	1106%	4.8%	0.314
	2037	133,971	2,300,255	1,648,620	1717%	1231%	122	40,260	691,251	495,428	1717%	1231%	4.8%	0.301
	2038	106,360	2,056,069	1,461,444	1933%	1374%	100	30,576	591,075	420,133	1933%	1374%	4.8%	0.287
	2039	84,006	1,833,243	1,289,161	2182%	1535%	82	23,104	504,191	354,554	2182%	1535%	4.8%	0.275
	2040	66,013	1,630,004	1,133,386	2469%	1717%	66	17,370	428,901	298,226	2469%	1717%	4.8%	0.263
	2041	51,618	1,444,936	991,862	2799%	1922%	54	12,995	363,771	249,707	2799%	1922%	4.8%	0.252
	2042	40,179	1,276,738	864,616	3178%	2152%	44	9,678	307,543	208,270	3178%	2152%	4.8%	0.241
	2043	31,139	1,124,490	750,824	3611%	2411%	35	7,177	259,181	173,055	3611%	2411%	4.8%	0.230
	2044	24,013	986,432	645,309	4108%	2687%	28	5,296	217,548	142,317	4108%	2687%	4.8%	0.221
	2045	18,423	860,943	550,270	4673%	2987%	23	3,888	181,678	116,119	4673%	2987%	4.8%	0.211
	2046	14,066	747,552	467,329	5315%	3322%	18	2,840	150,941	94,360	5315%	3322%	4.7%	0.202
	2047	10,687	645,868	395,679	6043%	3702%	14	2,065	124,783	76,446	6043%	3702%	4.7%	0.193
	2048	8,074	555,399	333,908	6878%	4135%	11	1,493	102,679	61,731	6878%	4135%	4.7%	0.185
	2049	6,058	475,417	280,050	7848%	4623%	9	1,072	84,105	49,543	7848%	4623%	4.7%	0.177
	2050	4,520	404,899	233,511	8958%	5166%	7	765	68,539	39,527	8958%	5166%	4.7%	0.169
	2051	3,352	342,946	193,862	10230%	5783%	5	543	55,544	31,398	10230%	5783%	4.7%	0.162
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	75,974,912	31,008,624	42,202,920	41%	56%		118,337,116	38,960,812	58,855,823	33%	50%		
	Future	47,127,557	155,754,245	137,277,327	330%	291%	31,005	33,687,532	88,258,191	81,105,316	262%	241%		
	Lifetime	123,102,469	186,762,870	179,480,247	152%	146%		152,024,648	127,219,003	139,961,138	84%	92%		

Attachment 1
The Pyramid Life Insurance Company
Nationwide Experience on Policies Issued Prior to October 1, 2003, After Requested Three 50% Increases and Assumed Implementation Date of October 1, 2012
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		100,539	0	7,714	0%	8%	6.1%	3.359
	1992	151,789	0	14,337	0%	9%		480,406	0	45,375	0%	9%	6.1%	3.165
	1993	188,843	0	25,451	0%	13%		569,137	0	76,704	0%	13%	6.1%	3.014
	1994	227,543	0	40,930	0%	18%		643,021	0	115,664	0%	18%	6.1%	2.826
	1995	391,329	1,400	87,554	0%	22%		1,051,092	3,760	235,167	0%	22%	6.2%	2.686
	1996	571,602	15,065	107,231	3%	19%		1,456,224	38,380	273,185	3%	19%	6.2%	2.548
	1997	833,177	31,170	318,692	4%	38%		2,010,356	75,210	768,965	4%	38%	6.3%	2.413
	1998	1,350,701	41,362	246,916	3%	18%		3,112,846	95,323	569,046	3%	18%	6.4%	2.305
	1999	2,636,949	29,107	515,708	1%	20%		5,783,349	63,837	1,131,048	1%	20%	6.5%	2.193
	2000	3,902,433	101,382	846,348	3%	22%		8,083,800	210,010	1,753,190	3%	22%	6.5%	2.071
	2001	4,997,550	211,078	307,320	4%	6%		9,752,180	411,895	599,703	4%	6%	6.6%	1.951
	2002	5,768,244	257,912	1,367,008	4%	24%		10,581,356	473,118	2,507,661	4%	24%	6.6%	1.834
	2003	6,350,207	340,929	3,323,418	5%	52%		10,940,119	587,352	5,725,575	5%	52%	6.6%	1.723
	2004	6,389,497	1,494,115	3,759,879	23%	59%		10,321,842	2,413,651	6,073,855	23%	59%	6.6%	1.615
	2005	6,144,026	2,218,679	4,433,379	36%	72%		9,302,240	3,359,147	6,712,268	36%	72%	6.6%	1.514
	2006	6,449,747	2,915,459	3,881,536	45%	60%		9,154,260	4,137,972	5,509,144	45%	60%	6.6%	1.419
	2007	6,467,923	3,408,680	5,013,354	53%	78%		8,605,311	4,535,111	6,670,066	53%	78%	6.6%	1.330
	2008	6,242,577	4,308,611	3,922,366	69%	63%		7,785,900	5,373,808	4,892,074	69%	63%	6.5%	1.247
	2009	5,942,470	5,160,722	3,242,278	87%	55%		6,950,084	6,035,782	3,792,044	87%	55%	6.5%	1.170
	2010	5,645,342	5,243,145	4,768,785	93%	84%		6,195,845	5,754,429	5,233,811	93%	84%	6.4%	1.098
	2011	5,293,031	5,229,809	5,978,136	99%	113%	3,163	5,457,209	5,392,026	6,163,564	99%	113%	6.3%	1.031
Projected Future Experience	2012	4,877,784	6,556,075	5,648,884	134%	116%	2,908	4,735,652	6,365,040	5,484,283	134%	116%	6.1%	0.971
	2013	5,003,474	6,194,992	5,472,753	124%	109%	2,511	4,583,165	5,674,592	5,013,024	124%	109%	6.0%	0.916
	2014	5,691,472	6,001,834	5,009,491	105%	88%	2,340	4,928,400	5,197,151	4,337,855	105%	88%	5.9%	0.866
	2015	6,576,032	4,561,548	4,569,852	69%	69%	2,175	5,393,623	3,741,355	3,748,166	69%	69%	5.8%	0.820
	2016	6,466,192	4,647,685	4,494,099	72%	70%	2,013	5,033,157	3,617,667	3,498,118	72%	70%	5.7%	0.778
	2017	5,906,030	4,664,659	4,554,688	79%	77%	1,854	4,371,087	3,452,341	3,370,951	79%	77%	5.6%	0.740
	2018	5,362,461	4,702,742	4,580,289	88%	85%	1,700	3,780,315	3,315,240	3,228,916	88%	85%	5.5%	0.705
	2019	4,842,522	4,737,755	4,565,777	98%	94%	1,551	3,256,513	3,186,059	3,070,407	98%	94%	5.4%	0.672
	2020	4,348,229	4,749,161	4,508,923	109%	104%	1,408	2,792,560	3,050,050	2,895,763	109%	104%	5.3%	0.642
	2021	3,881,310	4,725,127	4,413,969	122%	114%	1,271	2,382,347	2,900,282	2,709,294	122%	114%	5.3%	0.614
	2022	3,443,173	4,662,891	4,280,435	135%	124%	1,141	2,020,696	2,736,512	2,512,060	135%	124%	5.2%	0.587
	2023	3,034,864	4,561,397	4,107,014	150%	135%	1,018	1,703,149	2,559,831	2,304,834	150%	135%	5.2%	0.561
	2024	2,657,148	4,420,721	3,897,758	166%	147%	904	1,425,951	2,372,367	2,091,720	166%	147%	5.1%	0.537
	2025	2,310,352	4,244,197	3,662,630	184%	159%	797	1,185,619	2,178,024	1,879,577	184%	159%	5.1%	0.513
	2026	1,994,546	4,037,071	3,409,568	202%	171%	698	978,797	1,981,140	1,673,201	202%	171%	5.0%	0.491
	2027	1,709,359	3,804,841	3,141,674	223%	184%	608	802,172	1,785,545	1,474,332	223%	184%	5.0%	0.469
	2028	1,454,050	3,553,483	2,868,756	244%	197%	526	652,535	1,594,698	1,287,412	244%	197%	5.0%	0.449
	2029	1,227,568	3,290,756	2,601,221	268%	212%	452	526,824	1,412,264	1,116,342	268%	212%	5.0%	0.429
	2030	1,028,517	3,024,709	2,344,556	294%	228%	386	422,120	1,241,388	962,243	294%	228%	4.9%	0.410
	2031	855,306	2,761,831	2,103,034	323%	246%	328	335,706	1,084,012	825,436	323%	246%	4.9%	0.392
	2032	706,026	2,507,185	1,877,598	355%	266%	276	265,023	941,128	704,798	355%	266%	4.9%	0.375
	2033	578,635	2,265,061	1,673,201	391%	289%	232	207,734	813,171	600,690	391%	289%	4.9%	0.359
	2034	470,911	2,038,337	1,487,943	433%	316%	194	161,696	699,901	510,913	433%	316%	4.9%	0.343
	2035	380,683	1,828,668	1,321,473	480%	347%	161	125,026	600,583	434,007	480%	347%	4.9%	0.328
	2036	305,796	1,636,656	1,173,225	535%	384%	133	96,066	514,155	368,568	535%	384%	4.8%	0.314
	2037	244,162	1,461,802	1,039,443	599%	426%	110	73,373	439,287	312,364	599%	426%	4.8%	0.301
	2038	193,841	1,303,053	919,223	672%	474%	90	55,725	374,599	264,256	672%	474%	4.8%	0.287
	2039	153,102	1,158,852	809,096	757%	528%	73	42,107	318,715	222,523	757%	528%	4.8%	0.275
	2040	120,310	1,027,907	709,910	854%	590%	60	31,657	270,472	186,798	854%	590%	4.8%	0.263
	2041	94,075	909,171	620,130	966%	659%	49	23,684	228,889	156,121	966%	659%	4.8%	0.252
	2042	73,227	801,683	539,666	1095%	737%	39	17,639	193,111	129,996	1095%	737%	4.8%	0.241
	2043	56,751	704,740	467,929	1242%	825%	32	13,080	162,434	107,852	1242%	825%	4.8%	0.230
	2044	43,764	617,140	401,639	1410%	918%	25	9,652	136,104	88,578	1410%	918%	4.8%	0.221
	2045	33,576	537,780	342,080	1602%	1019%	20	7,085	113,483	72,186	1602%	1019%	4.8%	0.211
	2046	25,636	466,281	290,203	1819%	1132%	16	5,176	94,148	58,596	1819%	1132%	4.7%	0.202
	2047	19,477	402,331	245,470	2066%	1260%	13	3,763	77,731	47,425	2066%	1260%	4.7%	0.193
	2048	14,716	345,567	206,971	2348%	1406%	10	2,721	63,886	38,264	2348%	1406%	4.7%	0.185
	2049	11,041	295,487	173,458	2676%	1571%	8	1,953	52,274	30,686	2676%	1571%	4.7%	0.177
	2050	8,238	251,418	144,539	3052%	1755%	6	1,394	42,558	24,467	3052%	1755%	4.7%	0.169
	2051	6,110	212,767	119,928	3483%	1963%	5	990	34,460	19,424	3483%	1963%	4.7%	0.162
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	75,974,912	31,008,624	42,202,920	41%	56%		118,337,116	38,960,812	58,855,823	33%	50%		
	Future	76,210,462	110,675,363	94,798,498	145%	124%	28,139	52,455,931	65,616,647	57,862,443	125%	110%		
	Lifetime	152,185,375	141,683,988	137,001,418	93%	90%		170,793,047	104,577,459	116,718,265	61%	68%		

Attachment 2
The Pyramid Life Insurance Company
Nationwide Experience on Policies Issued on or After October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1992	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1993	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1994	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1995	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1996	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1997	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1998	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1999	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2000	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2001	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2002	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2003	96,365	0	0	0%	0%		167,692	0	0	0%	0%	6.7%	1.740
	2004	373,605	0	0	0%	0%		609,042	0	0	0%	0%	6.7%	1.630
	2005	420,783	0	0	0%	0%		642,678	0	0	0%	0%	6.7%	1.527
	2006	428,964	5,378	82,169	1%	19%		613,928	7,697	117,600	1%	19%	6.7%	1.431
	2007	435,601	23,771	67,995	5%	16%		584,103	31,875	91,175	5%	16%	6.7%	1.341
	2008	420,559	55,450	96,880	13%	23%		528,355	69,663	121,711	13%	23%	6.7%	1.256
	2009	397,458	47,534	0	12%	0%		467,848	55,952	0	12%	0%	6.7%	1.177
	2010	388,110	48,201	46,549	12%	12%		428,003	53,156	51,334	12%	12%	6.7%	1.103
	2011	377,816	64,021	265,973	17%	70%	217	390,345	66,145	274,793	17%	70%	6.7%	1.033
Projected Future Experience	2012	348,280	365,804	226,342	105%	65%	207	337,103	354,064	219,079	105%	65%	6.7%	0.968
	2013	330,209	311,298	250,969	94%	76%	197	299,535	282,381	227,656	94%	76%	6.7%	0.907
	2014	312,004	345,168	277,076	111%	89%	188	265,615	293,848	235,879	111%	89%	6.7%	0.851
	2015	293,709	249,816	303,597	85%	103%	178	235,150	200,009	243,066	85%	103%	6.6%	0.801
	2016	275,372	287,742	330,458	104%	120%	167	207,774	217,107	249,337	104%	120%	6.5%	0.755
	2017	257,066	319,038	354,975	124%	138%	157	183,176	227,335	252,942	124%	138%	6.4%	0.713
	2018	238,870	347,277	375,537	145%	157%	147	161,085	234,190	253,248	145%	157%	6.2%	0.674
	2019	220,874	372,258	393,597	169%	178%	137	141,263	238,082	251,729	169%	178%	6.1%	0.640
	2020	203,174	394,350	410,057	194%	202%	127	123,498	239,704	249,251	194%	202%	6.0%	0.608
	2021	185,866	413,635	423,280	223%	228%	118	107,604	239,467	245,051	223%	228%	5.9%	0.579
	2022	169,048	430,091	433,803	254%	257%	108	93,412	237,658	239,709	254%	257%	5.8%	0.553
	2023	152,820	443,129	438,922	290%	287%	99	80,742	234,127	231,905	290%	287%	5.7%	0.528
	2024	137,278	451,949	439,777	329%	320%	90	69,399	228,477	222,324	329%	320%	5.6%	0.506
	2025	122,507	456,463	436,798	373%	357%	81	59,259	220,800	211,288	373%	357%	5.5%	0.484
	2026	108,579	456,530	428,531	420%	395%	73	50,256	211,304	198,345	420%	395%	5.5%	0.463
	2027	95,547	451,762	414,469	473%	434%	65	42,316	200,078	183,561	473%	434%	5.4%	0.443
	2028	83,454	441,206	392,924	529%	471%	58	35,366	186,974	166,513	529%	471%	5.3%	0.424
	2029	72,331	425,081	368,714	588%	510%	51	29,330	172,370	149,513	588%	510%	5.3%	0.405
	2030	62,197	404,751	342,811	651%	551%	45	24,133	157,046	133,013	651%	551%	5.3%	0.388
	2031	53,058	381,487	316,423	719%	596%	39	19,699	141,635	117,479	719%	596%	5.2%	0.371
	2032	44,900	356,306	289,171	794%	644%	34	15,951	126,579	102,729	794%	644%	5.2%	0.355
	2033	37,700	329,407	260,383	874%	691%	29	12,815	111,974	88,511	874%	691%	5.1%	0.340
	2034	31,409	301,500	233,490	960%	743%	25	10,216	98,065	75,944	960%	743%	5.1%	0.325
	2035	25,967	273,712	208,399	1054%	803%	21	8,082	85,184	64,858	1054%	803%	5.1%	0.311
	2036	21,315	246,792	185,047	1158%	868%	18	6,347	73,491	55,104	1158%	868%	5.1%	0.298
	2037	17,378	221,476	164,206	1274%	945%	15	4,952	63,106	46,788	1274%	945%	5.0%	0.285
	2038	14,079	197,715	143,741	1404%	1021%	13	3,838	53,904	39,189	1404%	1021%	5.0%	0.273
	2039	11,335	175,348	125,184	1547%	1104%	11	2,957	45,744	32,657	1547%	1104%	5.0%	0.261
	2040	9,079	154,531	108,525	1702%	1195%	9	2,266	38,575	27,090	1702%	1195%	5.0%	0.250
	2041	7,242	135,472	93,723	1871%	1294%	8	1,730	32,359	22,387	1871%	1294%	5.0%	0.239
	2042	5,758	118,369	81,123	2056%	1409%	7	1,316	27,056	18,542	2056%	1409%	5.0%	0.229
	2043	4,564	103,226	70,240	2262%	1539%	5	998	22,579	15,364	2262%	1539%	4.9%	0.219
	2044	3,612	90,161	61,925	2496%	1714%	5	756	18,874	12,963	2496%	1714%	4.9%	0.209
	2045	2,857	79,284	55,811	2775%	1954%	4	572	15,884	11,181	2775%	1954%	4.9%	0.200
	2046	2,261	70,457	51,297	3116%	2268%	3	434	13,509	9,836	3116%	2268%	4.9%	0.192
	2047	1,793	63,537	48,367	3544%	2698%	3	329	11,660	8,876	3544%	2698%	4.9%	0.184
	2048	1,424	58,434	47,041	4103%	3303%	2	250	10,263	8,262	4103%	3303%	4.9%	0.176
	2049	1,132	55,008	46,976	4858%	4148%	2	190	9,247	7,897	4858%	4148%	4.9%	0.168
	2050	901	53,015	47,605	5881%	5281%	2	145	8,529	7,659	5881%	5281%	4.9%	0.161
	2051	724	52,063	48,224	7196%	6665%	1	111	8,016	7,425	7196%	6665%	4.9%	0.154
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	3,339,260	244,356	559,566	7%	17%		4,431,994	284,487	656,614	6%	15%		
	Future	3,967,676	10,884,646	9,729,536	274%	245%	2,552	2,639,971	5,391,251	4,944,149	204%	187%		
	Lifetime	7,306,937	11,129,002	10,289,102	152%	141%		7,071,966	5,675,738	5,600,762	80%	79%		
								Accumulating and Discounting at the Statutory Interest Rate Assumption						
	Past							4,032,597	270,516	622,200	7%	15%		
	Future							2,868,826	6,001,351	5,512,962	209%	192%		
	Lifetime							6,901,424	6,271,867	6,135,162	91%	89%		
								Accumulating and Discounting at the Current Interest Rate Assumption						
	Past							3,999,956	267,484	614,816	7%	15%		
	Future							2,962,153	6,360,093	5,829,514	215%	197%		
	Lifetime							6,962,109	6,627,576	6,444,330	95%	93%		

Attachment 2
The Pyramid Life Insurance Company
Nationwide Experience on Policies Issued on or After October 1, 2003, After Requested Three 50% Increases and Assumed Implementation Date of October 1, 2012
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1992	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1993	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1994	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1995	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1996	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1997	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1998	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1999	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2000	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2001	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2002	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2003	96,365	0	0	0%	0%		167,692	0	0	0%	0%	6.7%	1.740
	2004	373,605	0	0	0%	0%		609,042	0	0	0%	0%	6.7%	1.630
	2005	420,783	0	0	0%	0%		642,678	0	0	0%	0%	6.7%	1.527
	2006	428,964	5,378	82,169	1%	19%		613,928	7,697	117,600	1%	19%	6.7%	1.431
	2007	435,601	23,771	67,995	5%	16%		584,103	31,875	91,175	5%	16%	6.7%	1.341
	2008	420,559	55,450	96,880	13%	23%		528,355	69,663	121,711	13%	23%	6.7%	1.256
	2009	397,458	47,534	0	12%	0%		467,848	55,952	0	12%	0%	6.7%	1.177
	2010	388,110	48,201	46,549	12%	12%		428,003	53,156	51,334	12%	12%	6.7%	1.103
	2011	377,816	64,021	265,973	17%	70%	217	390,345	66,145	274,793	17%	70%	6.7%	1.033
Projected Future Experience	2012	350,765	365,804	224,728	104%	64%	200	339,508	354,064	217,516	104%	64%	6.7%	0.968
	2013	373,148	309,078	224,473	83%	60%	178	338,485	280,367	203,621	83%	60%	6.7%	0.907
	2014	439,140	308,728	216,721	70%	49%	169	373,847	262,825	184,498	70%	49%	6.7%	0.851
	2015	515,696	200,759	210,574	39%	41%	160	412,878	160,732	168,590	39%	41%	6.6%	0.801
	2016	501,867	213,613	224,428	43%	45%	151	378,668	161,175	169,335	43%	45%	6.5%	0.755
	2017	468,504	225,792	240,223	48%	51%	142	333,838	160,891	171,174	48%	51%	6.4%	0.713
	2018	435,341	239,976	253,204	55%	58%	133	293,578	161,831	170,751	55%	58%	6.2%	0.674
	2019	402,544	254,045	264,405	63%	66%	124	257,451	162,477	169,103	63%	66%	6.1%	0.640
	2020	370,285	267,124	274,471	72%	74%	115	225,076	162,370	166,836	72%	74%	6.0%	0.608
	2021	338,741	278,614	282,291	82%	83%	106	196,108	161,299	163,428	82%	83%	5.9%	0.579
	2022	308,090	288,312	288,254	94%	94%	97	170,244	159,314	159,282	94%	94%	5.8%	0.553
	2023	278,515	295,775	290,591	106%	104%	89	147,153	156,273	153,534	106%	104%	5.7%	0.528
	2024	250,189	300,460	290,118	120%	116%	81	126,480	151,894	146,665	120%	116%	5.6%	0.506
	2025	223,270	302,320	287,143	135%	129%	73	108,000	146,238	138,897	135%	129%	5.5%	0.484
	2026	197,885	301,280	280,759	152%	142%	66	91,591	139,447	129,949	152%	142%	5.5%	0.463
	2027	174,135	297,110	270,664	171%	155%	59	77,121	131,585	119,872	171%	155%	5.4%	0.443
	2028	152,096	289,214	255,783	190%	168%	52	64,455	122,562	108,395	190%	168%	5.3%	0.424
	2029	131,824	277,761	239,289	211%	182%	46	53,455	112,632	97,031	211%	182%	5.3%	0.405
	2030	113,355	263,667	221,822	233%	196%	40	43,983	102,305	86,069	233%	196%	5.3%	0.388
	2031	96,698	247,765	204,141	256%	211%	35	35,901	91,988	75,791	256%	211%	5.2%	0.371
	2032	81,831	230,723	186,005	282%	227%	31	29,071	81,965	66,079	282%	227%	5.2%	0.355
	2033	68,708	212,677	166,987	310%	243%	26	23,356	72,294	56,763	310%	243%	5.1%	0.340
	2034	57,243	194,095	149,313	339%	261%	23	18,619	63,131	48,565	339%	261%	5.1%	0.325
	2035	47,325	175,706	132,902	371%	281%	19	14,729	54,683	41,362	371%	281%	5.1%	0.311
	2036	38,847	157,986	117,699	407%	303%	16	11,568	47,046	35,049	407%	303%	5.1%	0.298
	2037	31,672	141,398	104,178	446%	329%	14	9,024	40,289	29,684	446%	329%	5.0%	0.285
	2038	25,659	125,901	90,980	491%	355%	12	6,996	34,325	24,804	491%	355%	5.0%	0.273
	2039	20,659	111,385	79,060	539%	383%	10	5,389	29,057	20,625	539%	383%	5.0%	0.261
	2040	16,547	97,933	68,391	592%	413%	8	4,131	24,447	17,072	592%	413%	5.0%	0.250
	2041	13,199	85,664	58,939	649%	447%	7	3,153	20,462	14,078	649%	447%	5.0%	0.239
	2042	10,493	74,688	50,911	712%	485%	6	2,398	17,071	11,637	712%	485%	5.0%	0.229
	2043	8,317	64,997	43,997	781%	529%	5	1,819	14,217	9,624	781%	529%	4.9%	0.219
	2044	6,583	56,656	38,713	861%	588%	4	1,378	11,860	8,104	861%	588%	4.9%	0.209
	2045	5,206	49,721	34,824	955%	669%	3	1,043	9,961	6,977	955%	669%	4.9%	0.200
	2046	4,121	44,097	31,945	1070%	775%	3	790	8,455	6,125	1070%	775%	4.9%	0.192
	2047	3,268	39,686	30,062	1215%	920%	3	600	7,283	5,517	1215%	920%	4.9%	0.184
	2048	2,596	36,425	29,188	1403%	1124%	2	456	6,397	5,126	1403%	1124%	4.9%	0.176
	2049	2,064	34,223	29,103	1658%	1410%	2	347	5,753	4,892	1658%	1410%	4.9%	0.168
	2050	1,643	32,923	29,457	2004%	1793%	2	264	5,297	4,739	2004%	1793%	4.9%	0.161
	2051	1,319	32,281	29,812	2448%	2261%	1	203	4,970	4,590	2448%	2261%	4.9%	0.154
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	3,339,260	244,356	559,566	7%	17%		4,431,994	284,487	656,614	6%	15%		
	Future	6,569,385	7,526,364	6,546,548	115%	100%	2,310	4,203,152	3,901,234	3,421,751	93%	81%		
	Lifetime	9,908,645	7,770,719	7,106,114	78%	72%		8,635,147	4,185,721	4,078,365	48%	47%		
								Accumulating and Discounting at the Statutory Interest Rate Assumption						
	Past							4,032,597	270,516	622,200	7%	15%		
	Future							4,603,810	4,316,435	3,800,453	94%	83%		
	Lifetime							8,636,408	4,586,951	4,422,652	53%	51%		
								Accumulating and Discounting at the Current Interest Rate Assumption						
	Past							3,999,956	267,484	614,816	7%	15%		
	Future							4,770,002	4,554,114	4,007,771	95%	84%		
	Lifetime							8,769,958	4,821,597	4,622,587	55%	53%		

Attachment 3
The Pyramid Life Insurance Company
Virginia-Specific Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	1992*	16,386	177	1,361	1%	8%		51,897	562	4,311	1%	8%	6.1%	3.167
	1993*	20,387	1,107	2,416	5%	12%		61,537	3,342	7,294	5%	12%	6.2%	3.018
	1994*	24,565	1,966	3,886	8%	16%		69,609	5,570	11,012	8%	16%	6.1%	2.834
	1995*	42,246	3,161	8,313	7%	20%		113,521	8,494	22,337	7%	20%	6.2%	2.687
	1996*	61,708	6,776	10,181	11%	16%		157,127	17,253	25,924	11%	16%	6.2%	2.546
	1997*	89,946	8,323	30,258	9%	34%		216,695	20,052	72,896	9%	34%	6.3%	2.409
Historical	1998*	145,815	24,717	23,443	17%	16%		345,118	58,500	55,486	17%	16%	6.6%	2.367
Experience	1999*	284,673	19,229	48,963	7%	17%		634,494	42,859	109,132	7%	17%	6.6%	2.229
	2000*	421,289	40,066	80,356	10%	19%		883,048	83,981	168,431	10%	19%	6.6%	2.096
	2001*	539,513	65,838	29,178	12%	5%		1,062,116	129,612	57,442	12%	5%	6.7%	1.969
	2002*	622,923	24,665	129,806	4%	21%		1,150,595	45,559	239,764	4%	21%	6.7%	1.847
	2003*	688,503	105,609	316,065	15%	46%		1,192,649	182,940	547,498	15%	46%	6.7%	1.732
	2004*	689,846	141,856	356,977	21%	52%		1,119,706	230,249	579,417	21%	52%	6.7%	1.623
	2005	614,016	200,514	828,369	33%	135%		933,620	304,885	1,259,547	33%	135%	6.7%	1.521
	2006	648,278	182,637	1,079	28%	0%		923,410	260,149	1,537	28%	0%	6.6%	1.424
	2007	696,019	228,813	562,440	33%	81%		928,722	305,314	750,484	33%	81%	6.6%	1.334
	2008	673,651	311,972	150,501	46%	22%		842,092	389,978	188,132	46%	22%	6.6%	1.250
	2009	649,216	503,636	414,344	78%	64%		760,514	589,977	485,377	78%	64%	6.5%	1.171
	2010	622,357	381,112	403,689	61%	65%		683,697	418,675	443,478	61%	65%	6.5%	1.099
	2011	601,880	430,242	609,543	71%	101%	381	620,732	443,719	628,635	71%	101%	6.4%	1.031
	2012	552,068	531,157	556,714	96%	101%	360	536,027	515,724	540,538	96%	101%	6.1%	0.971
	2013	519,242	503,739	603,782	97%	116%	340	475,747	461,542	553,205	97%	116%	6.0%	0.916
	2014	486,469	531,611	648,894	109%	133%	319	421,432	460,539	562,143	109%	133%	5.9%	0.866
	2015	453,859	575,384	690,692	127%	152%	299	372,477	472,211	566,843	127%	152%	5.8%	0.821
	2016	421,539	649,531	728,765	154%	173%	279	328,347	505,936	567,653	154%	173%	5.7%	0.779
	2017	389,645	704,283	761,132	181%	195%	259	288,575	521,599	563,702	181%	195%	5.6%	0.741
	2018	358,327	749,513	787,457	209%	220%	239	252,747	528,672	555,436	209%	220%	5.5%	0.705
	2019	327,739	786,196	806,596	240%	246%	220	220,485	528,909	542,633	240%	246%	5.4%	0.673
	2020	298,039	814,277	817,049	273%	274%	201	191,458	523,085	524,866	273%	274%	5.3%	0.642
	2021	269,380	833,421	818,540	309%	304%	183	165,384	511,673	502,538	309%	304%	5.3%	0.614
	2022	241,906	843,186	810,400	349%	335%	165	142,005	494,972	475,725	349%	335%	5.2%	0.587
Projected	2023	215,757	843,465	793,332	391%	368%	148	121,115	473,478	445,336	391%	368%	5.1%	0.561
Future	2024	191,059	834,256	767,022	437%	401%	132	102,559	447,823	411,732	437%	401%	5.1%	0.537
Experience	2025	167,922	815,768	732,022	486%	436%	117	86,196	418,744	375,756	486%	436%	5.1%	0.513
	2026	146,439	788,533	690,687	538%	472%	103	71,881	387,059	339,030	538%	472%	5.0%	0.491
	2027	126,682	753,988	646,102	595%	510%	90	59,464	353,917	303,276	595%	510%	5.0%	0.469
	2028	108,692	714,029	599,612	657%	552%	78	48,789	320,508	269,149	657%	552%	5.0%	0.449
	2029	92,481	670,045	550,962	725%	596%	67	39,698	287,621	236,504	725%	596%	5.0%	0.429
	2030	78,033	623,389	502,054	799%	643%	58	32,033	255,906	206,098	799%	643%	4.9%	0.411
	2031	65,294	575,832	456,574	882%	699%	49	25,634	226,067	179,247	882%	699%	4.9%	0.393
	2032	54,189	529,032	414,725	976%	765%	41	20,347	198,638	155,718	976%	765%	4.9%	0.375
	2033	44,617	484,146	376,032	1085%	843%	35	16,023	173,865	135,039	1085%	843%	4.9%	0.359
	2034	36,457	441,530	339,221	1211%	930%	29	12,522	151,661	116,519	1211%	930%	4.9%	0.343
	2035	29,575	401,505	305,777	1358%	1034%	24	9,717	131,918	100,466	1358%	1034%	4.9%	0.329
	2036	23,831	364,629	276,576	1530%	1161%	20	7,490	114,601	86,927	1530%	1161%	4.8%	0.314
	2037	19,081	330,771	249,083	1733%	1305%	16	5,737	99,453	74,892	1733%	1305%	4.8%	0.301
	2038	15,195	299,472	222,977	1971%	1467%	13	4,371	86,143	64,139	1971%	1467%	4.8%	0.288
	2039	12,038	270,095	197,102	2244%	1637%	11	3,313	74,333	54,245	2244%	1637%	4.8%	0.275
	2040	9,495	242,254	172,477	2552%	1817%	9	2,500	63,792	45,418	2552%	1817%	4.8%	0.263
	2041	7,457	215,911	149,472	2895%	2004%	7	1,879	54,404	37,663	2895%	2004%	4.8%	0.252
	2042	5,833	191,067	128,069	3276%	2196%	6	1,406	46,070	30,880	3276%	2196%	4.8%	0.241
	2043	4,545	167,787	108,656	3692%	2391%	5	1,049	38,716	25,072	3692%	2391%	4.8%	0.231
	2044	3,525	146,038	90,651	4143%	2572%	4	778	32,247	20,017	4143%	2572%	4.8%	0.221
	2045	2,722	125,714	74,088	4619%	2722%	3	575	26,564	15,655	4619%	2722%	4.7%	0.211
	2046	2,092	106,952	59,882	5113%	2863%	2	423	21,627	12,109	5113%	2863%	4.7%	0.202
	2047	1,598	90,072	48,485	5636%	3034%	2	309	17,430	9,382	5636%	3034%	4.7%	0.194
	2048	1,212	75,254	39,332	6207%	3244%	1	225	13,937	7,284	6207%	3244%	4.7%	0.185
	2049	913	62,422	31,656	6838%	3468%	1	162	11,063	5,610	6838%	3468%	4.7%	0.177
	2050	681	51,299	24,870	7533%	3652%	1	115	8,700	4,218	7533%	3652%	4.7%	0.170
	2051	502	41,704	19,363	8313%	3860%	1	81	6,767	3,142	8313%	3860%	4.7%	0.162
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	8,153,215	2,682,419	4,011,168	33%	49%		12,750,898	3,541,671	5,658,133	28%	44%		
	Future	5,786,129	18,779,256	17,096,883	325%	295%	3,937	4,071,076	10,067,912	9,725,803	247%	239%		
	Lifetime	13,939,344	21,461,674	21,108,051	154%	151%		16,821,974	13,609,583	15,383,936	81%	91%		

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 3
The Pyramid Life Insurance Company
Virginia-Specific Experience on Policies Issued Prior to October 1, 2003, After Requested Three 50% Increases and Assumed Implementation Date of October 1, 2012
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	1992*	16,386	177	1,361	1%	8%		51,897	562	4,311	1%	8%	6.1%	3.167
	1993*	20,387	1,107	2,416	5%	12%		61,537	3,342	7,294	5%	12%	6.2%	3.018
	1994*	24,565	1,966	3,886	8%	16%		69,609	5,570	11,012	8%	16%	6.1%	2.834
	1995*	42,246	3,161	8,313	7%	20%		113,521	8,494	22,337	7%	20%	6.2%	2.687
	1996*	61,708	6,776	10,181	11%	16%		157,127	17,253	25,924	11%	16%	6.2%	2.546
	1997*	89,946	8,323	30,258	9%	34%		216,695	20,052	72,896	9%	34%	6.3%	2.409
Historical	1998*	145,815	24,717	23,443	17%	16%		345,118	58,500	55,486	17%	16%	6.6%	2.367
Experience	1999*	284,673	19,229	48,963	7%	17%		634,494	42,859	109,132	7%	17%	6.6%	2.229
	2000*	421,289	40,066	80,356	10%	19%		883,048	83,981	168,431	10%	19%	6.6%	2.096
	2001*	539,513	65,838	29,178	12%	5%		1,062,116	129,612	57,442	12%	5%	6.7%	1.969
	2002*	622,923	24,665	129,806	4%	21%		1,150,595	45,559	239,764	4%	21%	6.7%	1.847
	2003*	688,503	105,609	316,065	15%	46%		1,192,649	182,940	547,498	15%	46%	6.7%	1.732
	2004*	689,846	141,856	356,977	21%	52%		1,119,706	230,249	579,417	21%	52%	6.7%	1.623
	2005	614,016	200,514	828,369	33%	135%		933,620	304,885	1,259,547	33%	135%	6.7%	1.521
	2006	648,278	182,637	1,079	28%	0%		923,410	260,149	1,537	28%	0%	6.6%	1.424
	2007	696,019	228,813	562,440	33%	81%		928,722	305,314	750,484	33%	81%	6.6%	1.334
	2008	673,651	311,972	150,501	46%	22%		842,092	389,978	188,132	46%	22%	6.6%	1.250
	2009	649,216	503,636	414,344	78%	64%		760,514	589,977	485,377	78%	64%	6.5%	1.171
	2010	622,357	381,112	403,689	61%	65%		683,697	418,675	443,478	61%	65%	6.5%	1.099
	2011	601,880	430,242	609,543	71%	101%	381	620,732	443,719	628,635	71%	101%	6.4%	1.031
	2012	554,727	531,542	554,516	96%	100%	352	538,609	516,097	538,404	96%	100%	6.1%	0.971
	2013	575,166	502,106	551,069	87%	96%	306	526,986	460,046	504,908	87%	96%	6.0%	0.916
	2014	663,265	487,126	518,140	73%	78%	287	574,592	422,002	448,869	73%	78%	5.9%	0.866
	2015	775,135	470,123	485,770	61%	63%	269	636,145	385,825	398,666	61%	63%	5.8%	0.821
	2016	768,255	490,495	492,728	64%	64%	251	598,413	382,059	383,798	64%	64%	5.7%	0.779
	2017	710,128	504,523	513,189	71%	72%	233	525,928	373,655	380,073	71%	72%	5.6%	0.741
	2018	653,051	521,336	529,457	80%	81%	215	460,631	367,726	373,454	80%	81%	5.5%	0.705
	2019	597,306	538,178	540,765	90%	91%	198	401,834	362,056	363,796	90%	91%	5.4%	0.673
	2020	543,177	552,336	546,147	102%	101%	181	348,933	354,817	350,841	102%	101%	5.3%	0.642
	2021	490,945	561,783	545,467	114%	111%	164	301,412	344,903	334,886	114%	111%	5.3%	0.614
	2022	440,875	565,528	538,252	128%	122%	149	258,805	331,980	315,967	128%	122%	5.2%	0.587
Projected	2023	393,218	563,276	525,099	143%	134%	133	220,733	316,194	294,764	143%	134%	5.1%	0.561
Future	2024	348,205	554,935	505,921	159%	145%	119	186,914	297,885	271,575	159%	145%	5.1%	0.537
Experience	2025	306,037	540,628	481,155	177%	157%	106	157,093	277,511	246,983	177%	157%	5.1%	0.513
	2026	266,886	520,706	452,347	195%	169%	93	131,004	255,593	222,039	195%	169%	5.0%	0.491
	2027	230,878	496,118	421,543	215%	183%	81	108,373	232,874	197,869	215%	183%	5.0%	0.469
	2028	198,092	468,133	389,715	236%	197%	70	88,918	210,132	174,932	236%	197%	5.0%	0.449
	2029	168,547	437,710	356,759	260%	212%	61	72,350	187,890	153,141	260%	212%	5.0%	0.429
	2030	142,215	405,768	323,887	285%	228%	52	58,380	166,571	132,959	285%	228%	4.9%	0.411
	2031	118,999	373,462	293,433	314%	247%	44	46,718	146,618	115,199	314%	247%	4.9%	0.393
	2032	98,759	341,870	265,542	346%	269%	37	37,082	128,363	99,704	346%	269%	4.9%	0.375
	2033	81,315	311,742	239,920	383%	295%	31	29,202	111,952	86,159	383%	295%	4.9%	0.359
	2034	66,442	283,306	215,717	426%	325%	26	22,822	97,313	74,097	426%	325%	4.9%	0.343
	2035	53,900	256,751	193,834	476%	360%	22	17,709	84,358	63,686	476%	360%	4.9%	0.329
	2036	43,431	232,408	174,799	535%	402%	18	13,650	73,045	54,938	535%	402%	4.8%	0.314
	2037	34,776	210,171	156,996	604%	451%	15	10,456	63,192	47,204	604%	451%	4.8%	0.301
	2038	27,693	189,731	140,210	685%	506%	12	7,966	54,576	40,331	685%	506%	4.8%	0.288
	2039	21,939	170,665	123,687	778%	564%	10	6,038	46,969	34,040	778%	564%	4.8%	0.275
	2040	17,304	152,709	108,042	883%	624%	8	4,557	40,212	28,450	883%	624%	4.8%	0.263
	2041	13,590	135,814	93,484	999%	688%	6	3,424	34,222	23,555	999%	688%	4.8%	0.252
	2042	10,631	119,960	79,987	1128%	752%	5	2,563	28,925	19,287	1128%	752%	4.8%	0.241
	2043	8,283	105,169	67,781	1270%	818%	4	1,911	24,267	15,640	1270%	818%	4.8%	0.231
	2044	6,424	91,402	56,490	1423%	879%	3	1,419	20,183	12,474	1423%	879%	4.8%	0.221
	2045	4,961	78,582	46,128	1584%	930%	3	1,048	16,605	9,747	1584%	930%	4.7%	0.211
	2046	3,812	66,779	37,252	1752%	977%	2	771	13,504	7,533	1752%	977%	4.7%	0.202
	2047	2,912	56,184	30,139	1929%	1035%	2	564	10,872	5,832	1929%	1035%	4.7%	0.194
	2048	2,210	46,899	24,432	2123%	1106%	1	409	8,685	4,525	2123%	1106%	4.7%	0.185
	2049	1,664	38,870	19,652	2336%	1181%	1	295	6,889	3,483	2336%	1181%	4.7%	0.177
	2050	1,241	31,921	15,431	2572%	1243%	1	210	5,413	2,617	2572%	1243%	4.7%	0.170
	2051	914	25,934	12,008	2837%	1313%	1	148	4,208	1,949	2837%	1313%	4.7%	0.162
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	8,153,215	2,682,419	4,011,168	33%	49%		12,750,898	3,541,671	5,658,133	28%	44%		
	Future	9,447,310	13,032,680	11,666,890	138%	123%	3,571	6,405,015	7,266,187	6,838,375	113%	107%		
	Lifetime	17,600,525	15,715,099	15,678,058	89%	89%		19,155,912	10,807,858	12,496,508	56%	65%		

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 4
The Pyramid Life Insurance Company
Virginia-Specific Experience on Policies Issued on or After October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1992*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1993*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1994*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1995*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1996*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1997*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1998*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1999*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2000*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2001*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2002*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2003*	13,701	0	0	0%	0%		23,870	0	0	0%	0%	6.7%	1.742
	2004*	53,118	0	0	0%	0%		86,694	0	0	0%	0%	6.7%	1.632
	2005	59,825	0	0	0%	0%		91,467	0	0	0%	0%	6.7%	1.529
	2006	62,246	0	0	0%	0%		89,152	0	0	0%	0%	6.7%	1.432
	2007	67,429	0	0	0%	0%		90,469	0	0	0%	0%	6.7%	1.342
	2008	66,677	0	0	0%	0%		83,803	0	0	0%	0%	6.7%	1.257
	2009	66,262	0	0	0%	0%		78,016	0	0	0%	0%	6.7%	1.177
	2010	64,722	0	651	0%	1%		71,385	0	718	0%	1%	6.7%	1.103
	2011	63,379	0	13,397	0%	21%	34	65,483	0	13,842	0%	21%	6.7%	1.033
Projected Future Experience	2012	58,953	27,464	25,310	47%	43%	33	57,058	26,582	24,497	47%	43%	6.8%	0.968
	2013	56,045	26,047	28,379	46%	51%	31	50,833	23,624	25,740	46%	51%	6.7%	0.907
	2014	53,102	27,488	31,635	52%	60%	29	45,199	23,397	26,927	52%	60%	6.7%	0.851
	2015	50,130	29,751	34,996	59%	70%	28	40,128	23,815	28,013	59%	70%	6.6%	0.800
	2016	47,137	34,277	38,496	73%	82%	26	35,558	25,858	29,040	73%	82%	6.5%	0.754
	2017	44,128	38,023	41,791	86%	95%	25	31,438	27,089	29,773	86%	95%	6.4%	0.712
	2018	41,116	41,480	44,456	101%	108%	23	27,722	27,968	29,974	101%	108%	6.3%	0.674
	2019	38,112	44,614	47,145	117%	124%	22	24,372	28,529	30,148	117%	124%	6.1%	0.639
	2020	35,135	47,580	49,753	135%	142%	20	21,355	28,919	30,239	135%	142%	6.0%	0.608
	2021	32,203	50,439	52,143	157%	162%	19	18,643	29,199	30,186	157%	162%	5.9%	0.579
	2022	29,335	53,125	54,265	181%	185%	17	16,210	29,356	29,986	181%	185%	5.8%	0.553
	2023	26,551	55,532	55,867	209%	210%	16	14,029	29,343	29,520	209%	210%	5.7%	0.528
	2024	23,868	57,554	57,255	241%	240%	14	12,069	29,101	28,950	241%	240%	5.6%	0.506
	2025	21,305	59,182	58,133	278%	273%	13	10,309	28,635	28,128	278%	273%	5.5%	0.484
	2026	18,875	60,437	58,614	320%	311%	11	8,739	27,983	27,138	320%	311%	5.5%	0.463
	2027	16,587	61,252	58,609	369%	353%	10	7,349	27,139	25,967	369%	353%	5.4%	0.443
	2028	14,450	61,252	56,783	424%	393%	9	6,126	25,969	24,074	424%	393%	5.3%	0.424
	2029	12,468	60,176	54,246	483%	435%	8	5,059	24,414	22,008	483%	435%	5.3%	0.406
	2030	10,649	58,117	50,795	546%	477%	7	4,134	22,563	19,720	546%	477%	5.2%	0.388
	2031	8,994	55,221	46,943	614%	522%	6	3,341	20,514	17,439	614%	522%	5.2%	0.371
	2032	7,509	51,657	42,667	688%	568%	5	2,669	18,363	15,167	688%	568%	5.2%	0.355
	2033	6,191	47,420	37,510	766%	606%	4	2,106	16,130	12,760	766%	606%	5.1%	0.340
	2034	5,038	42,650	32,465	847%	644%	3	1,640	13,883	10,567	847%	644%	5.1%	0.325
	2035	4,043	37,599	27,449	930%	679%	3	1,259	11,710	8,549	930%	679%	5.1%	0.311
	2036	3,200	32,474	22,820	1015%	713%	2	954	9,678	6,801	1015%	713%	5.1%	0.298
	2037	2,496	27,531	18,653	1103%	747%	2	712	7,851	5,319	1103%	747%	5.0%	0.285
	2038	1,918	22,945	14,996	1197%	782%	1	523	6,260	4,092	1197%	782%	5.0%	0.273
	2039	1,450	18,814	11,895	1298%	821%	1	378	4,912	3,105	1298%	821%	5.0%	0.261
	2040	1,079	15,159	9,195	1405%	852%	1	270	3,787	2,297	1405%	852%	5.0%	0.250
	2041	792	11,981	6,939	1513%	876%	1	189	2,863	1,658	1513%	876%	5.0%	0.239
	2042	572	9,285	5,140	1624%	899%	0	131	2,123	1,175	1624%	899%	5.0%	0.229
	2043	406	7,057	3,738	1740%	922%	0	89	1,544	818	1740%	922%	4.9%	0.219
	2044	283	5,262	2,673	1859%	944%	0	59	1,101	559	1859%	944%	4.9%	0.209
	2045	194	3,854	1,865	1991%	964%	0	39	772	373	1991%	964%	4.9%	0.200
	2046	130	2,769	1,278	2130%	983%	0	25	530	245	2130%	983%	4.9%	0.192
	2047	85	1,953	855	2290%	1002%	0	16	358	157	2290%	1002%	4.9%	0.183
	2048	55	1,353	561	2450%	1016%	0	10	237	98	2450%	1016%	4.9%	0.175
	2049	35	920	361	2628%	1030%	0	6	154	60	2628%	1030%	4.9%	0.168
	2050	20	610	213	2988%	1042%	0	3	98	34	2988%	1042%	4.9%	0.160
	2051	12	392	122	3280%	1022%	0	2	60	19	3280%	1022%	4.9%	0.153
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	517,359	0	14,048	0%	3%		680,339	0	14,560	0%	2%		
	Future	674,651	1,290,696	1,187,008	191%	176%	391	450,750	632,411	611,323	140%	136%		
	Lifetime	1,192,010	1,290,696	1,201,056	108%	101%		1,131,089	632,411	625,883	56%	55%		
								Accumulating and Discounting at the Statutory Interest Rate Assumption						
	Past							620,631	0	14,391	0%	2%		
	Future							489,929	707,715	682,700	144%	139%		
	Lifetime							1,110,560	707,715	697,091	64%	63%		
								Accumulating and Discounting at the Current Interest Rate Assumption						
	Past							615,445	0	14,353	0%	2%		
	Future							505,743	751,621	721,714	149%	143%		
	Lifetime							1,121,188	751,621	736,067	67%	66%		

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 4
The Pyramid Life Insurance Company
Virginia-Specific Experience on Policies Issued on or After October 1, 2003, After Requested Three 50% Increases and Assumed Implementation Date of October 1, 2012
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1992*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1993*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1994*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1995*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1996*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1997*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1998*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1999*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2000*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2001*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2002*	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2003*	13,701	0	0	0%	0%		23,870	0	0	0%	0%	6.7%	1.742
	2004*	53,118	0	0	0%	0%		86,694	0	0	0%	0%	6.7%	1.632
	2005	59,825	0	0	0%	0%		91,467	0	0	0%	0%	6.7%	1.529
	2006	62,246	0	0	0%	0%		89,152	0	0	0%	0%	6.7%	1.432
	2007	67,429	0	0	0%	0%		90,469	0	0	0%	0%	6.7%	1.342
	2008	66,677	0	0	0%	0%		83,803	0	0	0%	0%	6.7%	1.257
	2009	66,262	0	0	0%	0%		78,016	0	0	0%	0%	6.7%	1.177
	2010	64,722	0	651	0%	1%		71,385	0	718	0%	1%	6.7%	1.103
	2011	63,379	0	13,397	0%	21%	34	65,483	0	13,842	0%	21%	6.7%	1.033
Projected Future Experience	2012	59,361	27,079	25,124	46%	42%	31	57,453	26,209	24,317	46%	42%	6.8%	0.968
	2013	63,280	25,580	25,384	40%	40%	28	57,395	23,201	23,024	40%	40%	6.7%	0.907
	2014	74,642	24,817	24,800	33%	33%	27	63,533	21,123	21,109	33%	33%	6.7%	0.851
	2015	87,934	23,950	24,429	27%	28%	25	70,388	19,171	19,555	27%	28%	6.6%	0.800
	2016	85,907	25,430	26,357	30%	31%	24	64,805	19,184	19,883	30%	31%	6.5%	0.754
	2017	80,424	26,867	28,524	33%	35%	22	57,296	19,141	20,321	33%	35%	6.4%	0.712
	2018	74,933	28,663	30,241	38%	40%	21	50,524	19,326	20,390	38%	40%	6.3%	0.674
	2019	69,460	30,512	31,960	44%	46%	20	44,418	19,512	20,437	44%	46%	6.1%	0.639
	2020	64,034	32,365	33,612	51%	52%	18	38,919	19,671	20,429	51%	52%	6.0%	0.608
	2021	58,690	34,162	35,098	58%	60%	17	33,976	19,777	20,318	58%	60%	5.9%	0.579
	2022	53,463	35,836	36,385	67%	68%	15	29,543	19,802	20,106	67%	68%	5.8%	0.553
	2023	48,388	37,312	37,317	77%	77%	14	25,568	19,716	19,718	77%	77%	5.7%	0.528
	2024	43,500	38,524	38,104	89%	88%	13	21,995	19,479	19,267	89%	88%	5.6%	0.506
	2025	38,829	39,469	38,548	102%	99%	11	18,788	19,097	18,651	102%	99%	5.5%	0.484
	2026	34,400	40,162	38,726	117%	113%	10	15,927	18,595	17,930	117%	113%	5.5%	0.463
	2027	30,231	40,562	38,590	134%	128%	9	13,394	17,971	17,098	134%	128%	5.4%	0.443
	2028	26,335	40,428	37,275	154%	142%	8	11,165	17,140	15,803	154%	142%	5.3%	0.424
	2029	22,724	39,598	35,506	174%	156%	7	9,219	16,065	14,405	174%	156%	5.3%	0.406
	2030	19,407	38,134	33,149	196%	171%	6	7,534	14,805	12,869	196%	171%	5.2%	0.388
	2031	16,392	36,132	30,542	220%	186%	5	6,090	13,423	11,346	220%	186%	5.2%	0.371
	2032	13,685	33,707	27,682	246%	202%	4	4,865	11,982	9,840	246%	202%	5.2%	0.355
	2033	11,283	30,861	24,273	274%	215%	4	3,838	10,498	8,257	274%	215%	5.1%	0.340
	2034	9,182	27,689	20,957	302%	228%	3	2,989	9,013	6,822	302%	228%	5.1%	0.325
	2035	7,368	24,354	17,678	331%	240%	3	2,295	7,585	5,506	331%	240%	5.1%	0.311
	2036	5,831	20,989	14,663	360%	251%	2	1,738	6,255	4,370	360%	251%	5.1%	0.298
	2037	4,548	17,758	11,961	390%	263%	2	1,297	5,064	3,411	390%	263%	5.0%	0.285
	2038	3,495	14,772	9,598	423%	275%	1	954	4,030	2,619	423%	275%	5.0%	0.273
	2039	2,642	12,091	7,599	458%	288%	1	690	3,156	1,984	458%	288%	5.0%	0.261
	2040	1,967	9,726	5,865	495%	298%	1	491	2,430	1,465	495%	298%	5.0%	0.250
	2041	1,443	7,676	4,420	532%	306%	1	345	1,835	1,056	532%	306%	5.0%	0.239
	2042	1,042	5,941	3,270	570%	314%	0	238	1,359	748	570%	314%	5.0%	0.229
	2043	739	4,510	2,376	610%	321%	0	162	987	520	610%	321%	4.9%	0.219
	2044	516	3,360	1,697	651%	329%	0	108	703	355	651%	329%	4.9%	0.209
	2045	353	2,459	1,183	697%	335%	0	71	492	237	697%	335%	4.9%	0.200
	2046	237	1,766	810	745%	342%	0	45	338	155	745%	342%	4.9%	0.192
	2047	155	1,245	542	801%	348%	0	28	228	99	801%	348%	4.9%	0.183
	2048	101	862	355	857%	353%	0	18	151	62	857%	353%	4.9%	0.175
	2049	64	586	228	919%	358%	0	11	98	38	919%	358%	4.9%	0.168
	2050	37	389	135	1045%	362%	0	6	62	22	1045%	362%	4.9%	0.160
	2051	22	250	77	1147%	355%	0	3	38	12	1147%	355%	4.9%	0.153
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	517,359	0	14,048	0%	3%		680,339	0	14,560	0%	2%		
	Future	1,117,045	886,575	805,039	79%	72%	354	718,123	448,714	424,555	62%	59%		
	Lifetime	1,634,404	886,575	819,087	54%	50%		1,398,462	448,714	439,115	32%	31%		
								Accumulating and Discounting at the Statutory Interest Rate Assumption						
	Past							620,631	0	14,391	0%	2%		
	Future							786,715	499,922	472,450	64%	60%		
	Lifetime							1,407,346	499,922	486,841	36%	35%		
								Accumulating and Discounting at the Current Interest Rate Assumption						
	Past							615,445	0	14,353	0%	2%		
	Future							814,871	529,195	498,279	65%	61%		
	Lifetime							1,430,317	529,195	512,632	37%	36%		

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 5
The Pyramid Life Insurance Company
Nationwide Excluding Florida Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		100,539	0	7,714	0%	8%	6.1%	3.359
	1992	151,789	0	14,337	0%	9%		480,406	0	45,375	0%	9%	6.1%	3.165
	1993	188,843	0	25,451	0%	13%		569,137	0	76,704	0%	13%	6.1%	3.014
	1994	226,421	0	40,687	0%	18%		639,850	0	114,977	0%	18%	6.1%	2.826
	1995	368,425	1,400	85,666	0%	23%		989,574	3,760	230,095	0%	23%	6.2%	2.686
	1996	537,465	15,065	102,380	3%	19%		1,369,256	38,380	260,824	3%	19%	6.2%	2.548
	1997	775,819	31,170	294,986	4%	38%		1,871,956	75,210	711,767	4%	38%	6.3%	2.413
	1998	1,264,895	41,362	225,036	3%	18%		2,915,098	95,323	518,622	3%	18%	6.4%	2.305
	1999	2,457,381	29,107	449,973	1%	18%		5,389,521	63,837	986,878	1%	18%	6.5%	2.193
	2000	3,668,533	101,382	787,153	3%	21%		7,599,282	210,010	1,630,570	3%	21%	6.5%	2.071
	2001	4,768,543	211,078	157,753	4%	3%		9,305,297	411,895	307,838	4%	3%	6.6%	1.951
	2002	5,543,820	257,912	1,195,432	5%	22%		10,169,670	473,118	2,192,919	5%	22%	6.6%	1.834
	2003	6,136,085	340,929	2,843,780	6%	46%		10,571,229	587,352	4,899,256	6%	46%	6.6%	1.723
	2004	6,182,926	1,272,162	3,581,219	21%	58%		9,988,139	2,055,100	5,785,241	21%	58%	6.6%	1.615
	2005	5,953,261	2,044,294	4,087,875	34%	69%		9,013,416	3,095,122	6,189,165	34%	69%	6.6%	1.514
	2006	6,264,484	2,630,823	3,410,507	42%	54%		8,891,312	3,733,982	4,840,603	42%	54%	6.6%	1.419
	2007	6,291,924	3,038,388	4,675,920	48%	74%		8,371,151	4,042,452	6,221,123	48%	74%	6.6%	1.330
	2008	6,076,231	3,983,522	3,839,006	66%	63%		7,578,429	4,968,350	4,788,105	66%	63%	6.5%	1.247
	2009	5,789,089	4,770,394	2,786,216	82%	48%		6,770,696	5,579,269	3,258,651	82%	48%	6.5%	1.170
	2010	5,513,636	4,832,207	4,386,431	88%	80%		6,051,296	5,303,418	4,814,173	88%	80%	6.4%	1.098
	2011	5,172,460	4,772,578	5,439,713	92%	105%	3,011	5,332,898	4,920,613	5,608,441	92%	105%	6.3%	1.031
Projected Future Experience	2012	4,620,877	5,918,582	5,368,805	128%	116%	2,831	4,486,115	5,745,974	5,212,230	128%	116%	6.1%	0.971
	2013	4,301,188	5,841,432	5,662,880	136%	132%	2,655	3,939,641	5,350,416	5,186,873	136%	132%	6.0%	0.916
	2014	3,986,745	6,161,395	5,921,355	155%	149%	2,480	3,452,076	5,335,079	5,127,231	155%	149%	5.9%	0.866
	2015	3,678,884	5,239,765	6,139,237	142%	167%	2,307	3,017,420	4,297,655	5,035,402	142%	167%	5.8%	0.820
	2016	3,378,937	5,792,174	6,311,664	171%	187%	2,138	2,630,329	4,508,910	4,913,307	171%	187%	5.7%	0.778
	2017	3,088,204	6,149,677	6,436,881	199%	208%	1,972	2,286,028	4,552,269	4,764,870	199%	208%	5.6%	0.740
	2018	2,807,930	6,408,013	6,511,143	228%	232%	1,810	1,980,070	4,518,742	4,591,466	228%	232%	5.5%	0.705
	2019	2,539,284	6,584,326	6,527,375	259%	257%	1,653	1,708,341	4,429,703	4,391,389	259%	257%	5.4%	0.673
	2020	2,283,330	6,685,435	6,483,527	293%	284%	1,503	1,467,218	4,295,914	4,166,172	293%	284%	5.3%	0.643
	2021	2,041,006	6,716,456	6,383,462	329%	313%	1,358	1,253,602	4,125,298	3,920,771	329%	313%	5.3%	0.614
	2022	1,813,101	6,681,760	6,225,606	369%	343%	1,220	1,064,878	3,924,358	3,656,447	369%	343%	5.2%	0.587
	2023	1,600,228	6,582,457	6,006,030	411%	375%	1,090	898,813	3,697,223	3,373,456	411%	375%	5.1%	0.562
	2024	1,402,867	6,419,810	5,730,183	458%	408%	968	753,545	3,448,379	3,077,948	458%	408%	5.1%	0.537
	2025	1,221,269	6,199,599	5,413,505	508%	443%	855	627,343	3,184,619	2,780,817	508%	443%	5.1%	0.514
	2026	1,055,560	5,929,850	5,065,984	562%	480%	749	518,532	2,912,972	2,488,608	562%	480%	5.0%	0.491
	2027	905,629	5,618,603	4,692,106	620%	518%	653	425,442	2,639,482	2,204,237	620%	518%	5.0%	0.470
	2028	771,165	5,274,514	4,306,162	684%	558%	565	346,446	2,369,580	1,934,547	684%	558%	5.0%	0.449
	2029	651,685	4,909,017	3,924,009	753%	602%	486	279,981	2,109,041	1,685,856	753%	602%	4.9%	0.430
	2030	546,518	4,534,256	3,554,378	830%	650%	416	224,544	1,862,958	1,460,363	830%	650%	4.9%	0.411
	2031	454,878	4,160,076	3,203,577	915%	704%	353	178,733	1,634,599	1,258,766	915%	704%	4.9%	0.393
	2032	375,797	3,794,259	2,873,572	1010%	765%	298	141,216	1,425,802	1,079,827	1010%	765%	4.9%	0.376
	2033	308,232	3,443,607	2,572,612	1117%	835%	250	110,776	1,237,600	924,572	1117%	835%	4.9%	0.359
	2034	251,040	3,112,850	2,297,837	1240%	915%	209	86,290	1,069,972	789,830	1240%	915%	4.9%	0.344
	2035	203,089	2,804,829	2,049,257	1381%	1009%	174	66,767	922,112	673,711	1381%	1009%	4.8%	0.329
	2036	163,253	2,520,903	1,826,669	1544%	1119%	144	51,336	792,708	574,404	1544%	1119%	4.8%	0.314
	2037	130,443	2,260,707	1,624,424	1733%	1245%	118	39,235	679,985	488,601	1733%	1245%	4.8%	0.301
	2038	103,630	2,023,031	1,441,739	1952%	1391%	97	29,816	582,066	414,817	1952%	1391%	4.8%	0.288
	2039	81,905	1,805,804	1,273,124	2205%	1554%	79	22,543	497,019	350,408	2205%	1554%	4.8%	0.275
	2040	64,406	1,607,308	1,120,301	2496%	1739%	65	16,958	423,206	294,977	2496%	1739%	4.8%	0.263
	2041	50,395	1,426,218	981,171	2830%	1947%	53	12,694	359,255	247,151	2830%	1947%	4.8%	0.252
	2042	39,257	1,261,340	855,904	3213%	2180%	43	9,460	303,965	206,260	3213%	2180%	4.8%	0.241
	2043	30,447	1,111,902	743,965	3652%	2443%	34	7,020	256,354	171,525	3652%	2443%	4.8%	0.231
	2044	23,495	976,237	639,925	4155%	2724%	28	5,183	215,336	141,153	4155%	2724%	4.8%	0.221
	2045	18,036	852,754	546,038	4728%	3027%	22	3,806	179,957	115,230	4728%	3027%	4.8%	0.211
	2046	13,778	741,019	463,989	5378%	3368%	18	2,782	149,611	93,679	5378%	3368%	4.7%	0.202
	2047	10,474	640,685	393,048	6117%	3753%	14	2,023	123,761	75,925	6117%	3753%	4.7%	0.193
	2048	7,917	551,308	331,896	6964%	4192%	11	1,463	101,896	61,343	6964%	4192%	4.7%	0.185
	2049	5,942	472,220	278,526	7946%	4687%	9	1,051	83,510	49,256	7946%	4687%	4.7%	0.177
	2050	4,436	402,428	232,375	9071%	5238%	7	751	68,091	39,318	9071%	5238%	4.7%	0.169
	2051	3,292	341,061	193,021	10361%	5864%	5	533	55,212	31,247	10361%	5864%	4.7%	0.162
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	73,361,962	28,373,772	38,431,816	39%	52%		113,968,153	35,657,192	53,489,042	31%	47%		
	Future	45,038,553	149,957,667	132,607,261	333%	294%	29,741	32,150,801	84,470,588	78,053,988	263%	243%		
	Lifetime	118,400,515	178,331,439	171,039,077	151%	144%		146,118,954	120,127,780	131,543,030	82%	90%		

Attachment 5
The Pyramid Life Insurance Company
Nationwide Excluding Florida Experience on Policies Issued Prior to October 1, 2003, After Requested Three 50% Increases and Assumed Implementation Date of October 1, 2012
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		100,539	0	7,714	0%	8%	6.1%	3.359
	1992	151,789	0	14,337	0%	9%		480,406	0	45,375	0%	9%	6.1%	3.165
	1993	188,843	0	25,451	0%	13%		569,137	0	76,704	0%	13%	6.1%	3.014
	1994	226,421	0	40,687	0%	18%		639,850	0	114,977	0%	18%	6.1%	2.826
	1995	368,425	1,400	85,666	0%	23%		989,574	3,760	230,095	0%	23%	6.2%	2.686
	1996	537,465	15,065	102,380	3%	19%		1,369,256	38,380	260,824	3%	19%	6.2%	2.548
	1997	775,819	31,170	294,986	4%	38%		1,871,956	75,210	711,767	4%	38%	6.3%	2.413
	1998	1,264,895	41,362	225,036	3%	18%		2,915,098	95,323	518,622	3%	18%	6.4%	2.305
	1999	2,457,381	29,107	449,973	1%	18%		5,389,521	63,837	986,878	1%	18%	6.5%	2.193
	2000	3,668,533	101,382	787,153	3%	21%		7,599,282	210,010	1,630,570	3%	21%	6.5%	2.071
	2001	4,768,543	211,078	157,753	4%	3%		9,305,297	411,895	307,838	4%	3%	6.6%	1.951
	2002	5,543,820	257,912	1,195,432	5%	22%		10,169,670	473,118	2,192,919	5%	22%	6.6%	1.834
	2003	6,136,085	340,929	2,843,780	6%	46%		10,571,229	587,352	4,899,256	6%	46%	6.6%	1.723
	2004	6,182,926	1,272,162	3,581,219	21%	58%		9,988,139	2,055,100	5,785,241	21%	58%	6.6%	1.615
	2005	5,953,261	2,044,294	4,087,875	34%	69%		9,013,416	3,095,122	6,189,165	34%	69%	6.6%	1.514
	2006	6,264,484	2,630,823	3,410,507	42%	54%		8,891,312	3,733,982	4,840,603	42%	54%	6.6%	1.419
	2007	6,291,924	3,038,388	4,675,920	48%	74%		8,371,151	4,042,452	6,221,123	48%	74%	6.6%	1.330
	2008	6,076,231	3,983,522	3,839,006	66%	63%		7,578,429	4,968,350	4,788,105	66%	63%	6.5%	1.247
	2009	5,789,089	4,770,394	2,786,216	82%	48%		6,770,696	5,579,269	3,258,651	82%	48%	6.5%	1.170
	2010	5,513,636	4,832,207	4,386,431	88%	80%		6,051,296	5,303,418	4,814,173	88%	80%	6.4%	1.098
	2011	5,172,460	4,772,578	5,439,713	92%	105%	3,011	5,332,898	4,920,613	5,608,441	92%	105%	6.3%	1.031
Projected Future Experience	2012	4,641,161	5,918,582	5,348,101	128%	115%	2,767	4,505,806	5,745,974	5,192,130	128%	115%	6.1%	0.971
	2013	4,755,313	5,818,906	5,185,184	122%	109%	2,389	4,355,593	5,329,783	4,749,330	122%	109%	6.0%	0.916
	2014	5,419,969	5,641,646	4,754,534	104%	88%	2,232	4,693,087	4,885,035	4,116,894	104%	88%	5.9%	0.866
	2015	6,270,129	4,320,520	4,348,334	69%	69%	2,077	5,142,759	3,543,690	3,566,503	69%	69%	5.8%	0.820
	2016	6,158,118	4,416,962	4,288,792	72%	70%	1,924	4,793,779	3,438,378	3,338,604	72%	70%	5.7%	0.778
	2017	5,628,257	4,447,111	4,355,884	79%	77%	1,775	4,166,290	3,291,952	3,224,422	79%	77%	5.6%	0.740
	2018	5,117,458	4,494,427	4,388,270	88%	86%	1,629	3,608,681	3,169,338	3,094,478	88%	86%	5.5%	0.705
	2019	4,627,850	4,536,994	4,381,783	98%	95%	1,488	3,113,455	3,052,331	2,947,910	98%	95%	5.4%	0.673
	2020	4,161,374	4,556,308	4,335,491	109%	104%	1,352	2,674,008	2,927,784	2,785,892	109%	104%	5.3%	0.643
	2021	3,719,738	4,541,520	4,252,235	122%	114%	1,222	2,284,691	2,789,436	2,611,755	122%	114%	5.3%	0.614
	2022	3,304,381	4,489,838	4,131,265	136%	125%	1,098	1,940,742	2,636,989	2,426,391	136%	125%	5.2%	0.587
	2023	2,916,419	4,399,819	3,970,464	151%	136%	981	1,638,089	2,471,282	2,230,123	151%	136%	5.1%	0.562
	2024	2,556,728	4,271,112	3,773,828	167%	148%	872	1,373,338	2,294,214	2,027,099	167%	148%	5.1%	0.537
	2025	2,225,766	4,106,984	3,551,895	185%	160%	769	1,143,335	2,109,682	1,824,543	185%	160%	5.1%	0.514
	2026	1,923,761	3,912,491	3,311,504	203%	172%	675	945,026	1,921,967	1,626,739	203%	172%	5.0%	0.491
	2027	1,650,510	3,692,832	3,055,679	224%	185%	588	775,369	1,734,802	1,435,483	224%	185%	5.0%	0.470
	2028	1,405,449	3,453,664	2,793,961	246%	199%	509	631,399	1,551,562	1,255,189	246%	199%	5.0%	0.449
	2029	1,187,697	3,202,517	2,536,655	270%	214%	438	510,265	1,375,884	1,089,813	270%	214%	4.9%	0.430
	2030	996,030	2,947,336	2,289,422	296%	230%	374	409,232	1,210,951	940,639	296%	230%	4.9%	0.411
	2031	829,016	2,694,505	2,056,223	325%	248%	318	325,741	1,058,739	807,942	325%	248%	4.9%	0.393
	2032	684,890	2,449,023	1,838,122	358%	268%	268	257,367	920,291	690,727	358%	268%	4.9%	0.376
	2033	561,753	2,215,170	1,640,225	394%	292%	225	201,889	796,111	589,481	394%	292%	4.9%	0.359
	2034	457,522	1,995,836	1,460,492	436%	319%	188	157,263	686,024	502,011	436%	319%	4.9%	0.344
	2035	370,131	1,792,668	1,298,697	484%	351%	156	121,684	589,356	426,958	484%	351%	4.8%	0.329
	2036	297,529	1,606,328	1,154,444	540%	388%	129	93,559	505,117	363,020	540%	388%	4.8%	0.314
	2037	237,733	1,436,378	1,023,980	604%	431%	107	71,506	432,040	307,997	604%	431%	4.8%	0.301
	2038	188,865	1,281,857	906,654	679%	480%	87	54,340	368,815	260,862	679%	480%	4.8%	0.288
	2039	149,272	1,141,280	798,885	765%	535%	71	41,085	314,120	219,881	765%	535%	4.8%	0.275
	2040	117,380	1,013,400	701,594	863%	598%	58	30,906	266,830	184,731	863%	598%	4.8%	0.263
	2041	91,846	897,229	613,347	977%	668%	47	23,135	226,006	154,498	977%	668%	4.8%	0.252
	2042	71,546	791,876	534,148	1107%	747%	38	17,242	190,831	128,722	1107%	747%	4.8%	0.241
	2043	55,490	696,735	463,590	1256%	835%	31	12,794	160,636	106,883	1256%	835%	4.8%	0.231
	2044	42,820	610,667	398,237	1426%	930%	25	9,445	134,699	87,842	1426%	930%	4.8%	0.221
	2045	32,871	532,587	339,407	1620%	1033%	20	6,937	112,392	71,625	1620%	1033%	4.8%	0.211
	2046	25,111	462,143	288,096	1840%	1147%	16	5,070	93,306	58,166	1840%	1147%	4.7%	0.202
	2047	19,088	399,052	243,812	2091%	1277%	13	3,687	77,084	47,097	2091%	1277%	4.7%	0.193
	2048	14,428	342,981	205,704	2377%	1426%	10	2,667	63,392	38,019	2377%	1426%	4.7%	0.185
	2049	10,830	293,468	172,499	2710%	1593%	8	1,915	51,899	30,506	2710%	1593%	4.7%	0.177
	2050	8,085	249,859	143,824	3090%	1779%	6	1,368	42,276	24,335	3090%	1779%	4.7%	0.169
	2051	5,999	211,579	119,399	3527%	1990%	5	971	34,251	19,329	3527%	1990%	4.7%	0.162
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	73,361,962	28,373,772	38,431,816	39%	52%		113,968,153	35,657,192	53,489,042	31%	47%		
	Future	72,938,312	106,284,192	91,454,660	146%	125%	26,986	50,145,514	62,605,247	55,604,570	125%	111%		
	Lifetime	146,300,274	134,657,964	129,886,477	92%	89%		164,113,667	98,262,439	109,093,613	60%	66%		

Attachment 6
The Pyramid Life Insurance Company
Example Salvage Factors

Policy Form:	C77
Elimination Period:	None
Benefit Period:	Lifetime
Inflation Protection:	None
Gender:	Male
Issue Age:	66
Original NH Daily Benefit:	150
ALF/HHC % of NH Daily Benefit:	100% / 100%
ALF/HHC Reimbursement %:	100% / 100%
Calendar Year of Issue:	1998

	Salvage Factors		
Attained Age	**Nursing Home Dollars Salvage Factor**	**Assisted Living Facility Dollars Salvage Factor**	**Home Health Care Dollars Salvage Factor**
66	0.72	0.38	0.57
67	0.75	0.40	0.60
68	0.79	0.42	0.63
69	0.83	0.44	0.66
70	0.87	0.46	0.70
71	0.92	0.48	0.73
72	0.96	0.51	0.77
73	1.00	0.53	0.81
74	1.00	0.56	0.85
75	1.00	0.59	0.89
76	1.00	0.62	0.94
77	1.00	0.65	0.98
78	1.00	0.68	1.00
79	1.00	0.71	1.00
80	1.00	0.75	1.00
81	1.00	0.79	1.00
82	1.00	0.83	1.00
83	1.00	0.87	1.00
84	1.00	0.91	1.00
85	1.00	0.96	1.00
86	1.00	1.00	1.00
87	1.00	1.00	1.00
88	1.00	1.00	1.00
89	1.00	1.00	1.00
90	1.00	1.00	1.00
91	1.00	1.00	1.00
92	1.00	1.00	1.00
93	1.00	1.00	1.00
94	1.00	1.00	1.00
95	1.00	1.00	1.00
96	1.00	1.00	1.00
97	1.00	1.00	1.00
98	1.00	1.00	1.00
99	1.00	1.00	1.00
100	1.00	1.00	1.00
101	1.00	1.00	1.00
102	1.00	1.00	1.00
103	1.00	1.00	1.00
104	1.00	1.00	1.00
105	1.00	1.00	1.00
106	1.00	1.00	1.00
107	1.00	1.00	1.00
108	1.00	1.00	1.00
109	1.00	1.00	1.00
110	1.00	1.00	1.00

Attachment 7
The Pyramid Life Insurance Company
Comparison of 2011 Reserve and Current Assumptions
All Policy Forms

2011 Reserve Assumptions

Mortality: 1994 Group Annuity Mortality (GAM) Table Blended

Voluntary Termination Rates: 3.7%

Morbidity: Morbidity is based on 2011 claims levels, increased in future years to account for the natural increases resulting from aging and the wear-off of the effect of underwriting.

Interest Rate: 4.0%

Current Assumptions

Mortality:

95% of the 1994 GAM without selection or improvement

Voluntary Lapse Rates:

Duration	Lapse Rate
1	10.5%
2	7.0%
3	6.5%
4	6.0%
5	5.0%
6	4.0%
7	3.0%
8+	1.5%

Morbidity: Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar

Interest Rate: 4.0%

Attachment 8
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued Prior to October 1, 2003, Before Requested Increases
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.1%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.1%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.91	6.1%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.04	6.2%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	0.99	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.19	6.3%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	22%	1.03	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	22%	0.98	6.5%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.96	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.72	6.6%
	2002	5,768,244	1,367,008	24%	5,649,142	1,701,282	30%	0.79	19%	25%	0.74	6.6%
	2003	6,350,207	3,323,418	52%	5,871,723	2,014,719	34%	1.53	25%	27%	0.94	6.6%
	2004	6,389,497	3,759,879	59%	5,254,663	2,194,911	42%	1.41	31%	29%	1.06	6.6%
	2005	6,144,026	4,433,379	72%	4,539,317	2,286,564	50%	1.43	36%	31%	1.15	6.6%
	2006	6,449,747	3,881,536	60%	3,972,425	2,320,554	58%	1.03	39%	33%	1.16	6.6%
	2007	6,467,923	5,013,354	78%	3,508,348	2,319,877	66%	1.17	42%	35%	1.20	6.6%
	2008	6,242,577	3,922,366	63%	3,122,703	2,311,564	74%	0.85	44%	37%	1.18	6.5%
	2009	5,942,470	3,242,278	55%	2,795,339	2,311,098	83%	0.66	44%	39%	1.14	6.5%
	2010	5,645,342	4,768,785	84%	2,510,152	2,320,798	92%	0.91	47%	41%	1.15	6.4%
	2011	5,293,031	5,978,136	113%	2,255,380	2,335,955	104%	1.09	50%	42%	1.18	6.3%
Projected Future Experience (40 Years)	2012	4,856,810	5,670,552	117%	2,023,652	2,351,784	116%	1.00	52%	44%	1.19	6.1%
	2013	4,533,441	5,970,683	132%	1,810,855	2,363,943	131%	1.01	55%	45%	1.21	6.0%
	2014	4,200,271	6,231,095	148%	1,615,432	2,370,638	147%	1.01	57%	47%	1.23	5.9%
	2015	3,870,959	6,446,773	167%	1,436,590	2,370,768	165%	1.01	60%	48%	1.24	5.8%
	2016	3,550,598	6,614,505	186%	1,273,401	2,363,068	186%	1.00	63%	50%	1.26	5.7%
	2017	3,240,617	6,732,696	208%	1,124,907	2,346,331	209%	1.00	65%	51%	1.28	5.6%
	2018	2,942,362	6,797,534	231%	990,193	2,319,793	234%	0.99	68%	52%	1.29	5.5%
	2019	2,657,074	6,802,490	256%	868,367	2,283,339	263%	0.97	70%	54%	1.30	5.4%
	2020	2,385,857	6,743,551	283%	758,565	2,237,147	295%	0.96	72%	55%	1.32	5.3%
	2021	2,129,660	6,626,615	311%	659,942	2,180,696	330%	0.94	74%	56%	1.33	5.3%
	2022	1,889,256	6,450,490	341%	571,684	2,114,242	370%	0.92	76%	57%	1.34	5.2%
	2023	1,665,218	6,212,457	373%	492,997	2,038,085	413%	0.90	78%	58%	1.35	5.2%
	2024	1,457,967	5,918,071	406%	423,119	1,952,870	462%	0.88	80%	59%	1.36	5.1%
	2025	1,267,681	5,581,871	440%	361,318	1,859,516	515%	0.86	81%	60%	1.37	5.1%
	2026	1,094,400	5,215,524	477%	306,904	1,759,344	573%	0.83	83%	60%	1.37	5.0%
	2027	937,919	4,823,617	514%	259,221	1,653,977	638%	0.81	84%	61%	1.38	5.0%
	2028	797,832	4,420,852	554%	217,649	1,544,998	710%	0.78	85%	62%	1.38	5.0%
	2029	673,562	4,023,265	597%	181,604	1,433,993	790%	0.76	86%	62%	1.38	5.0%
	2030	564,343	3,639,331	645%	150,537	1,322,165	878%	0.73	87%	63%	1.39	4.9%
	2031	469,303	3,275,866	698%	123,934	1,211,261	977%	0.71	88%	63%	1.39	4.9%
	2032	387,394	2,934,666	758%	101,311	1,102,700	1088%	0.70	89%	64%	1.39	4.9%
	2033	317,495	2,623,755	826%	82,212	997,308	1213%	0.68	89%	64%	1.39	4.9%
	2034	258,387	2,340,505	906%	66,213	896,049	1353%	0.67	90%	64%	1.39	4.9%
	2035	208,879	2,084,738	998%	52,917	799,725	1511%	0.66	90%	64%	1.39	4.9%
	2036	167,789	1,855,993	1106%	41,961	708,606	1689%	0.66	90%	65%	1.40	4.8%
	2037	133,971	1,648,620	1231%	33,008	623,101	1888%	0.65	91%	65%	1.40	4.8%
	2038	106,360	1,461,444	1374%	25,756	543,468	2110%	0.65	91%	65%	1.40	4.8%
	2039	84,006	1,289,161	1535%	19,933	470,013	2358%	0.65	91%	65%	1.40	4.8%
	2040	66,013	1,133,386	1717%	15,296	402,604	2632%	0.65	91%	65%	1.40	4.8%
	2041	51,618	991,862	1922%	11,635	341,529	2935%	0.65	91%	65%	1.40	4.8%
	2042	40,179	864,616	2152%	8,770	286,711	3269%	0.66	92%	65%	1.40	4.8%
	2043	31,139	750,824	2411%	6,547	237,950	3635%	0.66	92%	65%	1.40	4.8%
	2044	24,013	645,309	2687%	4,836	195,088	4034%	0.67	92%	66%	1.40	4.8%
	2045	18,423	550,270	2987%	3,532	157,816	4468%	0.67	92%	66%	1.40	4.8%
	2046	14,066	467,329	3322%	2,548	125,868	4941%	0.67	92%	66%	1.40	4.7%
	2047	10,687	395,679	3702%	1,812	98,743	5450%	0.68	92%	66%	1.40	4.7%
	2048	8,074	333,908	4135%	1,268	76,047	5996%	0.69	92%	66%	1.40	4.7%
	2049	6,058	280,050	4623%	872	57,543	6596%	0.70	92%	66%	1.40	4.7%
	2050	4,520	233,511	5166%	588	42,662	7253%	0.71	92%	66%	1.40	4.7%
	2051	3,352	193,862	5783%	388	31,008	7991%	0.72	92%	66%	1.40	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 8
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued Prior to October 1, 2003, After Requested Three 50% Annual Increases and Assumed Implementation Date of October 1, 2012
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.1%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.1%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.91	6.1%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.04	6.2%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	0.99	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.19	6.3%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	22%	1.03	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	22%	0.98	6.5%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.96	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.72	6.6%
	2002	5,768,244	1,367,008	24%	5,649,142	1,701,282	30%	0.79	19%	25%	0.74	6.6%
	2003	6,350,207	3,323,418	52%	5,871,723	2,014,719	34%	1.53	25%	27%	0.94	6.6%
	2004	6,389,497	3,759,879	59%	5,254,663	2,194,911	42%	1.41	31%	29%	1.06	6.6%
	2005	6,144,026	4,433,379	72%	4,539,317	2,286,564	50%	1.43	36%	31%	1.15	6.6%
	2006	6,449,747	3,881,536	60%	3,972,425	2,320,554	58%	1.03	39%	33%	1.16	6.6%
	2007	6,467,923	5,013,354	78%	3,508,348	2,319,877	66%	1.17	42%	35%	1.20	6.6%
	2008	6,242,577	3,922,366	63%	3,122,703	2,311,564	74%	0.85	44%	37%	1.18	6.5%
	2009	5,942,470	3,242,278	55%	2,795,339	2,311,098	83%	0.66	44%	39%	1.14	6.5%
	2010	5,645,342	4,768,785	84%	2,510,152	2,320,798	92%	0.91	47%	41%	1.15	6.4%
	2011	5,293,031	5,978,136	113%	2,255,380	2,335,955	104%	1.09	50%	42%	1.18	6.3%
Projected Future Experience (40 Years)	2012	4,877,784	5,648,884	116%	2,023,652	2,351,784	116%	1.00	52%	44%	1.19	6.1%
	2013	5,003,474	5,472,753	109%	1,810,855	2,363,943	131%	0.84	54%	45%	1.20	6.0%
	2014	5,691,472	5,009,491	88%	1,615,432	2,370,638	147%	0.60	56%	47%	1.19	5.9%
	2015	6,576,032	4,569,852	69%	1,436,590	2,370,768	165%	0.42	56%	48%	1.16	5.8%
	2016	6,466,192	4,494,099	70%	1,273,401	2,363,068	186%	0.37	57%	50%	1.14	5.7%
	2017	5,906,030	4,554,688	77%	1,124,907	2,346,331	209%	0.37	57%	51%	1.12	5.6%
	2018	5,362,461	4,580,289	85%	990,193	2,319,793	234%	0.36	58%	52%	1.11	5.5%
	2019	4,842,522	4,565,777	94%	868,367	2,283,339	263%	0.36	59%	54%	1.09	5.4%
	2020	4,348,229	4,508,923	104%	758,565	2,237,147	295%	0.35	59%	55%	1.09	5.3%
	2021	3,881,310	4,413,969	114%	659,942	2,180,696	330%	0.34	60%	56%	1.08	5.3%
	2022	3,443,173	4,280,435	124%	571,684	2,114,242	370%	0.34	61%	57%	1.07	5.2%
	2023	3,034,864	4,107,014	135%	492,997	2,038,085	413%	0.33	62%	58%	1.07	5.2%
	2024	2,657,148	3,897,758	147%	423,119	1,952,870	462%	0.32	63%	59%	1.06	5.1%
	2025	2,310,352	3,662,630	159%	361,318	1,859,516	515%	0.31	63%	60%	1.06	5.1%
	2026	1,994,546	3,409,568	171%	306,904	1,759,344	573%	0.30	64%	60%	1.06	5.0%
	2027	1,709,359	3,141,674	184%	259,221	1,653,977	638%	0.29	64%	61%	1.06	5.0%
	2028	1,454,050	2,868,756	197%	217,649	1,544,998	710%	0.28	65%	62%	1.05	5.0%
	2029	1,227,568	2,601,221	212%	181,604	1,433,993	790%	0.27	65%	62%	1.05	5.0%
	2030	1,028,517	2,344,556	228%	150,537	1,322,165	878%	0.26	66%	63%	1.05	4.9%
	2031	855,306	2,103,034	246%	123,934	1,211,261	977%	0.25	66%	63%	1.05	4.9%
	2032	706,026	1,877,598	266%	101,311	1,102,700	1088%	0.24	67%	64%	1.05	4.9%
	2033	578,635	1,673,201	289%	82,212	997,308	1213%	0.24	67%	64%	1.04	4.9%
	2034	470,911	1,487,943	316%	66,213	896,049	1353%	0.23	67%	64%	1.04	4.9%
	2035	380,683	1,321,473	347%	52,917	799,725	1511%	0.23	67%	64%	1.04	4.9%
	2036	305,796	1,173,225	384%	41,961	708,606	1689%	0.23	67%	65%	1.04	4.8%
	2037	244,162	1,039,443	426%	33,008	623,101	1888%	0.23	68%	65%	1.04	4.8%
	2038	193,841	919,223	474%	25,756	543,468	2110%	0.22	68%	65%	1.04	4.8%
	2039	153,102	809,096	528%	19,933	470,013	2358%	0.22	68%	65%	1.04	4.8%
	2040	120,310	709,910	590%	15,296	402,604	2632%	0.22	68%	65%	1.04	4.8%
	2041	94,075	620,130	659%	11,635	341,529	2935%	0.22	68%	65%	1.04	4.8%
	2042	73,227	539,666	737%	8,770	286,711	3269%	0.23	68%	65%	1.04	4.8%
	2043	56,751	467,929	825%	6,547	237,950	3635%	0.23	68%	65%	1.04	4.8%
	2044	43,764	401,639	918%	4,836	195,088	4034%	0.23	68%	66%	1.04	4.8%
	2045	33,576	342,080	1019%	3,532	157,816	4468%	0.23	68%	66%	1.04	4.8%
	2046	25,636	290,203	1132%	2,548	125,868	4941%	0.23	68%	66%	1.04	4.7%
	2047	19,477	245,470	1260%	1,812	98,743	5450%	0.23	68%	66%	1.04	4.7%
	2048	14,716	206,971	1406%	1,268	76,047	5996%	0.23	68%	66%	1.04	4.7%
	2049	11,041	173,458	1571%	872	57,543	6596%	0.24	68%	66%	1.04	4.7%
	2050	8,238	144,539	1755%	588	42,662	7253%	0.24	68%	66%	1.04	4.7%
	2051	6,110	119,928	1963%	388	31,008	7991%	0.25	68%	66%	1.04	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 9
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued on or After October 1, 2003, Before Requested Increases
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L	M
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Pricing Rate	Statutory Rate	Current Rate
Historical Experience	1991	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1992	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1993	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1994	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1995	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1996	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1997	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1998	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1999	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2000	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2001	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2002	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2003	96,365	0	0%	31,093	3,468	11%	0.00	0%	11%	0.00	6.7%	4.5%	4.9%
	2004	373,605	0	0%	463,463	50,597	11%	0.00	0%	11%	0.00	6.7%	4.5%	4.7%
	2005	420,783	0	0%	468,005	76,604	16%	0.00	0%	13%	0.00	6.7%	4.5%	4.4%
	2006	428,964	82,169	19%	394,947	98,819	25%	0.77	6%	17%	0.35	6.7%	4.5%	4.0%
	2007	435,601	67,995	16%	344,782	118,368	34%	0.45	8%	20%	0.40	6.7%	4.5%	4.0%
	2008	420,559	96,880	23%	300,753	128,182	43%	0.54	11%	23%	0.46	6.7%	4.5%	4.0%
	2009	397,458	0	0%	264,833	130,636	49%	0.00	9%	25%	0.36	6.7%	4.5%	4.0%
	2010	388,110	46,549	12%	235,481	131,105	56%	0.22	9%	28%	0.34	6.7%	4.5%	4.0%
	2011	377,816	265,973	70%	211,375	132,327	63%	1.12	15%	30%	0.50	6.7%	4.5%	4.0%
Projected Future Experience (40 Years)	2012	348,280	226,342	65%	191,329	134,403	70%	0.93	18%	32%	0.58	6.7%	4.5%	4.0%
	2013	330,209	250,969	76%	174,042	137,840	79%	0.96	22%	33%	0.65	6.7%	4.5%	4.0%
	2014	312,004	277,076	89%	158,039	141,538	90%	0.99	25%	35%	0.71	6.7%	4.5%	4.0%
	2015	293,709	303,597	103%	142,991	145,068	101%	1.02	28%	37%	0.77	6.6%	4.5%	4.0%
	2016	275,372	330,458	120%	128,943	148,429	115%	1.04	32%	39%	0.82	6.5%	4.5%	4.0%
	2017	257,066	354,975	138%	115,869	151,414	131%	1.06	35%	40%	0.87	6.4%	4.5%	4.0%
	2018	238,870	375,537	157%	103,738	153,802	148%	1.06	38%	42%	0.91	6.2%	4.5%	4.0%
	2019	220,874	393,597	178%	92,519	155,583	168%	1.06	41%	44%	0.95	6.1%	4.5%	4.0%
	2020	203,174	410,057	202%	82,181	156,626	191%	1.06	44%	45%	0.98	6.0%	4.5%	4.0%
	2021	185,866	423,280	228%	72,692	157,135	216%	1.05	47%	47%	1.02	5.9%	4.5%	4.0%
	2022	169,048	433,803	257%	64,019	156,868	245%	1.05	50%	48%	1.05	5.8%	4.5%	4.0%
	2023	152,820	438,922	287%	56,127	155,844	278%	1.03	53%	50%	1.07	5.7%	4.5%	4.0%
	2024	137,278	439,777	320%	48,979	153,994	314%	1.02	56%	51%	1.10	5.6%	4.5%	4.0%
	2025	122,507	436,798	357%	42,534	151,250	356%	1.00	59%	52%	1.12	5.5%	4.5%	4.0%
	2026	108,579	428,531	395%	36,752	147,567	402%	0.98	61%	54%	1.14	5.5%	4.5%	4.0%
	2027	95,547	414,469	434%	31,591	142,957	453%	0.96	63%	55%	1.16	5.4%	4.5%	4.0%
	2028	83,454	392,924	471%	27,007	137,573	509%	0.92	66%	56%	1.18	5.3%	4.5%	4.0%
	2029	72,331	368,714	510%	22,955	131,453	573%	0.89	67%	57%	1.19	5.3%	4.5%	4.0%
	2030	62,197	342,811	551%	19,394	124,585	642%	0.86	69%	58%	1.20	5.3%	4.5%	4.0%
	2031	53,058	316,423	596%	16,282	116,922	718%	0.83	71%	58%	1.21	5.2%	4.5%	4.0%
	2032	44,900	289,171	644%	13,580	108,826	801%	0.80	72%	59%	1.21	5.2%	4.5%	4.0%
	2033	37,700	260,383	691%	11,250	100,390	892%	0.77	73%	60%	1.22	5.1%	4.5%	4.0%
	2034	31,409	233,490	743%	9,252	91,828	992%	0.75	74%	60%	1.22	5.1%	4.5%	4.0%
	2035	25,967	208,399	803%	7,552	83,274	1103%	0.73	75%	61%	1.23	5.1%	4.5%	4.0%
	2036	21,315	185,047	868%	6,116	74,736	1222%	0.71	76%	61%	1.23	5.1%	4.5%	4.0%
	2037	17,378	164,206	945%	4,914	66,423	1352%	0.70	76%	62%	1.23	5.0%	4.5%	4.0%
	2038	14,079	143,741	1021%	3,915	58,454	1493%	0.68	77%	62%	1.24	5.0%	4.5%	4.0%
	2039	11,335	125,184	1104%	3,093	50,939	1647%	0.67	77%	62%	1.24	5.0%	4.5%	4.0%
	2040	9,079	108,525	1195%	2,422	43,958	1815%	0.66	77%	63%	1.24	5.0%	4.5%	4.0%
	2041	7,242	93,723	1294%	1,880	37,368	1988%	0.65	78%	63%	1.24	5.0%	4.5%	4.0%
	2042	5,758	81,123	1409%	1,445	31,446	2177%	0.65	78%	63%	1.24	5.0%	4.5%	4.0%
	2043	4,564	70,240	1539%	1,100	26,129	2376%	0.65	78%	63%	1.24	4.9%	4.5%	4.0%
	2044	3,612	61,925	1714%	829	21,488	2592%	0.66	78%	63%	1.24	4.9%	4.5%	4.0%
	2045	2,857	55,811	1954%	618	17,459	2823%	0.69	79%	63%	1.24	4.9%	4.5%	4.0%
	2046	2,261	51,297	2268%	457	14,035	3074%	0.74	79%	63%	1.25	4.9%	4.5%	4.0%
	2047	1,793	48,367	2698%	333	11,178	3352%	0.80	79%	63%	1.25	4.9%	4.5%	4.0%
	2048	1,424	47,041	3303%	241	8,830	3666%	0.90	79%	63%	1.25	4.9%	4.5%	4.0%
	2049	1,132	46,976	4148%	172	6,884	4003%	1.04	79%	63%	1.25	4.9%	4.5%	4.0%
	2050	901	47,605	5281%	121	5,363	4422%	1.19	79%	63%	1.25	4.9%	4.5%	4.0%
	2051	724	48,224	6665%	84	4,123	4880%	1.37	79%	63%	1.25	4.9%	4.5%	4.0%

Cumulative Lifetime Totals		
Accumulating at the Statutory Interest Rate Assumption		
89%	63%	1.40
Accumulating at the Current Interest Rate Assumption		
93%	63%	1.46

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 9
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued on or After October 1, 2003, After Requested Three 50% Annual Increases and Assumed Implementation Date of October 1, 2012
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L	M
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Pricing Rate	Statutory Rate	Current Rate
Historical Experience	1991	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1992	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1993	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1994	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1995	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1996	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1997	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1998	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1999	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2000	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2001	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2002	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2003	96,365	0	0%	31,093	3,468	11%	0.00	0%	11%	0.00	6.7%	4.5%	4.9%
	2004	373,605	0	0%	463,463	50,597	11%	0.00	0%	11%	0.00	6.7%	4.5%	4.7%
	2005	420,783	0	0%	468,005	76,604	16%	0.00	0%	13%	0.00	6.7%	4.5%	4.4%
	2006	428,964	82,169	19%	394,947	98,819	25%	0.77	6%	17%	0.35	6.7%	4.5%	4.0%
	2007	435,601	67,995	16%	344,782	118,368	34%	0.45	8%	20%	0.40	6.7%	4.5%	4.0%
	2008	420,559	96,880	23%	300,753	128,182	43%	0.54	11%	23%	0.46	6.7%	4.5%	4.0%
	2009	397,458	0	0%	264,833	130,636	49%	0.00	9%	25%	0.36	6.7%	4.5%	4.0%
	2010	388,110	46,549	12%	235,481	131,105	56%	0.22	9%	28%	0.34	6.7%	4.5%	4.0%
	2011	377,816	265,973	70%	211,375	132,327	63%	1.12	15%	30%	0.50	6.7%	4.5%	4.0%
Projected Future Experience (40 Years)	2012	350,765	224,728	64%	191,329	134,403	70%	0.91	18%	32%	0.58	6.7%	4.5%	4.0%
	2013	373,148	224,473	60%	174,042	137,840	79%	0.76	21%	33%	0.63	6.7%	4.5%	4.0%
	2014	439,140	216,721	49%	158,039	141,538	90%	0.55	23%	35%	0.65	6.7%	4.5%	4.0%
	2015	515,696	210,574	41%	142,991	145,068	101%	0.40	24%	37%	0.66	6.6%	4.5%	4.0%
	2016	501,867	224,428	45%	128,943	148,429	115%	0.39	25%	39%	0.66	6.5%	4.5%	4.0%
	2017	468,504	240,223	51%	115,869	151,414	131%	0.39	27%	40%	0.66	6.4%	4.5%	4.0%
	2018	435,341	253,204	58%	103,738	153,802	148%	0.39	28%	42%	0.67	6.2%	4.5%	4.0%
	2019	402,544	264,405	66%	92,519	155,583	168%	0.39	29%	44%	0.68	6.1%	4.5%	4.0%
	2020	370,285	274,471	74%	82,181	156,626	191%	0.39	31%	45%	0.68	6.0%	4.5%	4.0%
	2021	338,741	282,291	83%	72,692	157,135	216%	0.39	32%	47%	0.69	5.9%	4.5%	4.0%
	2022	308,090	288,254	94%	64,019	156,868	245%	0.38	34%	48%	0.70	5.8%	4.5%	4.0%
	2023	278,515	290,591	104%	56,127	155,844	278%	0.38	35%	50%	0.70	5.7%	4.5%	4.0%
	2024	250,189	290,118	116%	48,979	153,994	314%	0.37	36%	51%	0.71	5.6%	4.5%	4.0%
	2025	223,270	287,143	129%	42,534	151,250	356%	0.36	37%	52%	0.71	5.5%	4.5%	4.0%
	2026	197,885	280,759	142%	36,752	147,567	402%	0.35	39%	54%	0.72	5.5%	4.5%	4.0%
	2027	174,135	270,664	155%	31,591	142,957	453%	0.34	40%	55%	0.72	5.4%	4.5%	4.0%
	2028	152,096	255,783	168%	27,007	137,573	509%	0.33	41%	56%	0.73	5.3%	4.5%	4.0%
	2029	131,824	239,289	182%	22,955	131,453	573%	0.32	42%	57%	0.73	5.3%	4.5%	4.0%
	2030	113,355	221,822	196%	19,394	124,585	642%	0.30	42%	58%	0.73	5.3%	4.5%	4.0%
	2031	96,698	204,141	211%	16,282	116,922	718%	0.29	43%	58%	0.74	5.2%	4.5%	4.0%
	2032	81,831	186,005	227%	13,580	108,826	801%	0.28	44%	59%	0.74	5.2%	4.5%	4.0%
	2033	68,708	166,987	243%	11,250	100,390	892%	0.27	44%	60%	0.74	5.1%	4.5%	4.0%
	2034	57,243	149,313	261%	9,252	91,828	992%	0.26	45%	60%	0.74	5.1%	4.5%	4.0%
	2035	47,325	132,902	281%	7,552	83,274	1103%	0.25	45%	61%	0.74	5.1%	4.5%	4.0%
	2036	38,847	117,699	303%	6,116	74,736	1222%	0.25	45%	61%	0.74	5.1%	4.5%	4.0%
	2037	31,672	104,178	329%	4,914	66,423	1352%	0.24	46%	62%	0.74	5.0%	4.5%	4.0%
	2038	25,659	90,980	355%	3,915	58,454	1493%	0.24	46%	62%	0.74	5.0%	4.5%	4.0%
	2039	20,659	79,060	383%	3,093	50,939	1647%	0.23	46%	62%	0.74	5.0%	4.5%	4.0%
	2040	16,547	68,391	413%	2,422	43,958	1815%	0.23	46%	63%	0.74	5.0%	4.5%	4.0%
	2041	13,199	58,939	447%	1,880	37,368	1988%	0.22	47%	63%	0.74	5.0%	4.5%	4.0%
	2042	10,493	50,911	485%	1,445	31,446	2177%	0.22	47%	63%	0.74	5.0%	4.5%	4.0%
	2043	8,317	43,997	529%	1,100	26,129	2376%	0.22	47%	63%	0.74	4.9%	4.5%	4.0%
	2044	6,583	38,713	588%	829	21,488	2592%	0.23	47%	63%	0.74	4.9%	4.5%	4.0%
	2045	5,206	34,824	669%	618	17,459	2823%	0.24	47%	63%	0.74	4.9%	4.5%	4.0%
	2046	4,121	31,945	775%	457	14,035	3074%	0.25	47%	63%	0.74	4.9%	4.5%	4.0%
	2047	3,268	30,062	920%	333	11,178	3352%	0.27	47%	63%	0.74	4.9%	4.5%	4.0%
	2048	2,596	29,188	1124%	241	8,830	3666%	0.31	47%	63%	0.74	4.9%	4.5%	4.0%
	2049	2,064	29,103	1410%	172	6,884	4003%	0.35	47%	63%	0.75	4.9%	4.5%	4.0%
	2050	1,643	29,457	1793%	121	5,363	4422%	0.41	47%	63%	0.75	4.9%	4.5%	4.0%
	2051	1,319	29,812	2261%	84	4,123	4880%	0.46	47%	63%	0.75	4.9%	4.5%	4.0%

Cumulative Lifetime Totals		
Accumulating at the Statutory Interest Rate Assumption		
51%	63%	0.81
Accumulating at the Current Interest Rate Assumption		
53%	63%	0.83

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 10
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates **
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Pricing Rate
Historical Experience	1992*	16,386	1,361	8%	3,307	175	5%	1.57	8%	5%	1.57	6.1%
	1993*	20,387	2,416	12%	7,944	1,100	14%	0.86	10%	11%	0.91	6.2%
	1994*	24,565	3,886	16%	19,770	3,575	18%	0.87	12%	15%	0.80	6.1%
	1995*	42,246	8,313	20%	55,284	9,177	17%	1.19	15%	16%	0.94	6.2%
	1996*	61,708	10,181	16%	99,140	18,400	19%	0.89	16%	17%	0.90	6.2%
	1997*	89,946	30,258	34%	142,355	26,551	19%	1.80	21%	18%	1.20	6.3%
	1998*	145,815	23,443	16%	209,862	39,421	19%	0.86	20%	18%	1.08	6.6%
	1999*	284,673	48,963	17%	327,656	60,141	18%	0.94	19%	18%	1.02	6.6%
	2000*	421,289	80,356	19%	448,860	88,888	20%	0.96	19%	19%	1.00	6.6%
	2001*	539,513	29,178	5%	557,213	120,166	22%	0.25	15%	20%	0.76	6.7%
	2002*	622,923	129,806	21%	649,868	154,336	24%	0.88	16%	20%	0.80	6.7%
	2003*	688,503	316,065	46%	722,370	187,725	26%	1.77	22%	22%	1.03	6.7%
	2004*	689,846	356,977	52%	652,721	208,284	32%	1.62	27%	23%	1.17	6.7%
	2005	614,016	828,369	135%	571,041	221,578	39%	3.48	40%	25%	1.61	6.7%
	2006	648,278	1,079	0%	506,283	230,309	45%	0.00	35%	26%	1.35	6.6%
	2007	696,019	562,440	81%	452,764	235,924	52%	1.55	40%	28%	1.43	6.6%
	2008	673,651	150,501	22%	407,803	240,911	59%	0.38	38%	29%	1.31	6.6%
	2009	649,216	414,344	64%	369,305	246,936	67%	0.95	40%	31%	1.30	6.5%
	2010	622,357	403,689	65%	335,502	254,058	76%	0.86	41%	32%	1.28	6.5%
	2011	601,880	609,543	101%	304,946	261,857	86%	1.18	44%	34%	1.31	6.4%
Projected Future Experience (40 Years)	2012	552,068	556,714	101%	276,749	269,667	97%	1.03	47%	35%	1.32	6.1%
	2013	519,242	603,782	116%	250,427	277,033	111%	1.05	49%	37%	1.34	6.0%
	2014	486,469	648,894	133%	225,841	283,571	126%	1.06	52%	38%	1.35	5.9%
	2015	453,859	690,692	152%	202,974	288,952	142%	1.07	54%	40%	1.37	5.8%
	2016	421,539	728,765	173%	181,772	292,949	161%	1.07	57%	41%	1.39	5.7%
	2017	389,645	761,132	195%	162,169	295,314	182%	1.07	59%	42%	1.40	5.6%
	2018	358,327	787,457	220%	144,102	295,605	205%	1.07	62%	44%	1.42	5.5%
	2019	327,739	806,596	246%	127,508	294,134	231%	1.07	65%	45%	1.44	5.4%
	2020	298,039	817,049	274%	112,322	290,853	259%	1.06	67%	46%	1.46	5.3%
	2021	269,380	818,540	304%	98,480	285,710	290%	1.05	70%	47%	1.47	5.3%
	2022	241,906	810,400	335%	85,917	278,915	325%	1.03	72%	48%	1.49	5.2%
	2023	215,757	793,332	368%	74,565	270,470	363%	1.01	74%	49%	1.50	5.1%
	2024	191,059	767,022	401%	64,358	260,490	405%	0.99	76%	50%	1.51	5.1%
	2025	167,922	732,022	436%	55,229	249,319	451%	0.97	78%	51%	1.53	5.1%
	2026	146,439	690,687	472%	47,109	237,118	503%	0.94	80%	52%	1.54	5.0%
	2027	126,682	646,102	510%	39,929	224,123	561%	0.91	81%	53%	1.54	5.0%
	2028	108,692	599,612	552%	33,621	210,607	626%	0.88	83%	53%	1.55	5.0%
	2029	92,481	550,962	596%	28,116	196,760	700%	0.85	84%	54%	1.56	5.0%
	2030	78,033	502,054	643%	23,347	182,819	783%	0.82	85%	54%	1.56	4.9%
	2031	65,294	456,574	699%	19,246	169,039	878%	0.80	86%	55%	1.56	4.9%
	2032	54,189	414,725	765%	15,747	155,487	987%	0.78	87%	55%	1.57	4.9%
	2033	44,617	376,032	843%	12,786	142,293	1113%	0.76	87%	56%	1.57	4.9%
	2034	36,457	339,221	930%	10,302	129,602	1258%	0.74	88%	56%	1.57	4.9%
	2035	29,575	305,777	1034%	8,237	117,479	1426%	0.72	89%	56%	1.57	4.9%
	2036	23,831	276,576	1161%	6,535	105,950	1621%	0.72	89%	57%	1.57	4.8%
	2037	19,081	249,083	1305%	5,145	94,946	1845%	0.71	90%	57%	1.58	4.8%
	2038	15,195	222,977	1467%	4,020	84,479	2101%	0.70	90%	57%	1.58	4.8%
	2039	12,038	197,102	1637%	3,118	74,636	2394%	0.68	90%	57%	1.58	4.8%
	2040	9,495	172,477	1817%	2,400	65,388	2725%	0.67	90%	57%	1.58	4.8%
	2041	7,457	149,472	2004%	1,833	56,788	3097%	0.65	91%	57%	1.58	4.8%
	2042	5,833	128,069	2196%	1,390	48,753	3508%	0.63	91%	57%	1.58	4.8%
	2043	4,545	108,656	2391%	1,045	41,315	3952%	0.60	91%	58%	1.58	4.8%
	2044	3,525	90,651	2572%	780	34,583	4436%	0.58	91%	58%	1.58	4.8%
	2045	2,722	74,088	2722%	576	28,525	4954%	0.55	91%	58%	1.58	4.7%
	2046	2,092	59,882	2863%	421	23,138	5501%	0.52	91%	58%	1.58	4.7%
	2047	1,598	48,485	3034%	303	18,378	6058%	0.50	91%	58%	1.58	4.7%
	2048	1,212	39,332	3244%	215	14,278	6626%	0.49	91%	58%	1.58	4.7%
	2049	913	31,656	3468%	150	10,881	7237%	0.48	91%	58%	1.58	4.7%
	2050	681	24,870	3652%	103	8,064	7848%	0.47	91%	58%	1.58	4.7%
	2051	502	19,363	3860%	69	5,813	8486%	0.45	91%	58%	1.58	4.7%

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

*** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 10
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued Prior to October 1, 2003, After Requested Three 50% Increases and Assumed Implementation Date of October 1, 2012
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates **
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Pricing Rate
Historical Experience	1992*	16,386	1,361	8%	3,307	175	5%	1.57	8%	5%	1.57	6.1%
	1993*	20,387	2,416	12%	7,944	1,100	14%	0.86	10%	11%	0.91	6.2%
	1994*	24,565	3,886	16%	19,770	3,575	18%	0.87	12%	15%	0.80	6.1%
	1995*	42,246	8,313	20%	55,284	9,177	17%	1.19	15%	16%	0.94	6.2%
	1996*	61,708	10,181	16%	99,140	18,400	19%	0.89	16%	17%	0.90	6.2%
	1997*	89,946	30,258	34%	142,355	26,551	19%	1.80	21%	18%	1.20	6.3%
	1998*	145,815	23,443	16%	209,862	39,421	19%	0.86	20%	18%	1.08	6.6%
	1999*	284,673	48,963	17%	327,656	60,141	18%	0.94	19%	18%	1.02	6.6%
	2000*	421,289	80,356	19%	448,860	88,888	20%	0.96	19%	19%	1.00	6.6%
	2001*	539,513	29,178	5%	557,213	120,166	22%	0.25	15%	20%	0.76	6.7%
	2002*	622,923	129,806	21%	649,868	154,336	24%	0.88	16%	20%	0.80	6.7%
	2003*	688,503	316,065	46%	722,370	187,725	26%	1.77	22%	22%	1.03	6.7%
	2004*	689,846	356,977	52%	652,721	208,284	32%	1.62	27%	23%	1.17	6.7%
	2005	614,016	828,369	135%	571,041	221,578	39%	3.48	40%	25%	1.61	6.7%
	2006	648,278	1,079	0%	506,283	230,309	45%	0.00	35%	26%	1.35	6.6%
	2007	696,019	562,440	81%	452,764	235,924	52%	1.55	40%	28%	1.43	6.6%
	2008	673,651	150,501	22%	407,803	240,911	59%	0.38	38%	29%	1.31	6.6%
	2009	649,216	414,344	64%	369,305	246,936	67%	0.95	40%	31%	1.30	6.5%
	2010	622,357	403,689	65%	335,502	254,058	76%	0.86	41%	32%	1.28	6.5%
	2011	601,880	609,543	101%	304,946	261,857	86%	1.18	44%	34%	1.31	6.4%
Projected Future Experience (40 Years)	2012	554,727	554,516	100%	276,749	269,667	97%	1.03	47%	35%	1.32	6.1%
	2013	575,166	551,069	96%	250,427	277,033	111%	0.87	49%	37%	1.32	6.0%
	2014	663,265	518,140	78%	225,841	283,571	126%	0.62	50%	38%	1.30	5.9%
	2015	775,135	485,770	63%	202,974	288,952	142%	0.44	50%	40%	1.27	5.8%
	2016	768,255	492,728	64%	181,772	292,949	161%	0.40	51%	41%	1.24	5.7%
	2017	710,128	513,189	72%	162,169	295,314	182%	0.40	51%	42%	1.22	5.6%
	2018	653,051	529,457	81%	144,102	295,605	205%	0.40	52%	44%	1.20	5.5%
	2019	597,306	540,765	91%	127,508	294,134	231%	0.39	53%	45%	1.18	5.4%
	2020	543,177	546,147	101%	112,322	290,853	259%	0.39	54%	46%	1.17	5.3%
	2021	490,945	545,467	111%	98,480	285,710	290%	0.38	55%	47%	1.17	5.3%
	2022	440,875	538,252	122%	85,917	278,915	325%	0.38	56%	48%	1.16	5.2%
	2023	393,218	525,099	134%	74,565	270,470	363%	0.37	57%	49%	1.16	5.1%
	2024	348,205	505,921	145%	64,358	260,490	405%	0.36	58%	50%	1.15	5.1%
	2025	306,037	481,155	157%	55,229	249,319	451%	0.35	59%	51%	1.15	5.1%
	2026	266,886	452,347	169%	47,109	237,118	503%	0.34	60%	52%	1.15	5.0%
	2027	230,878	421,543	183%	39,929	224,123	561%	0.33	60%	53%	1.14	5.0%
	2028	198,092	389,715	197%	33,621	210,607	626%	0.31	61%	53%	1.14	5.0%
	2029	168,547	356,759	212%	28,116	196,760	700%	0.30	61%	54%	1.14	5.0%
	2030	142,215	323,887	228%	23,347	182,819	783%	0.29	62%	54%	1.14	4.9%
	2031	118,999	293,433	247%	19,246	169,039	878%	0.28	62%	55%	1.14	4.9%
	2032	98,759	265,542	269%	15,747	155,487	987%	0.27	63%	55%	1.13	4.9%
	2033	81,315	239,920	295%	12,786	142,293	1113%	0.27	63%	56%	1.13	4.9%
	2034	66,442	215,717	325%	10,302	129,602	1258%	0.26	64%	56%	1.13	4.9%
	2035	53,900	193,834	360%	8,237	117,479	1426%	0.25	64%	56%	1.13	4.9%
	2036	43,431	174,799	402%	6,535	105,950	1621%	0.25	64%	57%	1.13	4.8%
	2037	34,776	156,996	451%	5,145	94,946	1845%	0.24	64%	57%	1.13	4.8%
	2038	27,693	140,210	506%	4,020	84,479	2101%	0.24	64%	57%	1.13	4.8%
	2039	21,939	123,687	564%	3,118	74,636	2394%	0.24	65%	57%	1.13	4.8%
	2040	17,304	108,042	624%	2,400	65,388	2725%	0.23	65%	57%	1.13	4.8%
	2041	13,590	93,484	688%	1,833	56,788	3097%	0.22	65%	57%	1.13	4.8%
	2042	10,631	79,987	752%	1,390	48,753	3508%	0.21	65%	57%	1.13	4.8%
	2043	8,283	67,781	818%	1,045	41,315	3952%	0.21	65%	58%	1.13	4.8%
	2044	6,424	56,490	879%	780	34,583	4436%	0.20	65%	58%	1.13	4.8%
	2045	4,961	46,128	930%	576	28,525	4954%	0.19	65%	58%	1.13	4.7%
	2046	3,812	37,252	977%	421	23,138	5501%	0.18	65%	58%	1.13	4.7%
	2047	2,912	30,139	1035%	303	18,378	6058%	0.17	65%	58%	1.13	4.7%
	2048	2,210	24,432	1106%	215	14,278	6626%	0.17	65%	58%	1.13	4.7%
	2049	1,664	19,652	1181%	150	10,881	7237%	0.16	65%	58%	1.13	4.7%
	2050	1,241	15,431	1243%	103	8,064	7848%	0.16	65%	58%	1.13	4.7%
	2051	914	12,008	1313%	69	5,813	8486%	0.15	65%	58%	1.13	4.7%

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

*** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 11
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued on or After October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates **		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L	M
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Pricing Rate	Statutory Rate	Current Rate
Historical Experience	1992*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1993*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1994*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1995*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1996*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1997*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1998*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1999*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2000*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2001*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2002*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2003*	13,701	0	0%	5,555	474	9%	0.00	0%	9%	0.00	6.7%	4.5%	4.9%
	2004*	53,118	0	0%	82,663	6,699	8%	0.00	0%	8%	0.00	6.7%	4.5%	4.7%
	2005	59,825	0	0%	84,491	9,919	12%	0.00	0%	10%	0.00	6.7%	4.5%	4.4%
	2006	62,246	0	0%	72,679	12,948	18%	0.00	0%	12%	0.00	6.7%	4.5%	4.0%
	2007	67,429	0	0%	63,815	15,699	25%	0.00	0%	14%	0.00	6.7%	4.5%	4.0%
	2008	66,677	0	0%	56,555	17,463	31%	0.00	0%	17%	0.00	6.7%	4.5%	4.0%
	2009	66,262	0	0%	50,586	18,210	36%	0.00	0%	19%	0.00	6.7%	4.5%	4.0%
	2010	64,722	651	1%	45,656	18,687	41%	0.02	0%	20%	0.01	6.7%	4.5%	4.0%
	2011	63,379	13,397	21%	41,535	19,288	46%	0.46	2%	22%	0.10	6.7%	4.5%	4.0%
Projected Future Experience (40 Years)	2012	58,953	25,310	43%	38,065	20,042	53%	0.82	5%	23%	0.23	6.8%	4.5%	4.0%
	2013	56,045	28,379	51%	34,956	20,940	60%	0.85	8%	25%	0.33	6.7%	4.5%	4.0%
	2014	53,102	31,635	60%	32,005	21,817	68%	0.87	11%	26%	0.42	6.7%	4.5%	4.0%
	2015	50,130	34,996	70%	29,192	22,635	78%	0.90	14%	28%	0.49	6.6%	4.5%	4.0%
	2016	47,137	38,496	82%	26,523	23,378	88%	0.93	16%	29%	0.56	6.5%	4.5%	4.0%
	2017	44,128	41,791	95%	23,995	24,012	100%	0.95	19%	31%	0.62	6.4%	4.5%	4.0%
	2018	41,116	44,456	108%	21,607	24,515	113%	0.95	22%	32%	0.67	6.3%	4.5%	4.0%
	2019	38,112	47,145	124%	19,358	24,893	129%	0.96	24%	34%	0.72	6.1%	4.5%	4.0%
	2020	35,135	49,753	142%	17,248	25,109	146%	0.97	27%	35%	0.76	6.0%	4.5%	4.0%
	2021	32,203	52,143	162%	15,279	25,237	165%	0.98	29%	36%	0.80	5.9%	4.5%	4.0%
	2022	29,335	54,265	185%	13,451	25,213	187%	0.99	31%	38%	0.84	5.8%	4.5%	4.0%
	2023	26,551	55,867	210%	11,765	25,084	213%	0.99	34%	39%	0.87	5.7%	4.5%	4.0%
	2024	23,868	57,255	240%	10,219	24,801	243%	0.99	36%	40%	0.90	5.6%	4.5%	4.0%
	2025	21,305	58,133	273%	8,812	24,326	276%	0.99	38%	41%	0.93	5.5%	4.5%	4.0%
	2026	18,875	58,614	311%	7,542	23,636	313%	0.99	40%	42%	0.96	5.5%	4.5%	4.0%
	2027	16,587	58,609	353%	6,403	22,748	355%	0.99	43%	43%	0.99	5.4%	4.5%	4.0%
	2028	14,450	56,783	393%	5,391	21,664	402%	0.98	45%	44%	1.01	5.3%	4.5%	4.0%
	2029	12,468	54,246	435%	4,499	20,399	453%	0.96	46%	45%	1.04	5.3%	4.5%	4.0%
	2030	10,649	50,795	477%	3,719	18,972	510%	0.94	48%	45%	1.05	5.2%	4.5%	4.0%
	2031	8,994	46,943	522%	3,044	17,324	569%	0.92	49%	46%	1.07	5.2%	4.5%	4.0%
	2032	7,509	42,667	568%	2,465	15,588	632%	0.90	51%	47%	1.08	5.2%	4.5%	4.0%
	2033	6,191	37,510	606%	1,974	13,760	697%	0.87	52%	47%	1.10	5.1%	4.5%	4.0%
	2034	5,038	32,465	644%	1,562	11,941	765%	0.84	52%	47%	1.10	5.1%	4.5%	4.0%
	2035	4,043	27,449	679%	1,220	10,197	836%	0.81	53%	48%	1.11	5.1%	4.5%	4.0%
	2036	3,200	22,820	713%	939	8,553	911%	0.78	54%	48%	1.12	5.1%	4.5%	4.0%
	2037	2,496	18,653	747%	713	7,048	988%	0.76	54%	48%	1.12	5.0%	4.5%	4.0%
	2038	1,918	14,996	782%	533	5,690	1068%	0.73	54%	48%	1.12	5.0%	4.5%	4.0%
	2039	1,450	11,895	821%	392	4,498	1148%	0.71	55%	49%	1.13	5.0%	4.5%	4.0%
	2040	1,079	9,195	852%	283	3,491	1233%	0.69	55%	49%	1.13	5.0%	4.5%	4.0%
	2041	792	6,939	876%	201	2,618	1304%	0.67	55%	49%	1.13	5.0%	4.5%	4.0%
	2042	572	5,140	899%	140	1,929	1383%	0.65	55%	49%	1.13	5.0%	4.5%	4.0%
	2043	406	3,738	922%	95	1,359	1432%	0.64	55%	49%	1.13	4.9%	4.5%	4.0%
	2044	283	2,673	944%	63	927	1470%	0.64	55%	49%	1.13	4.9%	4.5%	4.0%
	2045	194	1,865	964%	41	617	1511%	0.64	55%	49%	1.13	4.9%	4.5%	4.0%
	2046	130	1,278	983%	26	399	1546%	0.64	55%	49%	1.13	4.9%	4.5%	4.0%
	2047	85	855	1002%	16	255	1612%	0.62	55%	49%	1.13	4.9%	4.5%	4.0%
	2048	55	561	1016%	9	161	1707%	0.60	55%	49%	1.13	4.9%	4.5%	4.0%
	2049	35	361	1030%	5	97	1791%	0.58	55%	49%	1.13	4.9%	4.5%	4.0%
	2050	20	213	1042%	3	57	1876%	0.56	55%	49%	1.13	4.9%	4.5%	4.0%
	2051	12	122	1022%	2	32	1968%	0.52	55%	49%	1.13	4.9%	4.5%	4.0%

Cumulative Lifetime Totals		
Accumulating at the Statutory Interest Rate Assumption		
63%	49%	1.29
Accumulating at the Current Interest Rate Assumption		
66%	49%	1.34

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*
*** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 11
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued on or After October 1, 2003, After Requested Three 50% Increases and Assumed Implementation Date of October 1, 2012
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates **		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L	M
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Pricing Rate	Statutory Rate	Current Rate
Historical Experience	1992*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1993*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1994*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1995*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1996*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1997*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1998*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	1999*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2000*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2001*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2002*	0	0	0%	0	0	0%	0.00	0%	0%	0.00	0.0%	0.0%	0.0%
	2003*	13,701	0	0%	5,555	474	9%	0.00	0%	9%	0.00	6.7%	4.5%	4.9%
	2004*	53,118	0	0%	82,663	6,699	8%	0.00	0%	8%	0.00	6.7%	4.5%	4.7%
	2005	59,825	0	0%	84,491	9,919	12%	0.00	0%	10%	0.00	6.7%	4.5%	4.4%
	2006	62,246	0	0%	72,679	12,948	18%	0.00	0%	12%	0.00	6.7%	4.5%	4.0%
	2007	67,429	0	0%	63,815	15,699	25%	0.00	0%	14%	0.00	6.7%	4.5%	4.0%
	2008	66,677	0	0%	56,555	17,463	31%	0.00	0%	17%	0.00	6.7%	4.5%	4.0%
	2009	66,262	0	0%	50,586	18,210	36%	0.00	0%	19%	0.00	6.7%	4.5%	4.0%
	2010	64,722	651	1%	45,656	18,687	41%	0.02	0%	20%	0.01	6.7%	4.5%	4.0%
	2011	63,379	13,397	21%	41,535	19,288	46%	0.46	2%	22%	0.10	6.7%	4.5%	4.0%
Projected Future Experience (40 Years)	2012	59,361	25,124	42%	38,065	20,042	53%	0.80	5%	23%	0.22	6.8%	4.5%	4.0%
	2013	63,280	25,384	40%	34,956	20,940	60%	0.67	8%	25%	0.31	6.7%	4.5%	4.0%
	2014	74,642	24,800	33%	32,005	21,817	68%	0.49	10%	26%	0.37	6.7%	4.5%	4.0%
	2015	87,934	24,429	28%	29,192	22,635	78%	0.36	11%	28%	0.39	6.6%	4.5%	4.0%
	2016	85,907	26,357	31%	26,523	23,378	88%	0.35	12%	29%	0.42	6.5%	4.5%	4.0%
	2017	80,424	28,524	35%	23,995	24,012	100%	0.35	14%	31%	0.44	6.4%	4.5%	4.0%
	2018	74,933	30,241	40%	21,607	24,515	113%	0.36	15%	32%	0.46	6.3%	4.5%	4.0%
	2019	69,460	31,960	46%	19,358	24,893	129%	0.36	16%	34%	0.48	6.1%	4.5%	4.0%
	2020	64,034	33,612	52%	17,248	25,109	146%	0.36	17%	35%	0.49	6.0%	4.5%	4.0%
	2021	58,690	35,098	60%	15,279	25,237	165%	0.36	18%	36%	0.51	5.9%	4.5%	4.0%
	2022	53,463	36,385	68%	13,451	25,213	187%	0.36	20%	38%	0.52	5.8%	4.5%	4.0%
	2023	48,388	37,317	77%	11,765	25,084	213%	0.36	21%	39%	0.54	5.7%	4.5%	4.0%
	2024	43,500	38,104	88%	10,219	24,801	243%	0.36	22%	40%	0.55	5.6%	4.5%	4.0%
	2025	38,829	38,548	99%	8,812	24,326	276%	0.36	23%	41%	0.56	5.5%	4.5%	4.0%
	2026	34,400	38,726	113%	7,542	23,636	313%	0.36	24%	42%	0.57	5.5%	4.5%	4.0%
	2027	30,231	38,590	128%	6,403	22,748	355%	0.36	25%	43%	0.58	5.4%	4.5%	4.0%
	2028	26,335	37,275	142%	5,391	21,664	402%	0.35	26%	44%	0.59	5.3%	4.5%	4.0%
	2029	22,724	35,506	156%	4,499	20,399	453%	0.34	27%	45%	0.60	5.3%	4.5%	4.0%
	2030	19,407	33,149	171%	3,719	18,972	510%	0.33	28%	45%	0.61	5.2%	4.5%	4.0%
	2031	16,392	30,542	186%	3,044	17,324	569%	0.33	28%	46%	0.62	5.2%	4.5%	4.0%
	2032	13,685	27,682	202%	2,465	15,588	632%	0.32	29%	47%	0.62	5.2%	4.5%	4.0%
	2033	11,283	24,273	215%	1,974	13,760	697%	0.31	30%	47%	0.63	5.1%	4.5%	4.0%
	2034	9,182	20,957	228%	1,562	11,941	765%	0.30	30%	47%	0.63	5.1%	4.5%	4.0%
	2035	7,368	17,678	240%	1,220	10,197	836%	0.29	30%	48%	0.63	5.1%	4.5%	4.0%
	2036	5,831	14,663	251%	939	8,553	911%	0.28	31%	48%	0.64	5.1%	4.5%	4.0%
	2037	4,548	11,961	263%	713	7,048	988%	0.27	31%	48%	0.64	5.0%	4.5%	4.0%
	2038	3,495	9,598	275%	533	5,690	1068%	0.26	31%	48%	0.64	5.0%	4.5%	4.0%
	2039	2,642	7,599	288%	392	4,498	1148%	0.25	31%	49%	0.64	5.0%	4.5%	4.0%
	2040	1,967	5,865	298%	283	3,491	1233%	0.24	31%	49%	0.64	5.0%	4.5%	4.0%
	2041	1,443	4,420	306%	201	2,618	1304%	0.23	31%	49%	0.64	5.0%	4.5%	4.0%
	2042	1,042	3,270	314%	140	1,929	1383%	0.23	31%	49%	0.64	5.0%	4.5%	4.0%
	2043	739	2,376	321%	95	1,359	1432%	0.22	31%	49%	0.64	4.9%	4.5%	4.0%
	2044	516	1,697	329%	63	927	1470%	0.22	31%	49%	0.64	4.9%	4.5%	4.0%
	2045	353	1,183	335%	41	617	1511%	0.22	31%	49%	0.64	4.9%	4.5%	4.0%
	2046	237	810	342%	26	399	1546%	0.22	31%	49%	0.64	4.9%	4.5%	4.0%
	2047	155	542	348%	16	255	1612%	0.22	31%	49%	0.64	4.9%	4.5%	4.0%
	2048	101	355	353%	9	161	1707%	0.21	31%	49%	0.64	4.9%	4.5%	4.0%
	2049	64	228	358%	5	97	1791%	0.20	31%	49%	0.64	4.9%	4.5%	4.0%
	2050	37	135	362%	3	57	1876%	0.19	31%	49%	0.64	4.9%	4.5%	4.0%
	2051	22	77	355%	2	32	1968%	0.18	31%	49%	0.64	4.9%	4.5%	4.0%

Cumulative Lifetime Totals		
Accumulating at the Statutory Interest Rate Assumption		
35%	49%	0.71
Accumulating at the Current Interest Rate Assumption		
36%	49%	0.73

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*
*** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 12
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Excluding Florida Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.1%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.1%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%
	1994	226,421	40,687	18%	91,606	17,131	19%	0.96	14%	15%	0.91	6.1%
	1995	368,425	85,666	23%	185,242	32,905	18%	1.31	17%	16%	1.05	6.2%
	1996	537,465	102,380	19%	346,389	66,196	19%	1.00	18%	17%	1.02	6.2%
	1997	775,819	294,986	38%	586,257	133,708	23%	1.67	24%	20%	1.22	6.3%
	1998	1,264,895	225,036	18%	1,197,761	265,370	22%	0.80	22%	21%	1.06	6.4%
	1999	2,457,381	449,973	18%	2,465,731	500,526	20%	0.90	21%	21%	1.00	6.5%
	2000	3,668,533	787,153	21%	3,710,793	825,127	22%	0.96	21%	21%	0.99	6.5%
	2001	4,768,543	157,753	3%	4,752,051	1,190,094	25%	0.13	16%	22%	0.70	6.6%
	2002	5,543,820	1,195,432	22%	5,264,160	1,541,000	29%	0.74	17%	24%	0.71	6.6%
	2003	6,136,085	2,843,780	46%	5,522,441	1,850,112	34%	1.38	23%	26%	0.89	6.6%
	2004	6,182,926	3,581,219	58%	4,949,411	2,030,521	41%	1.41	29%	28%	1.02	6.6%
	2005	5,953,261	4,087,875	69%	4,273,418	2,124,800	50%	1.38	34%	30%	1.11	6.6%
	2006	6,264,484	3,410,507	54%	3,740,071	2,162,773	58%	0.94	36%	33%	1.11	6.6%
	2007	6,291,924	4,675,920	74%	3,304,972	2,167,135	66%	1.13	40%	35%	1.15	6.6%
	2008	6,076,231	3,839,006	63%	2,944,581	2,164,258	73%	0.86	42%	36%	1.14	6.5%
	2009	5,789,089	2,786,216	48%	2,639,612	2,169,754	82%	0.59	42%	38%	1.10	6.5%
	2010	5,513,636	4,386,431	80%	2,374,455	2,185,678	92%	0.86	44%	40%	1.10	6.4%
	2011	5,172,460	5,439,713	105%	2,137,642	2,207,268	103%	1.02	47%	42%	1.13	6.3%
Projected Future Experience (40 Years)	2012	4,620,877	5,368,805	116%	1,921,958	2,229,892	116%	1.00	50%	43%	1.14	6.1%
	2013	4,301,188	5,662,880	132%	1,723,430	2,248,985	130%	1.01	52%	45%	1.16	6.0%
	2014	3,986,745	5,921,355	149%	1,540,626	2,262,470	147%	1.01	55%	46%	1.18	5.9%
	2015	3,678,884	6,139,237	167%	1,372,865	2,269,262	165%	1.01	57%	48%	1.20	5.8%
	2016	3,378,937	6,311,664	187%	1,219,336	2,267,952	186%	1.00	60%	49%	1.22	5.7%
	2017	3,088,204	6,436,881	208%	1,079,206	2,257,291	209%	1.00	63%	51%	1.23	5.6%
	2018	2,807,930	6,511,143	232%	951,684	2,236,572	235%	0.99	65%	52%	1.25	5.5%
	2019	2,539,284	6,527,375	257%	836,005	2,205,617	264%	0.97	67%	53%	1.26	5.4%
	2020	2,283,330	6,483,527	284%	731,425	2,164,641	296%	0.96	70%	55%	1.28	5.3%
	2021	2,041,006	6,383,462	313%	637,220	2,113,184	332%	0.94	72%	56%	1.29	5.3%
	2022	1,813,101	6,225,606	343%	552,686	2,051,557	371%	0.93	74%	57%	1.30	5.2%
	2023	1,600,228	6,006,030	375%	477,137	1,980,114	415%	0.90	76%	58%	1.31	5.1%
	2024	1,402,867	5,730,183	408%	409,900	1,899,508	463%	0.88	78%	59%	1.32	5.1%
	2025	1,221,269	5,413,505	443%	350,323	1,810,655	517%	0.86	79%	60%	1.33	5.1%
	2026	1,055,560	5,065,984	480%	297,780	1,714,851	576%	0.83	81%	61%	1.33	5.0%
	2027	905,629	4,692,106	518%	251,674	1,613,732	641%	0.81	82%	61%	1.34	5.0%
	2028	771,165	4,306,162	558%	211,428	1,508,862	714%	0.78	83%	62%	1.34	5.0%
	2029	651,685	3,924,009	602%	176,497	1,401,756	794%	0.76	84%	63%	1.35	4.9%
	2030	546,518	3,554,378	650%	146,364	1,293,629	884%	0.74	85%	63%	1.35	4.9%
	2031	454,878	3,203,577	704%	120,541	1,186,243	984%	0.72	86%	63%	1.35	4.9%
	2032	375,797	2,873,572	765%	98,567	1,080,942	1097%	0.70	86%	64%	1.35	4.9%
	2033	308,232	2,572,612	835%	80,007	978,560	1223%	0.68	87%	64%	1.35	4.9%
	2034	251,040	2,297,837	915%	64,452	880,060	1365%	0.67	87%	65%	1.35	4.9%
	2035	203,089	2,049,257	1009%	51,520	786,225	1526%	0.66	88%	65%	1.36	4.8%
	2036	163,253	1,826,669	1119%	40,861	697,323	1707%	0.66	88%	65%	1.36	4.8%
	2037	130,443	1,624,424	1245%	32,149	613,776	1909%	0.65	89%	65%	1.36	4.8%
	2038	103,630	1,441,739	1391%	25,090	535,845	2136%	0.65	89%	65%	1.36	4.8%
	2039	81,905	1,273,124	1554%	19,421	463,838	2388%	0.65	89%	66%	1.36	4.8%
	2040	64,406	1,120,301	1739%	14,907	397,648	2668%	0.65	89%	66%	1.36	4.8%
	2041	50,395	981,171	1947%	11,342	337,606	2977%	0.65	89%	66%	1.36	4.8%
	2042	39,257	855,904	2180%	8,552	283,635	3317%	0.66	90%	66%	1.36	4.8%
	2043	30,447	743,965	2443%	6,385	235,559	3689%	0.66	90%	66%	1.36	4.8%
	2044	23,495	639,925	2724%	4,718	193,247	4096%	0.66	90%	66%	1.36	4.8%
	2045	18,036	546,038	3027%	3,447	156,411	4538%	0.67	90%	66%	1.36	4.8%
	2046	13,778	463,989	3368%	2,486	124,812	5020%	0.67	90%	66%	1.36	4.7%
	2047	10,474	393,048	3753%	1,768	97,958	5541%	0.68	90%	66%	1.36	4.7%
	2048	7,917	331,896	4192%	1,237	75,467	6100%	0.69	90%	66%	1.36	4.7%
	2049	5,942	278,526	4687%	850	57,119	6717%	0.70	90%	66%	1.36	4.7%
	2050	4,436	232,375	5238%	573	42,354	7394%	0.71	90%	66%	1.36	4.7%
	2051	3,292	193,021	5864%	377	30,786	8160%	0.72	90%	66%	1.36	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 12
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Excluding Florida Experience on Policies Issued Prior to October 1, 2003, After Requested Three 50% Increases and Assumed Implementation Date of October 1, 2012
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.1%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.1%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%
	1994	226,421	40,687	18%	91,606	17,131	19%	0.96	14%	15%	0.91	6.1%
	1995	368,425	85,666	23%	185,242	32,905	18%	1.31	17%	16%	1.05	6.2%
	1996	537,465	102,380	19%	346,389	66,196	19%	1.00	18%	17%	1.02	6.2%
	1997	775,819	294,986	38%	586,257	133,708	23%	1.67	24%	20%	1.22	6.3%
	1998	1,264,895	225,036	18%	1,197,761	265,370	22%	0.80	22%	21%	1.06	6.4%
	1999	2,457,381	449,973	18%	2,465,731	500,526	20%	0.90	21%	21%	1.00	6.5%
	2000	3,668,533	787,153	21%	3,710,793	825,127	22%	0.96	21%	21%	0.99	6.5%
	2001	4,768,543	157,753	3%	4,752,051	1,190,094	25%	0.13	16%	22%	0.70	6.6%
	2002	5,543,820	1,195,432	22%	5,264,160	1,541,000	29%	0.74	17%	24%	0.71	6.6%
	2003	6,136,085	2,843,780	46%	5,522,441	1,850,112	34%	1.38	23%	26%	0.89	6.6%
	2004	6,182,926	3,581,219	58%	4,949,411	2,030,521	41%	1.41	29%	28%	1.02	6.6%
	2005	5,953,261	4,087,875	69%	4,273,418	2,124,800	50%	1.38	34%	30%	1.11	6.6%
	2006	6,264,484	3,410,507	54%	3,740,071	2,162,773	58%	0.94	36%	33%	1.11	6.6%
	2007	6,291,924	4,675,920	74%	3,304,972	2,167,135	66%	1.13	40%	35%	1.15	6.6%
	2008	6,076,231	3,839,006	63%	2,944,581	2,164,258	73%	0.86	42%	36%	1.14	6.5%
	2009	5,789,089	2,786,216	48%	2,639,612	2,169,754	82%	0.59	42%	38%	1.10	6.5%
	2010	5,513,636	4,386,431	80%	2,374,455	2,185,678	92%	0.86	44%	40%	1.10	6.4%
	2011	5,172,460	5,439,713	105%	2,137,642	2,207,268	103%	1.02	47%	42%	1.13	6.3%
Projected Future Experience (40 Years)	2012	4,641,161	5,348,101	115%	1,921,958	2,229,892	116%	0.99	50%	43%	1.14	6.1%
	2013	4,755,313	5,185,184	109%	1,723,430	2,248,985	130%	0.84	52%	45%	1.15	6.0%
	2014	5,419,969	4,754,534	88%	1,540,626	2,262,470	147%	0.60	53%	46%	1.14	5.9%
	2015	6,270,129	4,348,334	69%	1,372,865	2,269,262	165%	0.42	54%	48%	1.12	5.8%
	2016	6,158,118	4,288,792	70%	1,219,336	2,267,952	186%	0.37	54%	49%	1.10	5.7%
	2017	5,628,257	4,355,884	77%	1,079,206	2,257,291	209%	0.37	55%	51%	1.08	5.6%
	2018	5,117,458	4,388,270	86%	951,684	2,236,572	235%	0.36	56%	52%	1.07	5.5%
	2019	4,627,850	4,381,783	95%	836,005	2,205,617	264%	0.36	56%	53%	1.06	5.4%
	2020	4,161,374	4,335,491	104%	731,425	2,164,641	296%	0.35	57%	55%	1.05	5.3%
	2021	3,719,738	4,252,235	114%	637,220	2,113,184	332%	0.34	58%	56%	1.04	5.3%
	2022	3,304,381	4,131,265	125%	552,686	2,051,557	371%	0.34	59%	57%	1.04	5.2%
	2023	2,916,419	3,970,464	136%	477,137	1,980,114	415%	0.33	60%	58%	1.03	5.1%
	2024	2,556,728	3,773,828	148%	409,900	1,899,508	463%	0.32	61%	59%	1.03	5.1%
	2025	2,225,766	3,551,895	160%	350,323	1,810,655	517%	0.31	61%	60%	1.03	5.1%
	2026	1,923,761	3,311,504	172%	297,780	1,714,851	576%	0.30	62%	61%	1.02	5.0%
	2027	1,650,510	3,055,679	185%	251,674	1,613,732	641%	0.29	62%	61%	1.02	5.0%
	2028	1,405,449	2,793,961	199%	211,428	1,508,862	714%	0.28	63%	62%	1.02	5.0%
	2029	1,187,697	2,536,655	214%	176,497	1,401,756	794%	0.27	63%	63%	1.02	4.9%
	2030	996,030	2,289,422	230%	146,364	1,293,629	884%	0.26	64%	63%	1.01	4.9%
	2031	829,016	2,056,223	248%	120,541	1,186,243	984%	0.25	64%	63%	1.01	4.9%
	2032	684,890	1,838,122	268%	98,567	1,080,942	1097%	0.24	65%	64%	1.01	4.9%
	2033	561,753	1,640,225	292%	80,007	978,560	1223%	0.24	65%	64%	1.01	4.9%
	2034	457,522	1,460,492	319%	64,452	880,060	1365%	0.23	65%	65%	1.01	4.9%
	2035	370,131	1,298,697	351%	51,520	786,225	1526%	0.23	65%	65%	1.01	4.8%
	2036	297,529	1,154,444	388%	40,861	697,323	1707%	0.23	66%	65%	1.01	4.8%
	2037	237,733	1,023,980	431%	32,149	613,776	1909%	0.23	66%	65%	1.01	4.8%
	2038	188,865	906,654	480%	25,090	535,845	2136%	0.22	66%	65%	1.01	4.8%
	2039	149,272	798,885	535%	19,421	463,838	2388%	0.22	66%	66%	1.01	4.8%
	2040	117,380	701,594	598%	14,907	397,648	2668%	0.22	66%	66%	1.01	4.8%
	2041	91,846	613,347	668%	11,342	337,606	2977%	0.22	66%	66%	1.01	4.8%
	2042	71,546	534,148	747%	8,552	283,635	3317%	0.23	66%	66%	1.01	4.8%
	2043	55,490	463,590	835%	6,385	235,559	3689%	0.23	66%	66%	1.01	4.8%
	2044	42,820	398,237	930%	4,718	193,247	4096%	0.23	66%	66%	1.01	4.8%
	2045	32,871	339,407	1033%	3,447	156,411	4538%	0.23	66%	66%	1.01	4.8%
	2046	25,111	288,096	1147%	2,486	124,812	5020%	0.23	66%	66%	1.01	4.7%
	2047	19,088	243,812	1277%	1,768	97,958	5541%	0.23	66%	66%	1.01	4.7%
	2048	14,428	205,704	1426%	1,237	75,467	6100%	0.23	66%	66%	1.01	4.7%
	2049	10,830	172,499	1593%	850	57,119	6717%	0.24	66%	66%	1.01	4.7%
	2050	8,085	143,824	1779%	573	42,354	7394%	0.24	66%	66%	1.01	4.7%
	2051	5,999	119,399	1990%	377	30,786	8160%	0.24	66%	66%	1.01	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 13a
The Pyramid Life Insurance Company
Anticipated Loss Ratios
Nationwide Experience as of December 31, 2011, on Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79 and C81

Nationwide Experience
With No Increases

1	Present Value of Future Claims:	81,105,316
2	Active Life Reserves at 12/31/2011:	42,533,439
3	Present Value of Future Premium:	33,687,532
	Anticipated Loss Ratio = (1 - 2) / 3:	**114%**

Nationwide Experience
With Increases

1	Present Value of Future Claims:	57,862,443
2	Active Life Reserves at 12/31/2011:	42,533,439
3	Present Value of Future Premium:	52,455,931
	Anticipated Loss Ratio = (1 - 2) / 3:	**29%**

Attachment 13b

The Pyramid Life Insurance Company

Anticipated Loss Ratios

Nationwide Experience Excluding Florida as of December 31, 2011, on Policies Issued Prior to October 1, 2003

Policy Forms C71, C72, C76, C77, C78, C79 and C81

Nationwide Excluding Florida Experience

With No Increases

1	Present Value of Future Claims:	78,053,988
2	Active Life Reserves at 12/31/2011:	41,240,608
3	Present Value of Future Premium:	32,150,801
	Anticipated Loss Ratio = (1 - 2) / 3:	**115%**

Nationwide Excluding Florida Experience

With Increases

1	Present Value of Future Claims:	55,604,570
2	Active Life Reserves at 12/31/2011:	41,240,608
3	Present Value of Future Premium:	50,145,514
	Anticipated Loss Ratio = (1 - 2) / 3:	**29%**

Attachment 13c
The Pyramid Life Insurance Company
Anticipated Loss Ratios
Virginia-Specific Experience as of December 31, 2011, on Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79 and C81

Virginia-Specific Experience
With No Increases

1	Present Value of Future Claims:	9,725,803
2	Active Life Reserves at 12/31/2011:	5,081,537
3	Present Value of Future Premium:	4,071,076
	Anticipated Loss Ratio = (1 - 2) / 3:	**114%**

Virginia-Specific Experience
With Increases

1	Present Value of Future Claims:	6,838,375
2	Active Life Reserves at 12/31/2011:	5,081,537
3	Present Value of Future Premium:	6,405,015
	Anticipated Loss Ratio = (1 - 2) / 3:	**27%**

Attachment 14a
The Pyramid Life Insurance Company
Comparison of Original Pricing and Current Assumptions
Policy Forms C71, C72, C76, C77, C78, C79 and C81

Original Pricing Assumptions

Mortality: 1983 GAM Table with selection was used for forms C71, C72, C76, C77 and C78

110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81

Voluntary Termination Rates: See Attachment 14b for detail regarding original pricing lapse assumptions.

Morbidity: Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.

Interest Rate: 6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77 and C78

6% was used for forms C79 and C81

2006 Rate Increase Assumptions

Mortality: 1983 GAM Table with selection grading linearly from 60% to 100% over 5 years

Voluntary Lapse Rates: 2.0%

Morbidity: Morbidity assumptions were based on 90% of the expected claims assumed at pricing

Interest Rate: 6.0%

Current Assumptions

Mortality:

95% of the 1994 Group Annuitant Mortality Table (GAM) without selection or improvement

Voluntary Lapse Rates:

Duration	Lapse Rate
1	10.5%
2	7.0%
3	6.5%
4	6.0%
5	5.0%
6	4.0%
7	3.0%
8+	1.5%

Morbidity: Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar

Interest Rate: 4.0%

Attachment 14b
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77 and C78

Male, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	28.0%	26.0%	25.0%	23.0%	14.0%	18.0%	23.0%	25.0%
2	20.0%	19.0%	18.0%	14.0%	8.0%	11.0%	14.0%	18.0%
3	18.0%	17.0%	15.0%	12.0%	6.0%	9.0%	12.0%	15.0%
4	17.0%	16.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
5	16.0%	15.0%	13.0%	10.0%	5.0%	7.0%	10.0%	13.0%
6	15.0%	14.0%	12.0%	9.0%	4.0%	6.0%	9.0%	12.0%
7	14.0%	12.0%	11.0%	7.0%	4.0%	5.0%	7.0%	11.0%
8	13.0%	11.0%	10.0%	6.0%	4.0%	4.0%	6.0%	10.0%
9	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
10	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
11+	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%

Female, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	29.0%	28.0%	26.0%	24.0%	15.0%	20.0%	24.0%	26.0%
2	21.0%	20.0%	19.0%	15.0%	9.0%	12.0%	15.0%	19.0%
3	19.0%	18.0%	17.0%	13.0%	7.0%	11.0%	13.0%	17.0%
4	18.0%	17.0%	16.0%	12.0%	6.0%	10.0%	12.0%	16.0%
5	17.0%	16.0%	15.0%	11.0%	6.0%	8.0%	11.0%	15.0%
6	16.0%	15.0%	14.0%	10.0%	5.0%	7.0%	10.0%	14.0%
7	15.0%	14.0%	12.0%	9.0%	5.0%	6.0%	9.0%	12.0%
8	14.0%	13.0%	11.0%	8.0%	4.0%	5.0%	8.0%	11.0%
9	11.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
10	12.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
11+	12.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%

Attachment 14b (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77 and C78 (continued)

Male, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	22.0%	21.0%	20.0%	19.0%	11.0%	15.0%	19.0%	20.0%
2	16.0%	15.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
3	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
4	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
5	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
6	11.0%	10.0%	9.0%	6.0%	3.0%	4.0%	6.0%	9.0%
7	10.0%	9.0%	8.0%	5.0%	3.0%	4.0%	5.0%	8.0%
8	9.0%	8.0%	7.0%	4.0%	3.0%	3.0%	4.0%	7.0%
9	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
10	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
11+	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%

Female, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	23.0%	22.0%	21.0%	20.0%	12.0%	16.0%	20.0%	21.0%
2	17.0%	16.0%	15.0%	12.0%	7.0%	9.0%	12.0%	15.0%
3	15.0%	14.0%	13.0%	10.0%	5.0%	8.0%	10.0%	13.0%
4	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
5	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
6	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
7	11.0%	10.0%	9.0%	6.0%	4.0%	4.0%	6.0%	9.0%
8	10.0%	9.0%	8.0%	5.0%	3.0%	3.0%	5.0%	8.0%
9	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
10	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
11+	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%

Attachment 14b (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77 and C78 (continued)

Male, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	19.0%	18.0%	18.0%	16.0%	10.0%	13.0%	16.0%	18.0%
2	13.0%	13.0%	12.0%	9.0%	6.0%	7.0%	9.0%	12.0%
3	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
4	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
5	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
6	9.0%	8.0%	8.0%	5.0%	2.0%	4.0%	5.0%	8.0%
7	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
8	7.0%	7.0%	6.0%	4.0%	2.0%	2.0%	4.0%	6.0%
9	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
10	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
11+	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%

Female, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	20.0%	19.0%	18.0%	17.0%	10.0%	14.0%	17.0%	18.0%
2	14.0%	13.0%	13.0%	10.0%	6.0%	8.0%	10.0%	13.0%
3	12.0%	12.0%	11.0%	9.0%	5.0%	7.0%	9.0%	11.0%
4	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
5	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
6	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
7	9.0%	8.0%	7.0%	5.0%	3.0%	4.0%	5.0%	7.0%
8	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
9	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
10	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
11+	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%

Attachment 14b (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C79 and C81							
	Lapse Rates						
Policy	Issue Age						
Year	< 57	57 - 61	62 - 66	67 - 71	72 - 76	77 - 81	82+
1	23.0%	22.0%	21.0%	19.0%	17.0%	15.0%	13.0%
2	16.0%	15.0%	14.0%	12.0%	10.0%	8.0%	7.0%
3	13.0%	12.0%	11.0%	10.0%	9.0%	7.0%	6.5%
4	11.5%	11.0%	10.0%	9.0%	8.0%	6.5%	6.0%
5	10.0%	10.0%	9.5%	8.5%	7.5%	6.0%	6.0%
6	9.0%	9.0%	9.0%	8.0%	7.0%	6.0%	6.0%
7	8.0%	8.0%	8.0%	7.0%	6.5%	6.0%	6.0%
8	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%	6.0%
9+	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Attachment 15
The Pyramid Life Insurance Company
Nationwide Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Experience Restated to the Current Virginia Rate Schedule
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration										Interest Rate Factors	
		Without Interest					With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%	100,539	0	7,714	0%	8%	6.1%	3.359
	1992	151,789	0	14,337	0%	9%	480,406	0	45,375	0%	9%	6.1%	3.165
	1993	188,843	0	25,451	0%	13%	569,137	0	76,704	0%	13%	6.1%	3.014
	1994	227,543	0	40,930	0%	18%	643,021	0	115,664	0%	18%	6.1%	2.826
	1995	391,329	1,400	87,554	0%	22%	1,051,092	3,760	235,167	0%	22%	6.2%	2.686
	1996	571,602	15,065	107,231	3%	19%	1,456,224	38,380	273,185	3%	19%	6.2%	2.548
	1997	833,177	31,170	318,692	4%	38%	2,010,356	75,210	768,965	4%	38%	6.3%	2.413
	1998	1,350,701	41,362	246,916	3%	18%	3,112,846	95,323	569,046	3%	18%	6.4%	2.305
	1999	2,636,949	29,107	515,708	1%	20%	5,783,349	63,837	1,131,048	1%	20%	6.5%	2.193
	2000	3,902,433	101,382	846,348	3%	22%	8,083,800	210,010	1,753,190	3%	22%	6.5%	2.071
	2001	4,997,550	211,078	307,320	4%	6%	9,752,180	411,895	599,703	4%	6%	6.6%	1.951
	2002	5,768,244	257,912	1,367,008	4%	24%	10,581,356	473,118	2,507,661	4%	24%	6.6%	1.834
	2003	6,350,207	340,929	3,323,418	5%	52%	10,940,119	587,352	5,725,575	5%	52%	6.6%	1.723
	2004	6,389,497	1,494,115	3,759,879	23%	59%	10,321,842	2,413,651	6,073,855	23%	59%	6.6%	1.615
	2005	6,144,026	2,218,679	4,433,379	36%	72%	9,302,240	3,359,147	6,712,268	36%	72%	6.6%	1.514
	2006	6,176,192	2,915,459	3,881,536	47%	63%	8,765,998	4,137,972	5,509,144	47%	63%	6.6%	1.419
	2007	5,687,221	3,408,680	5,013,354	60%	88%	7,566,618	4,535,111	6,670,066	60%	88%	6.6%	1.330
	2008	5,461,005	4,308,611	3,922,366	79%	72%	6,811,104	5,373,808	4,892,074	79%	72%	6.5%	1.247
	2009	5,195,862	5,160,722	3,242,278	99%	62%	6,076,881	6,035,782	3,792,044	99%	62%	6.5%	1.170
	2010	4,936,065	5,243,145	4,768,785	106%	97%	5,417,404	5,754,429	5,233,811	106%	97%	6.4%	1.098
	2011	4,628,019	5,229,809	5,978,136	113%	129%	4,771,569	5,392,026	6,163,564	113%	129%	6.3%	1.031
Projected Future Experience	2012	4,246,604	6,556,075	5,670,552	154%	134%	4,122,864	6,365,040	5,505,320	154%	134%	6.1%	0.971
	2013	3,963,863	6,218,755	5,970,683	157%	151%	3,630,885	5,696,359	5,469,125	157%	151%	6.0%	0.916
	2014	3,672,552	6,547,902	6,231,095	178%	170%	3,180,163	5,670,006	5,395,674	178%	170%	5.9%	0.866
	2015	3,384,614	5,528,877	6,446,773	163%	190%	2,776,041	4,534,753	5,287,606	163%	190%	5.8%	0.820
	2016	3,104,504	6,094,443	6,614,505	196%	213%	2,416,485	4,743,795	5,148,601	196%	213%	5.7%	0.778
	2017	2,833,468	6,453,207	6,732,696	228%	238%	2,097,066	4,776,056	4,982,907	228%	238%	5.6%	0.740
	2018	2,572,686	6,708,612	6,797,534	261%	264%	1,813,638	4,729,296	4,791,983	261%	264%	5.5%	0.705
	2019	2,323,241	6,878,839	6,802,490	296%	293%	1,562,340	4,625,901	4,574,558	296%	293%	5.4%	0.672
	2020	2,086,100	6,970,755	6,743,551	334%	323%	1,339,754	4,476,823	4,330,906	334%	323%	5.3%	0.642
	2021	1,862,091	6,989,596	6,626,615	375%	356%	1,142,951	4,290,213	4,067,416	375%	356%	5.3%	0.614
	2022	1,651,891	6,940,325	6,450,490	420%	390%	969,446	4,073,071	3,785,601	420%	390%	5.2%	0.587
	2023	1,456,002	6,824,782	6,212,457	469%	427%	817,100	3,830,030	3,486,397	469%	427%	5.2%	0.561
	2024	1,274,789	6,644,946	5,918,071	521%	464%	684,112	3,565,990	3,175,915	521%	464%	5.1%	0.537
	2025	1,108,411	6,406,739	5,581,871	578%	504%	568,811	3,287,790	2,864,487	578%	504%	5.1%	0.513
	2026	956,900	6,118,496	5,215,524	639%	545%	469,586	3,002,572	2,559,450	639%	545%	5.0%	0.491
	2027	820,079	5,788,719	4,823,617	706%	588%	384,849	2,716,543	2,263,638	706%	588%	5.0%	0.469
	2028	697,593	5,426,555	4,420,852	778%	634%	313,059	2,435,277	1,983,947	778%	634%	5.0%	0.449
	2029	588,936	5,043,795	4,023,265	856%	683%	252,748	2,164,599	1,726,628	856%	683%	5.0%	0.429
	2030	493,440	4,652,750	3,639,331	943%	738%	202,515	1,909,562	1,493,639	943%	738%	4.9%	0.410
	2031	410,340	4,263,440	3,275,866	1039%	798%	161,058	1,673,391	1,285,770	1039%	798%	4.9%	0.392
	2032	338,722	3,883,765	2,934,666	1147%	866%	127,147	1,457,858	1,101,592	1147%	866%	4.9%	0.375
	2033	277,605	3,520,559	2,623,755	1268%	945%	99,662	1,263,903	941,944	1268%	945%	4.9%	0.359
	2034	225,923	3,178,546	2,340,505	1407%	1036%	77,575	1,091,413	803,656	1407%	1036%	4.9%	0.343
	2035	182,636	2,860,595	2,084,738	1566%	1141%	59,982	939,495	684,683	1566%	1141%	4.9%	0.328
	2036	146,708	2,567,981	1,855,993	1750%	1265%	46,088	806,730	583,059	1750%	1265%	4.8%	0.314
	2037	117,139	2,300,255	1,648,620	1964%	1407%	35,201	691,251	495,428	1964%	1407%	4.8%	0.301
	2038	92,997	2,056,069	1,461,444	2211%	1571%	26,735	591,075	420,133	2211%	1571%	4.8%	0.287
	2039	73,452	1,833,243	1,289,161	2496%	1755%	20,201	504,191	354,554	2496%	1755%	4.8%	0.275
	2040	57,720	1,630,004	1,133,386	2824%	1964%	15,188	428,901	298,226	2824%	1964%	4.8%	0.263
	2041	45,133	1,444,936	991,862	3201%	2198%	11,363	363,771	249,707	3201%	2198%	4.8%	0.252
	2042	35,131	1,276,738	864,616	3634%	2461%	8,462	307,543	208,270	3634%	2461%	4.8%	0.241
	2043	27,227	1,124,490	750,824	4130%	2758%	6,275	259,181	173,055	4130%	2758%	4.8%	0.230
	2044	20,996	986,432	645,309	4698%	3073%	4,630	217,548	142,317	4698%	3073%	4.8%	0.221
	2045	16,108	860,943	550,270	5345%	3416%	3,399	181,678	116,119	5345%	3416%	4.8%	0.211
	2046	12,299	747,552	467,329	6078%	3800%	2,483	150,941	94,360	6078%	3800%	4.7%	0.202
	2047	9,344	645,868	395,679	6912%	4234%	1,805	124,783	76,446	6912%	4234%	4.7%	0.193
	2048	7,060	555,399	333,908	7867%	4730%	1,305	102,679	61,731	7867%	4730%	4.7%	0.185
	2049	5,297	475,417	280,050	8975%	5287%	937	84,105	49,543	8975%	5287%	4.7%	0.177
	2050	3,952	404,899	233,511	10245%	5908%	669	68,539	39,527	10245%	5908%	4.7%	0.169
	2051	2,931	342,946	193,862	11700%	6614%	475	55,544	31,398	11700%	6614%	4.7%	0.162
							Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	72,018,187	31,008,624	42,202,920	43%	59%	113,598,080	38,960,812	58,855,823	34%	52%		
	Future	41,206,486	155,754,245	137,277,327	378%	333%	29,455,056	88,258,191	81,105,316	300%	275%		
	Lifetime	113,224,672	186,762,870	179,480,247	165%	159%	143,053,135	127,219,003	139,961,138	89%	98%		

Attachment 16
The Pyramid Life Insurance Company
Nationwide Experience on Policies Issued on or After October 1, 2003, Before Requested Increase
Experience Restated to the Current Virginia Rate Schedule
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration										Interest Rate Factors	
		Without Interest					With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	1992	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	1993	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	1994	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	1995	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	1996	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	1997	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	1998	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	1999	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	2000	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	2001	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	2002	0	0	0	0%	0%	0	0	0	0%	0%	0.0%	0.000
	2003	96,365	0	0	0%	0%	167,692	0	0	0%	0%	6.7%	1.740
	2004	373,605	0	0	0%	0%	609,042	0	0	0%	0%	6.7%	1.630
	2005	420,783	0	0	0%	0%	642,678	0	0	0%	0%	6.7%	1.527
	2006	428,964	5,378	82,169	1%	19%	613,928	7,697	117,600	1%	19%	6.7%	1.431
	2007	435,601	23,771	67,995	5%	16%	584,103	31,875	91,175	5%	16%	6.7%	1.341
	2008	420,559	55,450	96,880	13%	23%	528,355	69,663	121,711	13%	23%	6.7%	1.256
	2009	397,458	47,534	0	12%	0%	467,848	55,952	0	12%	0%	6.7%	1.177
	2010	388,110	48,201	46,549	12%	12%	428,003	53,156	51,334	12%	12%	6.7%	1.103
	2011	377,816	64,021	265,973	17%	70%	390,345	66,145	274,793	17%	70%	6.7%	1.033
Projected Future Experience	2012	348,280	365,804	226,342	105%	65%	337,103	354,064	219,079	105%	65%	6.7%	0.968
	2013	330,209	311,298	250,969	94%	76%	299,535	282,381	227,656	94%	76%	6.7%	0.907
	2014	312,004	345,168	277,076	111%	89%	265,615	293,848	235,879	111%	89%	6.7%	0.851
	2015	293,709	249,816	303,597	85%	103%	235,150	200,009	243,066	85%	103%	6.6%	0.801
	2016	275,372	287,742	330,458	104%	120%	207,774	217,107	249,337	104%	120%	6.5%	0.755
	2017	257,066	319,038	354,975	124%	138%	183,176	227,335	252,942	124%	138%	6.4%	0.713
	2018	238,870	347,277	375,537	145%	157%	161,085	234,190	253,248	145%	157%	6.2%	0.674
	2019	220,874	372,258	393,597	169%	178%	141,263	238,082	251,729	169%	178%	6.1%	0.640
	2020	203,174	394,350	410,057	194%	202%	123,498	239,704	249,251	194%	202%	6.0%	0.608
	2021	185,866	413,635	423,280	223%	228%	107,604	239,467	245,051	223%	228%	5.9%	0.579
	2022	169,048	430,091	433,803	254%	257%	93,412	237,658	239,709	254%	257%	5.8%	0.553
	2023	152,820	443,129	438,922	290%	287%	80,742	234,127	231,905	290%	287%	5.7%	0.528
	2024	137,278	451,949	439,777	329%	320%	69,399	228,477	222,324	329%	320%	5.6%	0.506
	2025	122,507	456,463	436,798	373%	357%	59,259	220,800	211,288	373%	357%	5.5%	0.484
	2026	108,579	456,530	428,531	420%	395%	50,256	211,304	198,345	420%	395%	5.5%	0.463
	2027	95,547	451,762	414,469	473%	434%	42,316	200,078	183,561	473%	434%	5.4%	0.443
	2028	83,454	441,206	392,924	529%	471%	35,366	186,974	166,513	529%	471%	5.3%	0.424
	2029	72,331	425,081	368,714	588%	510%	29,330	172,370	149,513	588%	510%	5.3%	0.405
	2030	62,197	404,751	342,811	651%	551%	24,133	157,046	133,013	651%	551%	5.3%	0.388
	2031	53,058	381,487	316,423	719%	596%	19,699	141,635	117,479	719%	596%	5.2%	0.371
	2032	44,900	356,306	289,171	794%	644%	15,951	126,579	102,729	794%	644%	5.2%	0.355
	2033	37,700	329,407	260,383	874%	691%	12,815	111,974	88,511	874%	691%	5.1%	0.340
	2034	31,409	301,500	233,490	960%	743%	10,216	98,065	75,944	960%	743%	5.1%	0.325
	2035	25,967	273,712	208,399	1054%	803%	8,082	85,184	64,858	1054%	803%	5.1%	0.311
	2036	21,315	246,792	185,047	1158%	868%	6,347	73,491	55,104	1158%	868%	5.1%	0.298
	2037	17,378	221,476	164,206	1274%	945%	4,952	63,106	46,788	1274%	945%	5.0%	0.285
	2038	14,079	197,715	143,741	1404%	1021%	3,838	53,904	39,189	1404%	1021%	5.0%	0.273
	2039	11,335	175,348	125,184	1547%	1104%	2,957	45,744	32,657	1547%	1104%	5.0%	0.261
	2040	9,079	154,531	108,525	1702%	1195%	2,266	38,575	27,090	1702%	1195%	5.0%	0.250
	2041	7,242	135,472	93,723	1871%	1294%	1,730	32,359	22,387	1871%	1294%	5.0%	0.239
	2042	5,758	118,369	81,123	2056%	1409%	1,316	27,056	18,542	2056%	1409%	5.0%	0.229
	2043	4,564	103,226	70,240	2262%	1539%	998	22,579	15,364	2262%	1539%	4.9%	0.219
	2044	3,612	90,161	61,925	2496%	1714%	756	18,874	12,963	2496%	1714%	4.9%	0.209
	2045	2,857	79,284	55,811	2775%	1954%	572	15,884	11,181	2775%	1954%	4.9%	0.200
	2046	2,261	70,457	51,297	3116%	2268%	434	13,509	9,836	3116%	2268%	4.9%	0.192
	2047	1,793	63,537	48,367	3544%	2698%	329	11,660	8,876	3544%	2698%	4.9%	0.184
	2048	1,424	58,434	47,041	4103%	3303%	250	10,263	8,262	4103%	3303%	4.9%	0.176
	2049	1,132	55,008	46,976	4858%	4148%	190	9,247	7,897	4858%	4148%	4.9%	0.168
	2050	901	53,015	47,605	5881%	5281%	145	8,529	7,659	5881%	5281%	4.9%	0.161
	2051	724	52,063	48,224	7196%	6665%	111	8,016	7,425	7196%	6665%	4.9%	0.154
							Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	3,339,260	244,356	559,566	7%	17%	4,431,994	284,487	656,614	6%	15%		
	Future	3,967,676	10,884,646	9,729,536	274%	245%	2,639,971	5,391,251	4,944,149	204%	187%		
	Lifetime	7,306,937	11,129,002	10,289,102	152%	141%	7,071,966	5,675,738	5,600,762	80%	79%		
							Accumulating and Discounting at the Statutory Interest Rate Assumption						
	Past						4,032,597	270,516	622,200	7%	15%		
	Future						2,868,826	6,001,351	5,512,962	209%	192%		
	Lifetime						6,901,424	6,271,867	6,135,162	91%	89%		
							Accumulating and Discounting at the Current Interest Rate Assumption						
	Past						3,999,956	267,484	614,816	7%	15%		
	Future						2,962,153	6,360,093	5,829,514	215%	197%		
	Lifetime						6,962,109	6,627,576	6,444,330	95%	93%		

Attachment 17
The Pyramid Life Insurance Company
Nationwide Excluding Florida Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Experience Restated to the Current Virginia Rate Schedule
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration										Interest Rate Factors	
		Without Interest					With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%	100,539	0	7,714	0%	8%	6.1%	3.359
	1992	151,789	0	14,337	0%	9%	480,406	0	45,375	0%	9%	6.1%	3.165
	1993	188,843	0	25,451	0%	13%	569,137	0	76,704	0%	13%	6.1%	3.014
	1994	226,421	0	40,687	0%	18%	639,850	0	114,977	0%	18%	6.1%	2.826
	1995	368,425	1,400	85,666	0%	23%	989,574	3,760	230,095	0%	23%	6.2%	2.686
	1996	537,465	15,065	102,380	3%	19%	1,369,256	38,380	260,824	3%	19%	6.2%	2.548
	1997	775,819	31,170	294,986	4%	38%	1,871,956	75,210	711,767	4%	38%	6.3%	2.413
	1998	1,264,895	41,362	225,036	3%	18%	2,915,098	95,323	518,622	3%	18%	6.4%	2.305
	1999	2,457,381	29,107	449,973	1%	18%	5,389,521	63,837	986,878	1%	18%	6.5%	2.193
	2000	3,668,533	101,382	787,153	3%	21%	7,599,282	210,010	1,630,570	3%	21%	6.5%	2.071
	2001	4,768,543	211,078	157,753	4%	3%	9,305,297	411,895	307,838	4%	3%	6.6%	1.951
	2002	5,543,820	257,912	1,195,432	5%	22%	10,169,670	473,118	2,192,919	5%	22%	6.6%	1.834
	2003	6,136,085	340,929	2,843,780	6%	46%	10,571,229	587,352	4,899,256	6%	46%	6.6%	1.723
	2004	6,182,926	1,272,162	3,581,219	21%	58%	9,988,139	2,055,100	5,785,241	21%	58%	6.6%	1.615
	2005	5,953,261	2,044,294	4,087,875	34%	69%	9,013,416	3,095,122	6,189,165	34%	69%	6.6%	1.514
	2006	5,986,038	2,630,823	3,410,507	44%	57%	8,496,108	3,733,982	4,840,603	44%	57%	6.6%	1.419
	2007	5,497,849	3,038,388	4,675,920	55%	85%	7,314,667	4,042,452	6,221,123	55%	85%	6.6%	1.330
	2008	5,281,133	3,983,522	3,839,006	75%	73%	6,586,763	4,968,350	4,788,105	75%	73%	6.5%	1.247
	2009	5,029,193	4,770,394	2,786,216	95%	55%	5,881,950	5,579,269	3,258,651	95%	55%	6.5%	1.170
	2010	4,789,896	4,832,207	4,386,431	101%	92%	5,256,982	5,303,418	4,814,173	101%	92%	6.4%	1.098
	2011	4,493,504	4,772,578	5,439,713	106%	121%	4,632,883	4,920,613	5,608,441	106%	121%	6.3%	1.031
Projected Future Experience	2012	4,014,325	5,918,582	5,368,805	147%	134%	3,897,251	5,745,974	5,212,230	147%	134%	6.1%	0.971
	2013	3,736,599	5,841,432	5,662,880	156%	152%	3,422,510	5,350,416	5,186,873	156%	152%	6.0%	0.916
	2014	3,463,431	6,161,395	5,921,355	178%	171%	2,998,944	5,335,079	5,127,231	178%	171%	5.9%	0.866
	2015	3,195,981	5,239,765	6,139,237	164%	192%	2,621,343	4,297,655	5,035,402	164%	192%	5.8%	0.820
	2016	2,935,406	5,792,174	6,311,664	197%	215%	2,285,063	4,508,910	4,913,307	197%	215%	5.7%	0.778
	2017	2,682,835	6,149,677	6,436,881	229%	240%	1,985,956	4,552,269	4,764,870	229%	240%	5.6%	0.740
	2018	2,439,352	6,408,013	6,511,143	263%	267%	1,720,159	4,518,742	4,591,466	263%	267%	5.5%	0.705
	2019	2,205,969	6,584,326	6,527,375	298%	296%	1,484,098	4,429,703	4,391,389	298%	296%	5.4%	0.673
	2020	1,983,612	6,685,435	6,483,527	337%	327%	1,274,626	4,295,914	4,166,172	337%	327%	5.3%	0.643
	2021	1,773,097	6,716,456	6,383,462	379%	360%	1,089,049	4,125,298	3,920,771	379%	360%	5.3%	0.614
	2022	1,575,107	6,681,760	6,225,606	424%	395%	925,098	3,924,358	3,656,447	424%	395%	5.2%	0.587
	2023	1,390,177	6,582,457	6,006,030	473%	432%	780,832	3,697,223	3,373,456	473%	432%	5.1%	0.562
	2024	1,218,722	6,419,810	5,730,183	527%	470%	654,632	3,448,379	3,077,948	527%	470%	5.1%	0.537
	2025	1,060,961	6,199,599	5,413,505	584%	510%	544,996	3,184,619	2,780,817	584%	510%	5.1%	0.514
	2026	917,004	5,929,850	5,065,984	647%	552%	450,468	2,912,972	2,488,608	647%	552%	5.0%	0.491
	2027	786,753	5,618,603	4,692,106	714%	596%	369,597	2,639,482	2,204,237	714%	596%	5.0%	0.470
	2028	669,939	5,274,514	4,306,162	787%	643%	300,971	2,369,580	1,934,547	787%	643%	5.0%	0.449
	2029	566,142	4,909,017	3,924,009	867%	693%	243,229	2,109,041	1,685,856	867%	693%	4.9%	0.430
	2030	474,780	4,534,256	3,554,378	955%	749%	195,070	1,862,958	1,460,363	955%	749%	4.9%	0.411
	2031	395,169	4,160,076	3,203,577	1053%	811%	155,272	1,634,599	1,258,766	1053%	811%	4.9%	0.393
	2032	326,468	3,794,259	2,873,572	1162%	880%	122,680	1,425,802	1,079,827	1162%	880%	4.9%	0.376
	2033	267,772	3,443,607	2,572,612	1286%	961%	96,235	1,237,600	924,572	1286%	961%	4.9%	0.359
	2034	218,088	3,112,850	2,297,837	1427%	1054%	74,963	1,069,972	789,830	1427%	1054%	4.9%	0.344
	2035	176,431	2,804,829	2,049,257	1590%	1162%	58,003	922,112	673,711	1590%	1162%	4.8%	0.329
	2036	141,824	2,520,903	1,826,669	1777%	1288%	44,597	792,708	574,404	1777%	1288%	4.8%	0.314
	2037	113,321	2,260,707	1,624,424	1995%	1433%	34,085	679,985	488,601	1995%	1433%	4.8%	0.301
	2038	90,027	2,023,031	1,441,739	2247%	1601%	25,902	582,066	414,817	2247%	1601%	4.8%	0.288
	2039	71,154	1,805,804	1,273,124	2538%	1789%	19,584	497,019	350,408	2538%	1789%	4.8%	0.275
	2040	55,952	1,607,308	1,120,301	2873%	2002%	14,732	423,206	294,977	2873%	2002%	4.8%	0.263
	2041	43,780	1,426,218	981,171	3258%	2241%	11,028	359,255	247,151	3258%	2241%	4.8%	0.252
	2042	34,104	1,261,340	855,904	3699%	2510%	8,219	303,965	206,260	3699%	2510%	4.8%	0.241
	2043	26,451	1,111,902	743,965	4204%	2813%	6,098	256,354	171,525	4204%	2813%	4.8%	0.231
	2044	20,411	976,237	639,925	4783%	3135%	4,502	215,336	141,153	4783%	3135%	4.8%	0.221
	2045	15,669	852,754	546,038	5442%	3485%	3,307	179,957	115,230	5442%	3485%	4.8%	0.211
	2046	11,970	741,019	463,989	6191%	3876%	2,417	149,611	93,679	6191%	3876%	4.7%	0.202
	2047	9,099	640,685	393,048	7041%	4320%	1,758	123,761	75,925	7041%	4320%	4.7%	0.193
	2048	6,877	551,308	331,896	8016%	4826%	1,271	101,896	61,343	8016%	4826%	4.7%	0.185
	2049	5,162	472,220	278,526	9147%	5395%	913	83,510	49,256	9147%	5395%	4.7%	0.177
	2050	3,854	402,428	232,375	10442%	6029%	652	68,091	39,318	10442%	6029%	4.7%	0.169
	2051	2,860	341,061	193,021	11927%	6750%	463	55,212	31,247	11927%	6750%	4.7%	0.162
							Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	69,331,753	28,373,772	38,431,816	41%	55%	109,141,723	35,657,192	53,489,042	33%	49%		
	Future	39,126,633	149,957,667	132,607,261	383%	339%	27,930,573	84,470,588	78,053,988	302%	279%		
	Lifetime	108,458,386	178,331,439	171,039,077	164%	158%	137,072,296	120,127,780	131,543,030	88%	96%		

Virginia
6/5/1991

THE PYRAMID LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORMS C-71 and C-72
ACTUARIAL MEMORANDUM (Revised 4-10-91)

I. Benefits Provided

A. Qualifying Event

Six Activities of Daily Living are defined in the policy. The inability to perform three or more ADLs constitutes Total Disability; Need for continual supervision due to Cognitive Impairment also constitutes Total Disability. Inability to perform two ADLs constitutes Partial Disability.

B. Coverage

For Total Disability the policy pays the cost of services up to the Maximum Daily Benefit chosen by the applicant for Convalescent Care Facility confinement (including qualified Hospice facilities), Home Health Care, Respite Care, or Adult Day Care.

For Partial Disability the policy pays 80% of the cost of services for Home Health Care, Respite Care or Adult Day Care but will not pay more than the Maximum Daily Benefit.

All services must be part of a plan of care approved by the insured's physician.

Premiums are waived within the Benefit Period during Total Disability

Maximum Benefit Period options are 2 years, 4 years and Lifetime. A new benefit period begins after 180 consecutive days in which no care is needed.

Deductible (Elimination) Period options are 20 days and 100 days.

Form C-72 provides the same benefits as C-71 except that the Maximum Daily Benefit is increased 5% (compounded) on each of the first 20 policy anniversaries.

II. Limitations and Exclusions

No pre-existing conditions limitations apply. After two years from the issue date only fraudulent misstatements in the application will be used to void the policy.

The policy will not pay for:

- Services for which insured is not obligated to pay;
- Services outside USA;
- Disability due to intentionally self-inflicted injury;
- Disability due to mental illness or nervous disorders without organic disease. But will pay for Alzheimer's or similar forms of senility or irreversible dementia.
- Disability resulting from alcoholism or drug addiction (unless physician prescribed).
- Disability due to war.

III. Renewal Provision and Adjustment in Premiums

The policy is guaranteed renewable for life. Premiums are on an issue age basis, but may be increased on a state and class basis.

This policy will be sold to individuals 50 to 84 years of age. added

IV. Calculation of Gross Annual Premiums

The gross premium rates were calculated so that together with investment income on assets generated would provide for anticipated expenses and benefits over the expected lifetime of the policies and provide a 5% margin for profit and contingencies. These computations were based on the assumptions as outlined in section V. The expected average annual premium for C-71 policies is $1000 and C-72, $1600.

added

V. Assumptions

Morbidity is based on data from the 1985 Nursing Home Survey. Continuance by age and sex was graduated and interpolated to individual days (to 1095 days) and extrapolated thereafter. No secular trend was assumed. Benefits for Home Health Care were assumed to be a percentage by attained age of the Convalescent care costs for up to 12 months of care.

Select factors:

Dur	50-59	60-64	65-69	70-74	75-84
1	1.35	.85	.35	.30	.25
2	1.30	.90	.51	.48	.44
3	1.25	.95	.68	.65	.63
4	1.20	1.00	.84	.83	.81
5+	1.15	1.05	1.00	1.00	1.00

Mortality assumed was 1975-1980 Ultimate, Society of Actuaries.

Voluntary Withdrawals: Duration	C-71	C-72
1	22.0%	22.0%
2	12.0%	11.0%
3	10.0%	8.0%
4	8.0%	7.0%
5	7.0%	6.0%
6+	5.0%	4.0%

Expenses:	ASD,ASM	ASD,RSM	MSD
Acquisition % of Premium:	16.3%	22.7%	45.0%
Maintenance % of Premium:	9.5%	9.5%	9.5%
Claims Administration (% of claims):	4.2%	4.2%	4.2%
Premium Taxes, Licenses and Fees:	2.7%	2.7%	2.7%

Commissions:

ASD (Brokerage)	First Year	Years 2-10	Years 11+
Ages 50-59	70.0%	16.0%	3.0%
60-64	70.0%	14.0%	3.0%
65-69	65.0%	12.0%	3.0%
70-74	55.0%	10.0%	3.0%
75-79	50.0%	10.0%	3.0%
80-84	45.0%	10.0%	3.0%
MSD (Career)	First Year	Year 2	Years 3+
Ages 50-59	57.0%	10.0%	5.0%
60-64	57.0%	10.0%	5.0%
65-69	52.0%	10.0%	5.0%
70-74	47.0%	10.0%	5.0%
75-79	42.0%	10.0%	5.0%
80-84	37.0%	10.0%	5.0%

Interest on Assets: 8.0%

VI. Calculation of Reserves

Reserves are calculated based on claim costs and continuance tables developed from the 1985 Nursing Home Survey data, 1980 CSO gender blended mortality and 5.5% interest. Policy reserves were calculated based on a One-Year Preliminary Term method.

VII. Anticipated Claim Ratio and Certification

Based upon the assumptions outlined above and the premiums attached, the anticipated incurred loss ratio is 60%. The anticipated loss ratio is calculated as the present value of benefits divided by the present value of premiums both computed over the life of the policy and discounted at 5.5% interest.

I certify that to the best of my knowledge and belief, the benefits provided by this policy are reasonable in relation to the premiums and this rate filing is in compliance with all applicable laws and regulations.

April 10, 1991

Mark E. Billingsley, FSA, MAAA
Vice President & Chief Actuary

PYRAMID LIFE SINCE 1913
THE PYRAMID LIFE INSURANCE COMPANY, 6201 JOHNSON DRIVE, SHAWNEE MISSION, KANSAS 66202 (913) 722-1110

THE PYRAMID LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM C-76
ACTUARIAL MEMORANDUM

I. Purpose and Scope of Filing

This memorandum has been prepared for the purpose of demonstrating compliance with applicable insurance regulations as they apply to our new Long Term Care policy form C-76. This form is expected to be available for new issues as of July 1, 1994.

II. Benefits Provided

A. Qualifying Event

Five Activities of Daily Living (ADL) are defined in the policy. The inability to perform two or more ADLs without the aid of another person or the need for continual supervision due to Cognitive Impairment constitutes Disability.

B. Coverage

The policy pays the entire Daily Benefit Amount for each day that the insured is confined as an inpatient in a Nursing Home while Disabled.

Covered Services must be part of a written plan of care that specifies services for the insured that are Medically Appropriate and required because of Disability.

Daily Benefit Amount options are from $50 to $150 in increments of $10.

Maximum Benefit Days options are 365 days, 730 days, 1460 days, and lifetime. After the Maximum Benefit Days are exhausted, if the insured is no longer Disabled for a period of 180 consecutive days then the Maximum Benefit Days will be restored to its full original amount.

Premiums are waived after three months of continuous Confinement in a Nursing Home during a period of continuous Disability.

Optional Inflation Protection Benefit Rider E-645 provides that the Daily Benefit Amount is increased 5% (compounded) on each of the first 20 policy anniversaries.

Optional Return of Premium Benefit Rider E-643 provides a benefit calculated by multiplying the applicable percentage shown in the Return of Premium Schedule by the total premiums paid less any claims paid or payable. The percentages from the Schedule vary between lapse and death.

III. Limitations and Exclusions

This policy does not pay benefits for:

- Companionship or sitter services, or Respite Care.
- Services in a hospital, Assisted Living Facility, or Adult Day Care Center.
- Services provided by members of the covered persons immediate family or for which there is no legal obligation to pay.
- Services provided outside the United States of America or its possessions.
- Disability due to intentionally self-inflicted injury or attempted suicide (in Missouri, while sane).

80 YEARS
COMMITTED TO QUALITY

- Disability due to mental or nervous disorders without demonstrable organic disease. This policy will cover Disability due to Alzheimers's Disease or similar forms of senility or irreversible dementia.

- Disability resulting from alcoholism or drug addiction, but not addiction to drugs administered in accordance with the advice and written instructions of a physician.

- Disability or Services covered by Worker's Compensation, Employers Liability Law, Occupational Disease Act or similar law.

IV. Renewability and Adjustment in Premium

This policy is guaranteed renewable for life provided premiums are paid when due or within the grace period. Premiums are on an issue age basis, but may be increased on a state or a class basis due to adverse experience.

V. Morbidity

Incidence and continuence rates are based on 1985 Nursing Home Survey data as adjusted by the SOA LTC experience committee and documented in the 1988-89-90 SOA Reports, with the incidence rates loaded by 2.5%. Adjustments made reflect differences to be expected from an insured population.

VI. Persistency

The following lapse assumptions will be combined with the Society of Actuaries 1975-80 Select and Ultimate Unisex mortality to determine overall persistency.

Year	Lapse
1	15%
2	10%
3	8%
4	6%
5+	4%

VII. Marketing Method

We intend to distribute this policy through our agency field force. This consists of two divisions: career (MSD) and brokerage (ASD). In addition, the ASD is further subdivided into independently managed agents (ASM) and agents managed by a home office employee (RSM).

VIII. Expenses

The following tables detail expenses used in the pricing of the policy.

ACQUISITION AND MAINTENANCE

	MSD	ASM	RSM	
Policy Issue	$100.12	$100.12	$100.12	per policy
Marketing	36.27%	10.28%	18.19%	of premium
Maintenance	6.04%	4.67%	4.67%	of premium
	$50.00	$50.00	$50.00	per policy
Claims	2.87%	2.87%	2.87%	of claims
Taxes, License, & Fees	2.50%	2.50%	2.50%	of premium

COMMISSIONS

Ages	MSD First Year	MSD Years 2-10	MSD Years 11+	ASD First Year	ASD Years 2-10	ASD Years 11+
50-60	57%	10%	5%	70%	16%	3%
61-65	57%	10%	5%	70%	14%	3%
66-70	52%	10%	5%	65%	12%	3%
71-75	47%	10%	5%	55%	10%	3%
76-80	42%	10%	5%	50%	10%	3%
81+	37%	10%	5%	45%	10%	3%

IX. Underwriting

This Policy Form will be underwritten using a medical application, and either a telephone interview or a personal observation inspection report. These reports are specifically geared toward assessing ADLs. We expect the impact of the underwriting to vary by age and duration as illustrated in the following table.

Select Factors by Age and Duration

Duration	50-59	60-64	65-69	70-74	75+
1	0.75	0.65	0.40	0.35	0.30
2	0.85	0.75	0.65	0.50	0.45
3	0.95	0.90	0.85	0.70	0.65
4	1.00	1.00	1.00	0.90	0.85
5	1.05	1.05	1.05	1.00	1.00
6+	1.05	1.05	1.05	1.05	1.05

X. Premiums

This policy will be sold to individuals 50 to 84 years of age. The rating classes for this policy will be age at issue and underwriting status. We will issue policies that are evaluated to be substandard risks up to and including table four, or two times the standard risk class.

The expected average annual premium for the policy form including riders is $820.49. If made available, the following factors will be used to determine modal premium payments.

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

XI. Calculation of Reserves

Reserves are calculated based on continuance tables developed from the 1985 Nursing Home Survey data, 1980 CSO gender blended mortality, and 4.0% interest. Policy reserves were calculated using a One-Year Preliminary Term method.

XII. Sales Distribution

The assumed distribution of sales is based upon our current sales experience of a Long Term Care policy. The following tables detail the distribution by age, Daily Benefit, and Maximum Benefit Days.

Issue Age	Percent of Sales	Daily Benefit	Percent of Sales	Benefit Days	Percent of Sales	Elimination Period	Percent of Sales
50-59	6.7%	50	40%	365	5%	20	25%
60-64	21.3%	60	15%	730	15%	100	60%
65-69	30.2%	70	15%	1460	30%	180	15%
70-74	21.4%	80	12%	Lifetime	50%		
75-79	15.7%	90	4%				
80+	4.7%	100+	14%				

XIII. Loss Ratio Information

This policy was priced to meet a minimum lifetime loss ratio of 60%. The anticipated lifetime loss ratio for the policy is 60% discounted using 5.0% interest. The policy was priced to achieve a 4% lifetime profit margin, also based on a 5.0% discount rate.

Loss ratios for the first 15 policy years are presented in the following table.

Policy Year	Composite Premiums	Composite Claims	Composite Change in Reserves	Adjusted Claims	Policy Year Loss Ratio	Adjusted Policy Year Loss Ratio
1	1169.27	128.25	0.00	128.25	11.0%	11.0%
2	1000.37	185.21	320.50	505.70	18.5%	50.6%
3	882.52	259.18	554.20	813.38	29.4%	92.2%
4	785.86	331.93	399.35	731.28	42.2%	93.1%
5	705.89	381.25	288.13	669.38	54.0%	94.8%
6	634.67	401.27	207.03	608.30	63.2%	95.8%
7	556.19	402.91	140.65	543.57	71.2%	96.0%
8	501.42	400.62	86.74	487.37	79.9%	97.2%
9	440.84	394.73	38.66	433.39	89.5%	98.3%
10	384.81	385.59	-3.38	382.22	100.2%	99.3%
11	333.23	373.27	-41.04	332.23	112.0%	99.7%
12	286.19	357.98	-73.19	284.80	125.1%	99.5%
13	243.82	340.26	-98.94	241.32	139.6%	99.0%
14	205.74	319.97	-121.06	198.91	155.5%	96.7%
15	171.94	297.70	-136.99	160.72	173.1%	93.5%

IV. Actuarial Certification

I certify, to the best of my knowledge and belief, that these rates are not excessive, inadequate, or unfairly discriminatory; that they are reasonable in relation to the benefits provided; that this filing is in compliance with all applicable laws, regulations, and the current standards of practice as promulgated by the Actuarial Standards Board; that the anticipated loss ratios exceed all necessary requirements; and that all of the assumptions are in my best judgment what is to be expected under the policy.

April 6, 1993

J. Michael Crooks

J. Michael Crooks, A.S.A., M.A.A.A.
Associate Actuary

THE PYRAMID LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM C-77
ACTUARIAL MEMORANDUM

I. Purpose and Scope of Filing

The purpose of this actuarial memorandum is to demonstrate that the anticipated loss ratio of this form meets state requirements and to allow the rate filing to be reviewed by regulatory authorities to determine that benefits are reasonable in relation to the premiums charged. It is not intended to be used for other purposes.

II. Applicability

This is a new filing. Therefore, new issues are anticipated under the form.

III. Benefits Provided by the Policy Form and Riders

A. Long Term Care Policy

The insured has the option of choosing four benefit periods: 24, 48, 60 months and a lifetime benefit period. Additionally, the insured can choose from three elimination periods: 0, 90, or 180 days. Maximum daily benefit amount options are from $40 to $250 in increments of $10.

To qualify for benefits under this policy form, a licensed health care practitioner must certify within the prior 12 month period that the insured: 1) is unable to perform, without substantial assistance from another individual, at least 2 activities of daily living for a period of at least 90 days due to loss of functional capacity, or 2) requires substantial supervision to be protected from threats to health and safety due to severe cognitive impairment. Activities of daily living include: bathing, dressing, toileting, transferring, eating, and continence.

The policy pays prevailing charges for expenses incurred up to the maximum daily benefit amount and will pay for covered services until the lifetime maximum benefit is exhausted. The lifetime maximum benefit is determined by the benefit period and maximum daily benefit amount options chosen. All benefits paid under the policy, except for the waiver of premium benefit, apply towards the lifetime maximum benefit.

Covered services must be part of a written plan of care initiated by and approved by a licensed health care practitioner before the start of any care or treatment. The plan of care must specify services for the insured that are in accordance with accepted medical and nursing standards of practice. The plan of care will be updated periodically.

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All benefits listed below are subject to the maximum daily benefit, lifetime maximum benefit (except Waiver of Premium), and the prevailing charge requirement.

1. Nursing Home and Assisted Living Facility Care

Daily room and board charges as well as services provided by a nursing home or assisted living facility while the insured is confined as a resident inpatient will be covered.

2. Home Health Care

Services and supplies provided to the insured by a home health care agency, including prescription drugs, medicines, medical supplies, and laboratory services, will be covered. Home health care services must be personal care provided by a home health care agency. Homemaker and companion care services are covered if performed by the same individual during the same visit to provide personal care.

3. Adult Day Care and Hospice Care

The policy will cover services provided by an adult day care or hospice.

4. Respite Care

Respite care for up to 24 days for each calendar year will be covered. Respite care benefits accumulate at the rate of 2 days for each continuous month that the insured qualifies for benefits. Respite care benefits are not subject to nor will they apply toward the elimination period.

5. Bed Reservation Guarantee

Fees charged to an insured by a nursing home or assisted living facility to reserve their bed if they temporarily leave a nursing home or assisted living facility while eligible for benefits will be covered. These benefits will be provided for up to 24 days per calendar year without any carryover.

6. Restoration of Benefits

The lifetime maximum benefit will be restored to the original maximum when the insured no longer qualifies for benefits (subject to the certification of a licensed health care practitioner) for a period of at least 180 consecutive days and the lifetime maximum benefit has not been exhausted. A new elimination period does not need to be met after the lifetime maximum benefit is restored.

7. Alternate Plan of Care Benefit

If the insured would otherwise be eligible for nursing home or assisted living facility benefits, the prevailing charges for care, treatment, services, or equipment not normally covered by the policy may be paid under an approved alternative plan of care. The plan must specify the benefits to be payable and must be mutually agreeable to the insured, their licensed health care practitioner, and the company as a cost effective alternative to benefits normally provided. Expenses that might be covered include stays in other types of facilities, home delivered meals, and the cost of home modifications and/or durable medical equipment.

8. Waiver of Premium

Premiums will be waived after 90 days of confinement in a health care facility or after receiving 90 days of covered services under this policy. Confinement must be while the insured qualifies for benefits under the policy. The insured must resume premium payments when they no longer qualify for benefits under the policy.

9. Additional Benefits

Additional benefits include an ambulance benefit, emergency medical alert system benefit, care advisor benefits, informal caregiver training benefit, survivorship benefit, and extension of benefits (upon lapse while confined and receiving benefits).

10. Limitations and Exclusions

This policy does not pay benefits for services or supplies:

- provided by family members or for which the insured is not obligated to pay;
- provided outside the United States of America or its possessions;
- for which no charge is normally made in the absence of insurance;
- resulting, directly or indirectly, from an intentionally self-inflicted injury;
- provided free of charge by or in a Veteran's Administration or federal government facility;
- resulting from mental illness or nervous disorders without demonstrable organic disease. (This policy will cover disorders with demonstrable organic cause such as Alzheimers's disease or similar forms of senility or irreversible dementia that result in severe cognitive impairment);
- resulting from alcoholism or drug addiction, but not addiction to drugs administered in accordance with the advice and written instructions of a physician;
- covered by Worker's Compensation, Employers Liability Law, Occupational Disease Act or similar law.

11. Non-Duplication

The policy does not pay benefits for services or charges when the expenses are reimbursed under Medicare or any other government insurance plan (except Medicaid). This includes charges that would be reimbursable but for the application of a deductible or coinsurance amounts. Additionally, days during which services are covered by Medicare cannot be used to satisfy the elimination period.

B. Inflation Protection Rider

The optional Inflation Protection Rider provides that the maximum daily benefit and the lifetime maximum benefit (if applicable) will increase 5% (compounded) on every anniversary of the effective date of the policy.

C. Nonforfeiture Rider

The optional Nonforfeiture Rider provides that if your policy has been in force for at least 3 years and terminates due to lapse while this rider is in force, the full amount of the benefits covered in the policy will be provided with a reduced lifetime maximum benefit. Since the policy will have terminated, no further premium payment is due.

The reduced lifetime maximum benefit is equal to 100% of the premiums that were paid for the policy and any attached riders but will not be less than 30 times the maximum daily benefit in effect at the time of lapse. However, the total benefits payable under this rider cannot exceed the benefits that would have been paid had the policy remained in force.

IV. Renewability and Adjustment in Premium

These forms are guaranteed renewable for life, subject to the company's right to revise premiums on a state or a class basis.

V. Morbidity

Incidence and continuance rates are based on the 1985 Nursing Home Survey data as adjusted by the SOA LTC experience committee and documented in the 1988-89-90 SOA Reports. Adjustments have been made to this basis to reflect the indicated impact of underwriting on selection and experience, lapse induced selection within an insured population, and benefit induced selection. Claim costs were also adjusted to reflect the savings incurred because the maximum daily benefit will not always be paid. Claim cost analysis provided by the Milliman and Robertson consulting company was also used in setting the assumptions.

VI. Mortality

Our mortality decrement is based on the unloaded 1983 Group Annuity Mortality Table, Age Last Birthday. The following multiplicative mortality selection factors are applied.

Year	Factor
1	60%
2	75%
3	85%
4	94%
5+	100%

VII. Persistency

The lapse assumptions shown in Exhibit I are combined with the mortality rates to determine overall persistency.

VIII. Expenses

The following tables detail expenses used in the pricing of the policy.

ACQUISITION AND MAINTENANCE

Policy Issue	$60.00	per policy
Marketing	17.30%	of premium
Maintenance (also	4.60%	of premium
included in first year)	$50.00	per policy
Claims	2.85%	of claims
Taxes, License, & Fees	2.50%	of premium

COMMISSIONS

Commissions for pricing (includes assumptions for agent vesting):

Ages	First Year	Years 2-10	Years 11+
40-65	70.00%	10.50%	3.50%
66-70	64.15%	10.50%	3.50%
71-80	58.20%	10.50%	3.50%
81+	52.35%	10.50%	3.50%

Commissions (does not include assumptions for agent vesting):

Ages	First Year	Years 2-10	Years 11+
40-65	74.50%	10.50%	7.00%
66-70	68.25%	10.50%	7.00%
71-80	62.00%	10.50%	7.00%
81+	55.75%	10.50%	7.00%

IX. Marketing Method

We intend to distribute this policy through independent agents.

X. Underwriting

This policy form will be underwritten using a medical application, and either a telephone interview or a personal observation inspection report. These reports are specifically geared toward assessing ADLs. We expect the impact of the underwriting to vary by age and duration as illustrated in the following table.

Select Factors by Age and Duration

Duration	32-37	40	45	50-55	60	65	70	75	80	85
1	0.90	0.85	0.80	0.75	0.65	0.40	0.35	0.30	0.40	0.75
2	0.95	0.90	0.85	0.85	0.75	0.65	0.50	0.45	0.65	0.85
3	1.00	1.00	1.00	0.95	0.90	0.85	0.70	0.65	0.85	0.95
4	1.05	1.05	1.05	1.00	1.00	1.00	0.90	0.85	1.00	1.05
5	1.05	1.05	1.05	1.05	1.05	1.05	1.00	1.00	1.05	1.05
6+	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05

XI. Premium Classes

The rating classes for this policy will be age at issue and underwriting status. We will issue policies that are evaluated to be standard risks. The best of these risks will be identified as a select rating class.

Premium rates also vary be elimination period, benefit period, and maximum daily benefit amount.

A spousal discount may also apply. If both the insured and their spouse are covered under this policy form, a discount of 50% will be applied to the lowest premium of the two. (Rate pages are attached that show premiums for ages 18-39 for policies issued to insureds with a spouse less than age 40.)

XII. Issue Age Range

This policy will be sold to individuals 40 to 84 years of age on an issue age basis.

XIII. Area Factors

Area factors are not used.

XIV. Average Annual Premium

The expected average annual premium per policy including riders is $3,290. This includes an adjustment of 1.023 for assumed modal loading and considers coverage for an insured and their spouse as one policy.

XV. Premium Modalization Rules

The following factors will be used to determine modal premium payments.

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

XVI. Claim Liability and Reserves

Reserves are calculated based on continuance tables developed from the 1985 Nursing Home Survey data, the unloaded 1983 Group Annuity Mortality Table, and 4.5% interest.

XVII. Active Life Reserves

1) Active life reserves are based on the select and ultimate claim costs developed for this form, using one-year full preliminary term reserves with 4.5% interest, the unloaded 1983 Group Annuity Mortality Table, and lapse rates that are equal to the lesser of 80% of the pricing decrement rate and 8%. 2) Gross unearned premium reserves are also held.

XVIII. Trend Assumptions

Because of the plan's limits on daily benefit amounts, inflation is not expected to have a material impact on future benefits. Therefore, no medical trend assumptions apply to this form.

Apart from the underwriting wearoff previously described, no other insurance trend assumptions apply to this form.

Furthermore, premium rates will not increase solely due to aging. As calculated, the premiums are intended to provide for the natural aging process of the insured population. However, the company will file for rate increases as necessary if actual future experience develops in ways significantly different from that assumed.

XVIIII. Minimum Required Loss Ratio

The minimum required loss ratio for this form is 60%.

XX. Anticipated Loss Ratio

The projections of the Anticipated Loss Ratio and the Anticipated Loss Ratio*N are shown in Exhibit II and are based on assumptions used in pricing the form.

XXI. Distribution of Business

The assumed distribution of business is based upon our current sales experience of a Long Term Care policy adjusted for product differences and anticipated future changes in distribution. The pricing was done assuming a $100 maximum daily benefit amount.

The following table details the distribution by age, benefit period, elimination period, and sex:

Issue Age	Percent of Sales	Issue Age	Percent of Sales	Benefit Period	Percent of Sales	Elimination Period	Percent of Sales	Sex	Percent of Sales
18-32	0.15%	61-65	17.72%	2 Year	15%	0 Day	33%	Male	40%
33-37	0.19%	66-70	24.63%	4 Year	20%	90 Day	33%	Female	60%
38-40	0.41%	71-75	24.63%	5 Year	15%	180 Day	33%		
41-49	0.75%	76-80	14.58%	Lifetime	50%				
50-55	1.58%	81-85	11.52%						
56-60	3.84%								

XXII. Contingency and Risk Margins

Contingency margin and profit: 5-6% of premium.

XXIII. Lifetime Loss Ratio

The lifetime loss ratio for this policy form is expected to be at least 60%.

XXIV. Actuarial Certification

I certify, to the best of my knowledge and belief, that these rates are not excessive, inadequate, or unfairly discriminatory; that they are reasonable in relation to the benefits provided; that this filing is in compliance with all applicable laws and regulations of the state in which this is filed; that the premium rates, projections and loss ratios were calculated in accordance with the current standards of practice as promulgated by the Actuarial Standards Board; that the anticipated loss ratios exceed all necessary requirements; and that all of the assumptions are in my best judgment what is to be expected under the policy form.

September 26, 1997

L. Craig Cox, ASA, MAAA

THE PYRAMID LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
EXHIBIT I

ASSUMED LAPSE RATES

Male

Age	Elimination Period 0	90	180
Age 32			
0	0.25	0.22	0.19
1	0.20	0.16	0.13
2	0.18	0.14	0.12
3	0.17	0.13	0.11
4	0.16	0.12	0.10
5	0.15	0.11	0.09
6	0.14	0.10	0.08
7	0.13	0.09	0.07
8	0.10	0.07	0.06
9	0.10	0.07	0.06
10+	0.10	0.07	0.06
Age 37			
0	0.26	0.21	0.18
1	0.19	0.15	0.13
2	0.17	0.13	0.11
3	0.16	0.12	0.10
4	0.15	0.11	0.09
5	0.14	0.10	0.08
6	0.12	0.09	0.07
7	0.11	0.08	0.07
8	0.09	0.06	0.05
9	0.09	0.06	0.05
10+	0.09	0.06	0.05
Age 40			
0	0.25	0.20	0.18
1	0.18	0.14	0.12
2	0.15	0.12	0.10
3	0.14	0.11	0.09
4	0.13	0.10	0.08
5	0.12	0.09	0.08
6	0.11	0.08	0.07
7	0.10	0.07	0.06
8	0.08	0.05	0.04
9	0.08	0.05	0.04
10+	0.08	0.05	0.04
Age 45			
0	0.23	0.19	0.16
1	0.14	0.11	0.09
2	0.12	0.09	0.08
3	0.11	0.08	0.07
4	0.10	0.07	0.06
5	0.09	0.06	0.05
6	0.07	0.05	0.04
7	0.06	0.04	0.04
8	0.05	0.03	0.03
9	0.05	0.03	0.03
10+	0.05	0.03	0.03
Age 50			
0	0.14	0.11	0.10
1	0.08	0.06	0.06
2	0.06	0.05	0.04
3	0.06	0.05	0.04
4	0.05	0.04	0.03
5	0.04	0.03	0.02
6	0.04	0.03	0.02
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02
Age 55			
0	0.14	0.11	0.10
1	0.08	0.06	0.06
2	0.06	0.05	0.04
3	0.06	0.05	0.04
4	0.05	0.04	0.03
5	0.04	0.03	0.02
6	0.04	0.03	0.02
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02
Age 60			
0	0.18	0.15	0.13
1	0.11	0.08	0.07
2	0.09	0.07	0.06
3	0.08	0.06	0.05
4	0.07	0.05	0.05
5	0.06	0.04	0.04
6	0.05	0.04	0.03
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02
Age 65			
0	0.23	0.19	0.16
1	0.14	0.11	0.09
2	0.12	0.09	0.08
3	0.11	0.08	0.07
4	0.10	0.07	0.06
5	0.09	0.06	0.05
6	0.07	0.05	0.04
7	0.06	0.04	0.04
8	0.05	0.03	0.03
9	0.05	0.03	0.03
10+	0.05	0.03	0.03
Ages 70+			
0	0.25	0.20	0.18
1	0.18	0.14	0.12
2	0.15	0.12	0.10
3	0.14	0.11	0.09
4	0.13	0.10	0.08
5	0.12	0.09	0.08
6	0.11	0.08	0.07
7	0.10	0.07	0.06
8	0.08	0.05	0.04
9	0.08	0.05	0.04
10+	0.08	0.05	0.04

Female

Age	0	90	180
Age 32			
0	0.29	0.23	0.20
1	0.21	0.17	0.14
2	0.19	0.15	0.12
3	0.18	0.14	0.12
4	0.17	0.13	0.11
5	0.16	0.12	0.10
6	0.15	0.11	0.09
7	0.14	0.10	0.08
8	0.11	0.08	0.06
9	0.12	0.08	0.06
10+	0.12	0.08	0.06
Age 37			
0	0.28	0.22	0.19
1	0.20	0.16	0.13
2	0.18	0.14	0.12
3	0.17	0.13	0.11
4	0.16	0.12	0.10
5	0.15	0.11	0.09
6	0.14	0.10	0.08
7	0.13	0.09	0.07
8	0.10	0.07	0.06
9	0.10	0.07	0.06
10+	0.10	0.07	0.06
Age 40			
0	0.26	0.21	0.18
1	0.19	0.15	0.13
2	0.17	0.13	0.11
3	0.16	0.12	0.10
4	0.15	0.11	0.09
5	0.14	0.10	0.08
6	0.12	0.09	0.07
7	0.11	0.08	0.07
8	0.09	0.06	0.05
9	0.09	0.06	0.05
10+	0.09	0.06	0.05
Age 45			
0	0.24	0.20	0.17
1	0.15	0.12	0.10
2	0.13	0.10	0.09
3	0.12	0.09	0.08
4	0.11	0.08	0.07
5	0.10	0.07	0.06
6	0.09	0.06	0.05
7	0.08	0.05	0.04
8	0.06	0.04	0.04
9	0.06	0.04	0.04
10+	0.07	0.04	0.04
Age 50			
0	0.15	0.12	0.10
1	0.09	0.07	0.06
2	0.07	0.05	0.05
3	0.06	0.05	0.04
4	0.06	0.05	0.04
5	0.05	0.04	0.03
6	0.05	0.04	0.03
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02
Age 55			
0	0.15	0.12	0.10
1	0.09	0.07	0.06
2	0.07	0.05	0.05
3	0.06	0.05	0.04
4	0.06	0.05	0.04
5	0.05	0.04	0.03
6	0.05	0.04	0.03
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02
Age 60			
0	0.20	0.16	0.14
1	0.12	0.09	0.08
2	0.11	0.08	0.07
3	0.10	0.07	0.06
4	0.08	0.06	0.05
5	0.07	0.05	0.05
6	0.06	0.04	0.04
7	0.05	0.03	0.03
8	0.05	0.03	0.03
9	0.05	0.03	0.03
10+	0.05	0.03	0.03
Age 65			
0	0.24	0.20	0.17
1	0.15	0.12	0.10
2	0.13	0.10	0.09
3	0.12	0.09	0.08
4	0.11	0.08	0.07
5	0.10	0.07	0.06
6	0.09	0.06	0.05
7	0.08	0.05	0.04
8	0.06	0.04	0.04
9	0.06	0.04	0.04
10+	0.07	0.04	0.04
Ages 70+			
0	0.26	0.21	0.18
1	0.19	0.15	0.13
2	0.17	0.13	0.11
3	0.16	0.12	0.10
4	0.15	0.11	0.09
5	0.14	0.10	0.08
6	0.12	0.09	0.07
7	0.11	0.08	0.07
8	0.09	0.06	0.05
9	0.09	0.06	0.05
10+	0.09	0.06	0.05

Exhibit II

Future Anticipated Experience on Form C-77
Projected Loss Ratios

cy ar	Earned Premium	Paid Claims	Reserve Increase	Incurred Claims	Rates Used for Discounting	without reserve increase			with reserve increase		
						Anticipated Policy Year Loss Ratio	Anticipated Cumulative Loss Ratio	Anticipated Loss Ratio *N	Anticipated Policy Year Loss Ratio	Anticipated Cumulative Loss Ratio	Anticipated Loss Ratio *N
	3,163.39	503.84	0.00	503.84	6.750%	15.9%	15.9%	53.1%	15.9%	15.9%	60.1%
	2,742.20	529.63	810.08	1,339.71	6.750	19.3%	17.4%	62.5%	48.9%	30.7%	71.4%
	2,250.27	592.01	421.78	1,013.79	6.750	26.3%	19.7%	73.8%	45.1%	34.4%	77.2%
	1,880.57	671.70	134.54	806.25	6.750	35.7%	22.4%	85.7%	42.9%	35.8%	85.3%
	1,583.07	731.87	(33.87)	698.00	6.750	46.2%	25.2%	98.0%	44.1%	36.8%	95.7%
	1,343.47	772.80	258.68	1,031.47	6.750	57.5%	27.9%	110.4%	76.8%	40.1%	108.1%
	1,149.11	792.11	169.93	962.04	6.750	68.9%	30.5%	122.8%	83.7%	42.9%	115.4%
	989.37	793.90	104.56	898.46	6.750	80.2%	32.9%	135.3%	90.8%	45.2%	122.7%
	856.94	786.76	68.95	855.71	6.750	91.8%	35.2%	147.9%	99.9%	47.3%	130.1%
)	750.68	763.73	22.26	785.99	6.750	101.7%	37.2%	160.7%	104.7%	49.1%	137.0%
1	655.07	736.36	(14.63)	721.74	6.525	112.4%	39.0%	174.4%	110.2%	50.5%	144.5%
2	569.56	705.70	(44.12)	661.58	6.300	123.9%	40.7%	188.9%	116.2%	51.8%	152.5%
3	493.62	673.56	(66.41)	607.15	6.075	136.5%	42.1%	204.3%	123.0%	52.9%	161.1%
4	426.57	640.44	(83.43)	557.01	5.850	150.1%	43.5%	220.5%	130.6%	53.9%	170.2%
5	367.48	605.74	(96.15)	509.60	5.625	164.8%	44.7%	237.5%	138.7%	54.7%	179.8%
6	315.49	570.40	(104.87)	465.53	5.400	180.8%	45.8%	255.3%	147.6%	55.5%	189.9%
7	269.94	534.78	(109.28)	425.50	5.175	198.1%	46.8%	273.9%	157.6%	56.2%	200.5%
8	230.26	498.66	(111.29)	387.37	4.950	216.6%	47.7%	293.2%	168.2%	56.8%	211.4%
9	195.79	462.31	(111.61)	350.70	4.725	236.1%	48.5%	313.2%	179.1%	57.3%	222.6%
0	165.97	426.45	(110.01)	316.43	4.500	256.9%	49.3%	333.8%	190.7%	57.8%	234.2%
1	140.20	391.84	(107.27)	284.57	4.500	279.5%	49.9%	355.1%	203.0%	58.2%	246.3%
2	118.03	358.46	(102.18)	256.28	4.500	303.7%	50.5%	376.9%	217.1%	58.5%	258.8%
3	98.99	326.03	(96.52)	229.51	4.500	329.4%	51.0%	399.0%	231.9%	58.8%	271.4%
4	82.80	294.99	(90.36)	204.63	4.500	356.3%	51.4%	421.4%	247.1%	59.1%	284.1%
5	69.05	265.67	(84.38)	181.29	4.500	384.7%	51.8%	443.9%	262.5%	59.3%	296.9%
6	57.24	238.24	(78.09)	160.15	4.500	416.2%	52.1%	466.4%	279.8%	59.5%	309.9%
7	47.43	212.67	(70.57)	142.10	4.500	448.4%	52.4%	488.2%	299.6%	59.7%	323.0%
8	39.24	188.70	(63.56)	125.14	4.500	480.9%	52.7%	509.0%	318.9%	59.9%	335.3%
9	32.40	166.43	(56.93)	109.50	4.500	513.7%	52.9%	528.9%	338.0%	60.0%	346.9%
0	26.64	146.03	(50.61)	95.42	4.500	548.2%	53.1%	548.2%	358.2%	60.1%	358.2%

THE PYRAMID LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM C-78
ACTUARIAL MEMORANDUM

I. Purpose and Scope of Filing

The purpose of this actuarial memorandum is to demonstrate that the anticipated loss ratio of this form meets state requirements and to allow the rate filing to be reviewed by regulatory authorities to determine that benefits are reasonable in relation to the premiums charged. It is not intended to be used for other purposes.

II. Applicability

This is a new filing. Therefore, new issues are anticipated under the form.

III. Benefits Provided by the Policy Form and Riders

A. Long Term Care Policy

The insured has the option of choosing four benefit periods: 24, 48, 60 months and a lifetime benefit period. Additionally, the insured can choose from three elimination periods: 0, 90, or 180 days. Maximum daily benefit amount options are from $40 to $250 in increments of $10.

To qualify for benefits under this policy form, a licensed health care practitioner must certify within the prior 12 month period that the insured: 1) is unable to perform, without substantial assistance from another individual, at least 2 activities of daily living for a period of at least 90 days due to loss of functional capacity, or 2) requires substantial supervision to be protected from threats to health and safety due to severe cognitive impairment. Activities of daily living include: bathing, dressing, toileting, transferring, eating, and continence.

The policy pays prevailing charges for expenses incurred up to the maximum daily benefit amount and will pay for covered services until the lifetime maximum benefit is exhausted. The lifetime maximum benefit is determined by the benefit period and maximum daily benefit amount options chosen. All benefits paid under the policy, except for the waiver of premium benefit, apply towards the lifetime maximum benefit.

Covered services must be part of a written plan of care initiated by and approved by a licensed health care practitioner before the start of any care or treatment. The plan of care must specify services for the insured that are in accordance with accepted medical and nursing standards of practice. The plan of care will be updated periodically.

THE PYRAMID LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
LTC POLICY AND ASSOCIATED RIDERS
POLICY FORM C-78

All benefits listed below are subject to the maximum daily benefit, lifetime maximum benefit (except Waiver of Premium), and the prevailing charge requirement.

1. Nursing Home and Assisted Living Facility Care

Daily room and board charges as well as services provided by a nursing home or assisted living facility while the insured is confined as a resident inpatient will be covered.

2. Bed Reservation Guarantee

Fees charged to an insured by a nursing home or assisted living facility to reserve their bed if they temporarily leave a nursing home or assisted living facility while eligible for benefits will be covered. These benefits will be provided for up to 24 days per calendar year without any carryover.

3. Restoration of Benefits

The lifetime maximum benefit will be restored to the original maximum when the insured no longer qualifies for benefits (subject to the certification of a licensed health care practitioner) for a period of at least 180 consecutive days and the lifetime maximum benefit has not been exhausted. A new elimination period does not need to be met after the lifetime maximum benefit is restored.

4. Alternate Plan of Care Benefit

If the insured would otherwise be eligible for nursing home or assisted living facility benefits, the prevailing charges for care, treatment, services, or equipment not normally covered by the policy may be paid under an approved alternative plan of care. The plan must specify the benefits to be payable and must be mutually agreeable to the insured, their licensed health care practitioner, and the company as a cost effective alternative to benefits normally provided. Expenses that might be covered include stays in other types of facilities, home delivered meals, and the cost of home modifications and/or durable medical equipment.

5. Waiver of Premium

Premiums will be waived after 90 days of continuous confinement by the insured in a nursing home or assisted living facility. Confinement must be while the insured qualifies for benefits under the policy. The insured must resume premium payments when they are no longer confined.

6. Additional Benefits

Additional benefits include an ambulance benefit, emergency medical alert system benefit, care advisor benefits, and extension of benefits (upon lapse while confined and receiving benefits).

7. Limitations and Exclusions

This policy does not pay benefits for services or supplies:

- provided by family members or for which the insured is not obligated to pay;
- provided outside the United States of America or its possessions;
- for which no charge is normally made in the absence of insurance;
- resulting, directly or indirectly, from an intentionally self-inflicted injury;
- provided free of charge by or in a Veteran's Administration or federal government facility;
- resulting from mental illness or nervous disorders without demonstrable organic disease. (This policy will cover disorders with demonstrable organic cause such as Alzheimers's disease or similar forms of senility or irreversible dementia that result in severe cognitive impairment);
- resulting from alcoholism or drug addiction, but not addiction to drugs administered in accordance with the advice and written instructions of a physician;
- covered by Worker's Compensation, Employers Liability Law, Occupational Disease Act or similar law.

8. Non-Duplication

The policy does not pay benefits for services or charges when the expenses are reimbursed under Medicare or any other government insurance plan (except Medicaid). This includes charges that would be reimbursable but for the application of a deductible or coinsurance amounts. Additionally, days during which services are covered by Medicare cannot be used to satisfy the elimination period.

B. Inflation Protection Rider

The optional Inflation Protection Rider provides that the maximum daily benefit and the lifetime maximum benefit (if applicable) will increase 5% (compounded) on every anniversary of the effective date of the policy.

C. Nonforfeiture Rider

The optional Nonforfeiture Rider provides that if your policy has been in force for at least 3 years and terminates due to lapse while this rider is in force, the full amount of the benefits covered in the policy will be provided with a reduced lifetime maximum benefit. Since the policy will have terminated, no further premium payment is due.

The reduced lifetime maximum benefit is equal to 100% of the premiums that were paid for the policy and any attached riders but will not be less than 30 times the maximum daily benefit in effect at the time of lapse. However, the total benefits payable under this rider cannot exceed the benefits that would have been paid had the policy remained in force.

IV. Renewability and Adjustment in Premium

These forms are guaranteed renewable for life, subject to the company's right to revise premiums on a state or a class basis.

V. Morbidity

Incidence and continuance rates are based on the 1985 Nursing Home Survey data as adjusted by the SOA LTC experience committee and documented in the 1988-89-90 SOA Reports. Adjustments have been made to this basis to reflect the indicated impact of underwriting on selection and experience, lapse induced selection within an insured population, and benefit induced selection. Claim costs were also adjusted to reflect the savings incurred because the maximum daily benefit will not always be paid. Claim cost analysis provided by the Milliman and Robertson consulting company was also used in setting the assumptions.

VI. Mortality

Our mortality decrement is based on the unloaded 1983 Group Annuity Mortality Table, Age Last Birthday. The following multiplicative mortality selection factors are applied.

Year	Factor
1	60%
2	75%
3	85%
4	94%
5+	100%

VII. Persistency

The lapse assumptions shown in Exhibit I are combined with the mortality rates to determine overall persistency.

VIII. Expenses

The following tables detail expenses used in the pricing of the policy.

ACQUISITION AND MAINTENANCE

Policy Issue	$60.00	per policy
Marketing	17.30%	of premium
Maintenance (also	4.60%	of premium
included in first year)	$50.00	per policy
Claims	2.85%	of claims
Taxes, License, & Fees	2.50%	of premium

COMMISSIONS

Commissions for pricing (includes assumptions for agent vesting):

Ages	First Year	Years 2-10	Years 11+
40-65	70.00%	10.50%	3.50%
66-70	64.15%	10.50%	3.50%
71-80	58.20%	10.50%	3.50%
81+	52.35%	10.50%	3.50%

Commissions (does not include assumptions for agent vesting):

Ages	First Year	Years 2-10	Years 11+
40-65	74.50%	10.50%	7.00%
66-70	68.25%	10.50%	7.00%
71-80	62.00%	10.50%	7.00%
81+	55.75%	10.50%	7.00%

IX. Marketing Method

We intend to distribute this policy through independent agents.

X. Underwriting

This policy form will be underwritten using a medical application, and either a telephone interview or a personal observation inspection report. These reports are specifically geared toward assessing ADLs. We expect the impact of the underwriting to vary by age and duration as illustrated in the following table.

Select Factors by Age and Duration

Duration	32-37	40	45	50-55	60	65	70	75	80	85
1	0.90	0.85	0.80	0.75	0.65	0.40	0.35	0.30	0.40	0.75
2	0.95	0.90	0.85	0.85	0.75	0.65	0.50	0.45	0.65	0.85
3	1.00	1.00	1.00	0.95	0.90	0.85	0.70	0.65	0.85	0.95
4	1.05	1.05	1.05	1.00	1.00	1.00	0.90	0.85	1.00	1.05
5	1.05	1.05	1.05	1.05	1.05	1.05	1.00	1.00	1.05	1.05
6+	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05

XI. Premium Classes

The rating classes for this policy will be age at issue and underwriting status. We will issue policies that are evaluated to be standard risks. The best of these risks will be identified as a select rating class.

Premium rates also vary be elimination period, benefit period, and maximum daily benefit amount.

A spousal discount may also apply. If both the insured and their spouse are covered under this policy form, a discount of 50% will be applied to the lowest premium of the two. (Rate pages are attached that show premiums for ages 18-39 for policies issued to insureds with a spouse less than age 40.)

XII. Issue Age Range

This policy will be sold to individuals 40 to 84 years of age on an issue age basis.

XIII. Area Factors

Area factors are not used.

XIV. Average Annual Premium

The expected average annual premium per policy including riders is $2,245. This includes an adjustment of 1.023 for assumed modal loading and considers coverage for an insured and their spouse as one policy.

XV. Premium Modalization Rules

The following factors will be used to determine modal premium payments.

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

XVI. Claim Liability and Reserves

Reserves are calculated based on continuance tables developed from the 1985 Nursing Home Survey data, the unloaded 1983 Group Annuity Mortality Table, and 4.5% interest.

XVII. Active Life Reserves

1) Active life reserves are based on the select and ultimate claim costs developed for this form, using one-year full preliminary term reserves with 4.5% interest, the unloaded 1983 Group Annuity Mortality Table, and lapse rates that are equal to the lesser of 80% of the pricing decrement rate and 8%. 2) Gross unearned premium reserves are also held.

XVIII. Trend Assumptions

Because of the plan's limits on daily benefit amounts, inflation is not expected to have a material impact on future benefits. Therefore, no medical trend assumptions apply to this form.

Apart from the underwriting wearoff previously described, no other insurance trend assumptions apply to this form.

Furthermore, premium rates will not increase solely due to aging. As calculated, the premiums are intended to provide for the natural aging process of the insured population. However, the company will file for rate increases as necessary if actual future experience develops in ways significantly different from that assumed.

XVIIII. Minimum Required Loss Ratio

The minimum required loss ratio for this form is 60%.

XX. Anticipated Loss Ratio

The projections of the Anticipated Loss Ratio and the Anticipated Loss Ratio*N are shown in Exhibit II and are based on assumptions used in pricing the form.

XXI. Distribution of Business

The assumed distribution of business is based upon our current sales experience of a Long Term Care policy adjusted for product differences and anticipated future changes in distribution. The pricing was done assuming a $100 maximum daily benefit amount.

The following table details the distribution by age, benefit period, elimination period, and sex:

Issue Age	Percent of Sales	Issue Age	Percent of Sales	Benefit Period	Percent of Sales	Elimination Period	Percent of Sales	Sex	Percent of Sales
18-32	0.15%	61-65	17.72%	2 Year	15%	0 Day	33%	Male	40%
33-37	0.19%	66-70	24.63%	4 Year	20%	90 Day	33%	Female	60%
38-40	0.41%	71-75	24.63%	5 Year	15%	180 Day	33%		
41-49	0.75%	76-80	14.58%	Lifetime	50%				
50-55	1.58%	81-85	11.52%						
56-60	3.84%								

XXII. Contingency and Risk Margins

Contingency margin and profit: 7-8% of premium.

XXIII. Lifetime Loss Ratio

The lifetime loss ratio for this policy form is expected to be at least 60%.

XXIV. Actuarial Certification

I certify, to the best of my knowledge and belief, that these rates are not excessive, inadequate, or unfairly discriminatory; that they are reasonable in relation to the benefits provided; that this filing is in compliance with all applicable laws and regulations of the state in which this is filed; that the premium rates, projections and loss ratios were calculated in accordance with the current standards of practice as promulgated by the Actuarial Standards Board; that the anticipated loss ratios exceed all necessary requirements; and that all of the assumptions are in my best judgment what is to be expected under the policy form.

September 26, 1997

L. Craig Cox, ASA, MAAA

ASSUMED LAPSE RATES

Male

Age 32	Elimination Period 0	90	180
0	0.26	0.22	0.19
1	0.20	0.16	0.13
2	0.18	0.14	0.12
3	0.17	0.13	0.11
4	0.16	0.12	0.10
5	0.15	0.11	0.09
6	0.14	0.10	0.08
7	0.13	0.08	0.07
8	0.10	0.07	0.06
9	0.10	0.07	0.06
10+	0.10	0.07	0.06

Age 37	0	90	180
0	0.25	0.21	0.18
1	0.19	0.15	0.13
2	0.17	0.13	0.11
3	0.16	0.12	0.10
4	0.15	0.11	0.09
5	0.14	0.10	0.08
6	0.12	0.09	0.07
7	0.11	0.08	0.07
8	0.09	0.06	0.05
9	0.09	0.06	0.05
10+	0.09	0.06	0.05

Age 40	0	90	180
0	0.25	0.20	0.18
1	0.18	0.14	0.12
2	0.15	0.12	0.10
3	0.14	0.11	0.09
4	0.13	0.10	0.08
5	0.12	0.09	0.08
6	0.11	0.08	0.07
7	0.10	0.07	0.06
8	0.08	0.05	0.04
9	0.08	0.05	0.04
10+	0.08	0.05	0.04

Age 45	0	90	180
0	0.23	0.19	0.16
1	0.14	0.11	0.09
2	0.12	0.09	0.08
3	0.11	0.08	0.07
4	0.10	0.07	0.06
5	0.09	0.06	0.05
6	0.07	0.05	0.04
7	0.06	0.04	0.04
8	0.05	0.03	0.03
9	0.05	0.03	0.03
10+	0.05	0.03	0.03

Age 50	0	90	180
0	0.14	0.11	0.10
1	0.06	0.06	0.06
2	0.06	0.06	0.04
3	0.06	0.05	0.04
4	0.05	0.04	0.03
5	0.04	0.03	0.02
6	0.04	0.03	0.02
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02

Age 55	0	90	180
0	0.14	0.11	0.10
1	0.06	0.06	0.06
2	0.06	0.05	0.04
3	0.06	0.05	0.04
4	0.05	0.04	0.03
5	0.04	0.03	0.02
6	0.04	0.03	0.02
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02

Age 60	0	90	180
0	0.18	0.15	0.13
1	0.11	0.08	0.07
2	0.09	0.07	0.06
3	0.08	0.06	0.06
4	0.07	0.06	0.06
5	0.06	0.04	0.04
6	0.05	0.04	0.03
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02

Age 65	0	90	180
0	0.23	0.19	0.16
1	0.14	0.11	0.09
2	0.12	0.09	0.08
3	0.11	0.08	0.07
4	0.10	0.07	0.06
5	0.09	0.06	0.05
6	0.07	0.05	0.04
7	0.06	0.04	0.04
8	0.05	0.03	0.03
9	0.05	0.03	0.03
10+	0.05	0.03	0.03

Ages 70+	0	90	180
0	0.25	0.20	0.18
1	0.18	0.14	0.12
2	0.15	0.12	0.10
3	0.14	0.11	0.09
4	0.13	0.10	0.08
5	0.12	0.09	0.08
6	0.11	0.08	0.07
7	0.10	0.07	0.06
8	0.08	0.05	0.04
9	0.08	0.05	0.04
10+	0.08	0.05	0.04

Female

Age 32	0	90	180
0	0.28	0.23	0.20
1	0.21	0.17	0.14
2	0.19	0.15	0.12
3	0.18	0.14	0.12
4	0.17	0.13	0.11
5	0.16	0.12	0.10
6	0.15	0.11	0.09
7	0.14	0.10	0.08
8	0.11	0.08	0.06
9	0.12	0.08	0.06
10+	0.12	0.08	0.06

Age 37	0	90	180
0	0.28	0.22	0.19
1	0.20	0.16	0.13
2	0.18	0.14	0.12
3	0.17	0.13	0.11
4	0.16	0.12	0.10
5	0.15	0.11	0.09
6	0.14	0.10	0.08
7	0.13	0.09	0.07
8	0.10	0.07	0.06
9	0.10	0.07	0.06
10+	0.10	0.07	0.06

Age 40	0	90	180
0	0.26	0.21	0.18
1	0.19	0.15	0.13
2	0.17	0.13	0.11
3	0.16	0.12	0.10
4	0.15	0.11	0.09
5	0.14	0.10	0.08
6	0.12	0.09	0.07
7	0.11	0.08	0.07
8	0.09	0.06	0.05
9	0.09	0.06	0.05
10+	0.09	0.06	0.05

Age 45	0	90	180
0	0.24	0.20	0.17
1	0.15	0.12	0.10
2	0.13	0.10	0.09
3	0.12	0.09	0.08
4	0.11	0.08	0.07
5	0.10	0.07	0.06
6	0.08	0.06	0.05
7	0.06	0.05	0.04
8	0.06	0.04	0.04
9	0.06	0.04	0.04
10+	0.07	0.04	0.04

Age 50	0	90	180
0	0.15	0.12	0.10
1	0.09	0.07	0.06
2	0.07	0.05	0.05
3	0.06	0.05	0.04
4	0.06	0.05	0.04
5	0.05	0.04	0.03
6	0.05	0.04	0.03
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02

Age 55	0	90	180
0	0.15	0.12	0.10
1	0.09	0.07	0.06
2	0.07	0.05	0.05
3	0.06	0.05	0.04
4	0.06	0.05	0.04
5	0.05	0.04	0.03
6	0.05	0.04	0.03
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02

Age 60	0	90	180
0	0.20	0.16	0.14
1	0.12	0.09	0.08
2	0.11	0.08	0.07
3	0.10	0.07	0.06
4	0.08	0.06	0.06
5	0.07	0.05	0.05
6	0.06	0.04	0.04
7	0.05	0.03	0.03
8	0.05	0.03	0.03
9	0.05	0.03	0.03
10+	0.05	0.03	0.03

Age 65	0	90	180
0	0.24	0.20	0.17
1	0.15	0.12	0.10
2	0.13	0.10	0.09
3	0.12	0.09	0.08
4	0.11	0.08	0.07
5	0.10	0.07	0.06
6	0.09	0.06	0.05
7	0.08	0.05	0.04
8	0.08	0.04	0.04
9	0.08	0.04	0.04
10+	0.07	0.04	0.04

Ages 70+	0	90	180
0	0.26	0.21	0.18
1	0.19	0.15	0.13
2	0.17	0.13	0.11
3	0.16	0.12	0.10
4	0.15	0.11	0.09
5	0.14	0.10	0.08
6	0.12	0.09	0.07
7	0.11	0.08	0.07
8	0.09	0.06	0.05
9	0.09	0.06	0.05
10+	0.09	0.06	0.05

Exhibit II

Future Anticipated Experience on Form C-78
Projected Loss Ratios

licy ear	Earned Premium	Paid Claims	Reserve Increase	Incurred Claims	Rates Used for Discounting	without reserve increase			with reserve increase		
						Anticipated Policy Year Loss Ratio	Anticipated Cumulative Loss Ratio	Anticipated Loss Ratio *N	Anticipated Policy Year Loss Ratio	Anticipated Cumulative Loss Ratio	Anticipated Loss Ratio *N
1	2,178.79	325.04	0.00	325.04	6.750%	14.9%	14.9%	52.9%	14.9%	14.9%	60.2%
2	1,889.44	347.59	569.51	917.10	6.750	18.4%	16.5%	62.7%	48.5%	30.0%	71.9%
3	1,547.71	393.22	301.35	694.57	6.750	25.4%	18.8%	74.4%	44.9%	33.8%	78.1%
4	1,289.80	449.73	102.69	552.41	6.750	34.9%	21.4%	86.9%	42.8%	35.3%	86.6%
5	1,081.36	493.41	(14.96)	478.45	6.750	45.6%	24.2%	99.9%	44.2%	36.3%	97.5%
6	913.35	523.99	179.36	703.35	6.750	57.4%	27.0%	113.2%	77.0%	39.7%	110.5%
7	777.55	539.35	117.40	656.75	6.750	69.4%	29.7%	126.5%	84.5%	42.5%	118.5%
8	666.65	542.22	72.28	614.49	6.750	81.3%	32.1%	140.0%	92.2%	44.9%	126.5%
9	575.27	538.62	48.43	587.05	6.750	93.6%	34.4%	153.6%	102.0%	47.1%	134.5%
10	502.55	523.85	15.65	539.50	6.750	104.2%	36.5%	167.6%	107.4%	48.8%	142.0%
11	437.32	505.92	(10.46)	495.46	6.525	115.7%	38.4%	182.4%	113.3%	50.4%	150.2%
12	379.22	485.48	(31.21)	454.27	6.300	128.0%	40.1%	198.2%	119.8%	51.7%	158.9%
13	327.77	463.85	(47.11)	416.75	6.075	141.5%	41.6%	215.0%	127.1%	52.8%	168.3%
14	282.44	441.50	(59.36)	382.14	5.850	156.3%	43.0%	232.8%	135.3%	53.8%	178.2%
15	242.62	418.06	(68.53)	349.53	5.625	172.3%	44.3%	251.5%	144.1%	54.7%	188.7%
16	207.69	393.99	(74.91)	319.08	5.400	189.7%	45.4%	271.1%	153.6%	55.5%	199.8%
17	177.21	369.67	(77.96)	291.71	5.175	208.6%	46.4%	291.7%	164.6%	56.2%	211.4%
18	150.74	344.97	(79.35)	265.62	4.950	228.8%	47.4%	313.0%	176.2%	56.8%	223.5%
19	127.88	320.10	(79.52)	240.59	4.725	250.3%	48.2%	335.0%	188.1%	57.3%	235.9%
20	108.15	295.57	(78.38)	217.19	4.500	273.3%	48.9%	357.9%	200.8%	57.8%	248.7%
21	91.16	271.85	(76.32)	195.54	4.500	298.2%	49.6%	381.4%	214.5%	58.2%	262.0%
22	76.60	248.95	(72.74)	176.21	4.500	325.0%	50.2%	405.5%	230.0%	58.6%	275.8%
23	64.19	226.78	(68.74)	158.04	4.500	353.3%	50.7%	429.9%	246.2%	58.9%	289.7%
24	53.66	205.47	(64.56)	140.91	4.500	383.0%	51.2%	454.6%	262.6%	59.2%	303.7%
25	44.71	185.31	(60.12)	125.19	4.500	414.4%	51.6%	479.4%	280.0%	59.4%	317.9%
26	37.09	166.40	(55.53)	110.88	4.500	448.6%	51.9%	504.2%	298.9%	59.6%	332.4%
27	30.75	148.71	(50.20)	98.51	4.500	483.6%	52.2%	528.4%	320.4%	59.8%	346.9%
28	25.38	132.06	(45.13)	86.94	4.500	520.4%	52.5%	551.9%	342.6%	60.0%	360.9%
29	20.90	116.46	(40.38)	76.08	4.500	557.3%	52.7%	574.3%	364.1%	60.1%	373.9%
30	17.13	102.12	(35.89)	66.23	4.500	596.0%	52.9%	596.0%	386.5%	60.2%	386.5%

THE PYRAMID LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM C-79
ACTUARIAL MEMORANDUM

I. Purpose and Scope of Filing

The purpose of this actuarial memorandum is to demonstrate that the anticipated loss ratio of this form meets state requirements and to allow the rate filing to be reviewed by regulatory authorities to determine that benefits are reasonable in relation to the premiums charged. It is not intended to be used for other purposes.

II. Applicability

This is a new filing. Therefore, new issues are anticipated under the form.

III. Benefits Provided by the Policy Form and Riders

A. Long Term Care Policy

The insured has the option of choosing four benefit periods: 24, 48, 60 months and a lifetime benefit period. Additionally, the insured can choose from three elimination periods: 0, 90, or 180 days. Maximum daily benefit amount options are from $40 to $180 in increments of $10.

To qualify for benefits under this policy form, a licensed health care practitioner must certify within the prior 12 month period that the insured: 1) is unable to perform, without substantial assistance from another individual, at least 2 activities of daily living for a period of at least 90 days due to loss of functional capacity, or 2) requires substantial supervision to be protected from threats to health and safety due to severe cognitive impairment. Activities of daily living include: bathing, dressing, toileting, transferring, eating, and continence.

The policy pays prevailing charges for expenses incurred up to the maximum daily benefit amount and will pay for covered services until the lifetime maximum benefit is exhausted. The lifetime maximum benefit is determined by the benefit period and maximum daily benefit amount options chosen. All benefits paid under the policy, except for the waiver of premium benefit, apply towards the lifetime maximum benefit.

Covered services must be part of a written plan of care initiated by and approved by a licensed health care practitioner before the start of any care or treatment. The plan of care must specify services for the insured that are in accordance with accepted medical and nursing standards of practice. The plan of care will be updated periodically.

All benefits listed below are subject to the maximum daily benefit, lifetime maximum benefit (except Waiver of Premium), and the prevailing charge requirement.

1. Home Health Care

Services and supplies provided to the insured by a home health care agency, including prescription drugs, medicines, medical supplies, and laboratory services, will be covered. Home health care services must be personal care provided by a home health care agency. Homemaker and companion care services are covered if performed by the same individual during the same visit to provide personal care.

2. Adult Day Care and Hospice Care

The policy will cover services provided by an adult day care or hospice.

3. Respite Care

Respite care for up to 24 days for each calendar year will be covered. Respite care benefits accumulate at the rate of 2 days for each continuous month that the insured qualifies for benefits. Respite care benefits are not subject to nor will they apply toward the elimination period.

4. Waiver of Premium

Premiums will be waived after 90 days of confinement in a health care facility or after receiving 90 days of covered services under this policy. Confinement or covered services must be due to the fact that the insured is chronically ill. The insured must resume premium payments when they are no longer chronically ill.

5. Additional Benefits

Additional benefits include an emergency medical alert system benefit, care advisor benefits, and informal caregiver training benefit.

6. Limitations and Exclusions

This policy does not pay benefits for services or supplies:

- provided by family members or for which the insured is not obligated to pay;
- provided outside the United States of America or its possessions;
- for which no charge is normally made in the absence of insurance;
- resulting, directly or indirectly, from an intentionally self-inflicted injury;

- provided free of charge by or in a Veteran's Administration or federal government facility;
- resulting from mental illness or nervous disorders without demonstrable organic disease. (This policy will cover disorders with demonstrable organic cause such as Alzheimers's disease or similar forms of senility or irreversible dementia that result in severe cognitive impairment);
- resulting from alcoholism or drug addiction, but not addiction to drugs administered in accordance with the advice and written instructions of a physician;
- covered by Worker's Compensation, Employers Liability Law, Occupational Disease Act or similar law.

7. Non-Duplication

The policy does not pay benefits for services or charges when the expenses are reimbursed under Medicare or any other government insurance plan (except Medicaid). This includes charges that would be reimbursable but for the application of a deductible or coinsurance amounts. Additionally, days during which services are covered by Medicare cannot be used to satisfy the elimination period.

B. Inflation Protection Rider

The optional Inflation Protection Rider provides that the maximum daily benefit and the lifetime maximum benefit (if applicable) will increase 5% (compounded) on every anniversary of the effective date of the policy.

C. Nonforfeiture Rider

The optional Nonforfeiture Rider provides that if your policy has been in force for at least 3 years and terminates due to lapse while this rider is in force, the full amount of the benefits covered in the policy will be provided with a reduced lifetime maximum benefit. Since the policy will have terminated, no further premium payment is due.

The reduced lifetime maximum benefit is equal to 100% of the premiums that were paid for the policy and any attached riders but will not be less than 30 times the maximum daily benefit in effect at the time of lapse. However, the total benefits payable under this rider cannot exceed the benefits that would have been paid had the policy remained in force.

IV. Renewability and Adjustment in Premium

These forms are guaranteed renewable for life, subject to the company's right to revise premiums on a state or a class basis.

V. Morbidity

Incidence and continuance rates are based on the 1985 Nursing Home Survey data as adjusted by the SOA LTC experience committee and documented in the 1988-89-90 SOA Reports. Adjustments have been made to this basis to reflect the indicated impact of underwriting on selection and experience, lapse induced selection within an insured population, and benefit induced selection. Claim costs were also adjusted to reflect the savings incurred because the maximum daily benefit will not always be paid.

VI. Mortality

Our mortality decrement is based on the unloaded 1983 Group Annuity Mortality Table, Age Last Birthday. The following multiplicative mortality selection factors are applied.

Year	Factor
1	60%
2	75%
3	85%
4	94%
5+	100%

VII. Persistency

The lapse assumptions shown in Exhibit I are combined with the mortality rates to determine overall persistency.

VIII. Expenses

The following tables detail expenses used in the pricing of the policy.

ACQUISITION AND MAINTENANCE

Policy Issue	$60.00	per policy
Marketing	17.30%	of premium
Maintenance (also included in first year)	4.60%	of premium
Claims	$50.00	per policy
Taxes, License, & Fees	2.85%	of claims
	2.50%	of premium

COMMISSIONS

Commissions for pricing (includes assumptions for agent vesting):

Ages	First Year	Years 2-10	Years 11+
40-65	70.00%	10.50%	3.50%
66-70	64.15%	10.50%	3.50%
71-80	58.20%	10.50%	3.50%
81+	52.35%	10.50%	3.50%

Commissions (does not include assumptions for agent vesting):

Ages	First Year	Years 2-10	Years 11+
40-65	74.50%	10.50%	7.00%
66-70	68.25%	10.50%	7.00%
71-80	62.00%	10.50%	7.00%
81+	55.75%	10.50%	7.00%

IX. Marketing Method

We intend to distribute this policy through independent agents.

X. Underwriting

This policy form will be underwritten using a medical application, and either a telephone interview or a personal observation inspection report. These reports are specifically geared toward assessing ADLs. We expect the impact of the underwriting to vary by age and duration as illustrated in the following table.

Select Factors by Age and Duration

Duration	32-37	40	45	50-55	60	65	70	75	80	85
1	0.90	0.85	0.80	0.75	0.65	0.40	0.35	0.30	0.40	0.75
2	0.95	0.90	0.85	0.85	0.75	0.65	0.50	0.45	0.65	0.85
3	1.00	1.00	1.00	0.95	0.90	0.85	0.70	0.65	0.85	0.95
4	1.05	1.05	1.05	1.00	1.00	1.00	0.90	0.85	1.00	1.05
5	1.05	1.05	1.05	1.05	1.05	1.05	1.00	1.00	1.05	1.05
6+	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05

XI. Premium Classes

The rating classes for this policy will be age at issue and underwriting status. We will issue policies that are evaluated to be standard risks. The best of these risks will be identified as a select rating class.

Premium rates also vary be elimination period, benefit period, and maximum daily benefit amount.

A spousal discount may also apply. If both the insured and their spouse are covered under this policy form, a discount of 25% will be applied to the lowest premium of the two. (Rate pages are attached that show premiums for ages 18-39 for policies issued to insureds with a spouse less than age 40.)

XII. Issue Age Range

This policy will be sold to individuals 40 to 84 years of age on an issue age basis.

XIII. Area Factors

Area factors are not used.

XIV. Average Annual Premium

The expected average annual premium per policy including riders is $1,787.
This includes an adjustment of 1.023 for assumed modal loading and considers coverage for an insured and their spouse as one policy.

XV. Premium Modalization Rules

The following factors will be used to determine modal premium payments.

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

XVI. Claim Liability and Reserves

Reserves are calculated based on continuance tables developed from the 1985 Nursing Home Survey data, the unloaded 1983 Group Annuity Mortality Table, and 4.5% interest.

XVII. Active Life Reserves

1) Active life reserves are based on the select and ultimate claim costs developed for this form, using one-year full preliminary term reserves with 4.5% interest, the unloaded 1983 Group Annuity Mortality Table, and lapse rates that are equal to the lesser of 80% of the pricing decrement rate and 8%. 2) Gross unearned premium reserves are also held.

XVIII. Trend Assumptions

Because of the plan's limits on daily benefit amounts, inflation is not expected to have a material impact on future benefits. Therefore, no medical trend assumptions apply to this form.

Apart from the underwriting wearoff previously described, no other insurance trend assumptions apply to this form.

Furthermore, premium rates will not increase solely due to aging. As calculated, the premiums are intended to provide for the natural aging process of the insured population. However, the company will file for rate increases as necessary if actual future experience develops in ways significantly different from that assumed.

XVIIII. Minimum Required Loss Ratio

The minimum required loss ratio for this form is 60%.

XX. Anticipated Loss Ratio

The projections of the Anticipated Loss Ratio and the Anticipated Loss Ratio*N are shown in Exhibit II and are based on assumptions used in pricing the form.

XXI. Distribution of Business

The assumed distribution of business is based upon our current sales experience of a Long Term Care policy adjusted for product differences and anticipated future changes in distribution. The pricing was done assuming a $100 maximum daily benefit amount.

The following table details the distribution by age, benefit period, elimination period, and sex:

Issue Age	Percent of Sales	Issue Age	Percent of Sales	Benefit Period	Percent of Sales	Elimination Period	Percent of Sales	Sex	Percent of Sales
18-32	0.40%	61-65	14.02%	2 Year	15%	0 Day	33%	Male	40%
33-37	0.50%	66-70	21.88%	4 Year	20%	90 Day	33%	Female	60%
38-40	1.10%	71-75	30.42%	5 Year	15%	180 Day	33%		
41-49	2.00%	76-80	14.02%	Lifetime	50%				
50-55	3.94%	81-85	7.78%						
56-60	3.94%								

XXII. Contingency and Risk Margins

Contingency margin and profit: 6-7% of premium.

XXIII. Lifetime Loss Ratio

The lifetime loss ratio for this policy form is expected to be at least 60%.

XXIV. Actuarial Certification

I certify, to the best of my knowledge and belief, that these rates are not excessive, inadequate, or unfairly discriminatory; that they are reasonable in relation to the benefits provided; that this filing is in compliance with all applicable laws and regulations of the state in which this is filed; that the premium rates, projections and loss ratios were calculated in accordance with the current standards of practice as promulgated by the Actuarial Standards Board; that the anticipated loss ratios exceed all necessary requirements; and that all of the assumptions are in my best judgment what is to be expected under the policy form.

September 26, 1997

L. Craig Cox, ASA, MAAA

ACTUARIAL MEMORANDUM
EXHIBIT I

ASSUMED LAPSE RATES

Male

Age 32	Elimination Period 0	90	180
0	0.28	0.22	0.19
1	0.20	0.16	0.13
2	0.18	0.14	0.12
3	0.17	0.13	0.11
4	0.16	0.12	0.10
5	0.15	0.11	0.09
6	0.14	0.10	0.08
7	0.13	0.09	0.07
8	0.10	0.07	0.06
9	0.10	0.07	0.06
10+	0.10	0.07	0.06

Age 37	0	90	180
0	0.26	0.21	0.18
1	0.19	0.15	0.13
2	0.17	0.13	0.11
3	0.16	0.12	0.10
4	0.15	0.11	0.09
5	0.14	0.10	0.08
6	0.12	0.09	0.07
7	0.11	0.08	0.07
8	0.09	0.06	0.05
9	0.09	0.06	0.05
10+	0.09	0.06	0.05

Age 40	0	90	180
0	0.25	0.20	0.18
1	0.18	0.14	0.12
2	0.15	0.12	0.10
3	0.14	0.11	0.09
4	0.13	0.10	0.08
5	0.12	0.09	0.08
6	0.11	0.08	0.07
7	0.10	0.07	0.06
8	0.08	0.05	0.04
9	0.08	0.05	0.04
10+	0.08	0.05	0.04

Age 45	0	90	180
0	0.23	0.19	0.16
1	0.14	0.11	0.09
2	0.12	0.09	0.08
3	0.11	0.08	0.07
4	0.10	0.07	0.06
5	0.09	0.06	0.05
6	0.07	0.05	0.04
7	0.06	0.04	0.04
8	0.05	0.03	0.03
9	0.05	0.03	0.03
10+	0.05	0.03	0.03

Age 50	0	90	180
0	0.14	0.11	0.10
1	0.08	0.06	0.06
2	0.06	0.05	0.04
3	0.06	0.05	0.04
4	0.05	0.04	0.03
5	0.04	0.03	0.02
6	0.04	0.03	0.02
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02

Age 55	0	90	180
0	0.14	0.11	0.10
1	0.08	0.06	0.06
2	0.06	0.05	0.04
3	0.06	0.05	0.04
4	0.05	0.04	0.03
5	0.04	0.03	0.02
6	0.04	0.03	0.02
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02

Age 60	0	90	180
0	0.18	0.15	0.13
1	0.11	0.08	0.07
2	0.09	0.07	0.06
3	0.08	0.06	0.05
4	0.07	0.05	0.05
5	0.06	0.04	0.04
6	0.05	0.04	0.03
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02

Age 65	0	90	180
0	0.23	0.19	0.16
1	0.14	0.11	0.09
2	0.12	0.09	0.08
3	0.11	0.08	0.07
4	0.10	0.07	0.06
5	0.09	0.06	0.05
6	0.07	0.05	0.04
7	0.06	0.04	0.04
8	0.05	0.03	0.03
9	0.05	0.03	0.03
10+	0.05	0.03	0.03

Ages 70+	0	90	180
0	0.25	0.20	0.18
1	0.18	0.14	0.12
2	0.15	0.12	0.10
3	0.14	0.11	0.09
4	0.13	0.10	0.08
5	0.12	0.09	0.08
6	0.11	0.08	0.07
7	0.10	0.07	0.06
8	0.08	0.05	0.04
9	0.08	0.05	0.04
10+	0.08	0.05	0.04

Female

Age 32	0	90	180
0	0.29	0.23	0.20
1	0.21	0.17	0.14
2	0.19	0.15	0.12
3	0.18	0.14	0.12
4	0.17	0.13	0.11
5	0.16	0.12	0.10
6	0.15	0.11	0.09
7	0.14	0.10	0.08
8	0.11	0.08	0.06
9	0.12	0.08	0.06
10+	0.12	0.08	0.06

Age 37	0	90	180
0	0.28	0.22	0.19
1	0.20	0.16	0.13
2	0.18	0.14	0.12
3	0.17	0.13	0.11
4	0.16	0.12	0.10
5	0.15	0.11	0.09
6	0.14	0.10	0.08
7	0.13	0.09	0.07
8	0.10	0.07	0.06
9	0.10	0.07	0.06
10+	0.10	0.07	0.06

Age 40	0	90	180
0	0.26	0.21	0.18
1	0.19	0.15	0.13
2	0.17	0.13	0.11
3	0.16	0.12	0.10
4	0.15	0.11	0.09
5	0.14	0.10	0.08
6	0.12	0.09	0.07
7	0.11	0.08	0.07
8	0.09	0.06	0.05
9	0.09	0.06	0.05
10+	0.09	0.06	0.05

Age 45	0	90	180
0	0.24	0.20	0.17
1	0.15	0.12	0.10
2	0.13	0.10	0.09
3	0.12	0.09	0.08
4	0.11	0.08	0.07
5	0.10	0.07	0.06
6	0.09	0.06	0.05
7	0.08	0.05	0.04
8	0.06	0.04	0.04
9	0.06	0.04	0.04
10+	0.07	0.04	0.04

Age 50	0	90	180
0	0.15	0.12	0.10
1	0.09	0.07	0.06
2	0.07	0.05	0.05
3	0.06	0.05	0.04
4	0.06	0.05	0.04
5	0.05	0.04	0.03
6	0.05	0.04	0.03
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02

Age 55	0	90	180
0	0.15	0.12	0.10
1	0.09	0.07	0.06
2	0.07	0.05	0.05
3	0.06	0.05	0.04
4	0.06	0.05	0.04
5	0.05	0.04	0.03
6	0.05	0.04	0.03
7	0.04	0.03	0.02
8	0.04	0.03	0.02
9	0.04	0.03	0.02
10+	0.04	0.03	0.02

Age 60	0	90	180
0	0.20	0.16	0.14
1	0.12	0.09	0.08
2	0.11	0.08	0.07
3	0.10	0.07	0.06
4	0.08	0.06	0.05
5	0.07	0.05	0.05
6	0.06	0.04	0.04
7	0.05	0.03	0.03
8	0.05	0.03	0.03
9	0.05	0.03	0.03
10+	0.05	0.03	0.03

Age 65	0	90	180
0	0.24	0.20	0.17
1	0.15	0.12	0.10
2	0.13	0.10	0.09
3	0.12	0.09	0.08
4	0.11	0.08	0.07
5	0.10	0.07	0.06
6	0.09	0.06	0.05
7	0.08	0.05	0.04
8	0.06	0.04	0.04
9	0.06	0.04	0.04
10+	0.07	0.04	0.04

Ages 70+	0	90	180
0	0.26	0.21	0.18
1	0.19	0.15	0.13
2	0.17	0.13	0.11
3	0.16	0.12	0.10
4	0.15	0.11	0.09
5	0.14	0.10	0.08
6	0.12	0.09	0.07
7	0.11	0.08	0.07
8	0.09	0.06	0.05
9	0.09	0.06	0.05
10+	0.09	0.06	0.05

b/54 Iforce

Exhibit II

Future Anticipated Experience on Form C-79
Projected Loss Ratios

Policy Year	Earned Premium	Paid Claims	Reserve Increase	Incurred Claims	Rates Used for Discounting	without reserve increase			with reserve increase		
						Anticipated Policy Year Loss Ratio	Anticipated Cumulative Loss Ratio	Anticipated Loss Ratio *N	Anticipated Policy Year Loss Ratio	Anticipated Cumulative Loss Ratio	Anticipated Loss Ratio *N
1	1,742.33	240.86	0.00	240.86	6.750%	13.8%	13.8%	52.6%	13.8%	13.8%	60.1%
2	1,515.67	267.45	476.18	743.63	6.750	17.6%	15.5%	62.4%	49.1%	29.6%	71.8%
3	1,245.05	308.54	252.01	560.55	6.750	24.8%	17.9%	74.1%	45.0%	33.6%	77.8%
4	1,040.54	356.96	86.88	443.84	6.750	34.3%	20.7%	86.5%	42.7%	35.1%	86.0%
5	874.84	396.35	(13.14)	383.21	6.750	45.3%	23.5%	99.3%	43.8%	36.1%	96.6%
6	740.95	424.31	137.72	562.03	6.750	57.3%	26.4%	112.2%	75.9%	39.5%	109.3%
7	632.72	440.65	88.34	528.99	6.750	69.6%	29.1%	125.1%	83.6%	42.3%	117.1%
8	544.28	446.54	52.58	499.12	6.750	82.0%	31.7%	137.8%	91.7%	44.7%	124.8%
9	471.44	446.34	34.05	480.38	6.750	94.7%	34.1%	150.5%	101.9%	46.9%	132.3%
10	413.46	435.57	8.37	443.94	6.750	105.3%	36.2%	163.1%	107.4%	48.7%	139.2%
11	361.35	421.21	(11.80)	409.42	6.525	116.6%	38.2%	176.3%	113.3%	50.2%	146.4%
12	314.75	404.44	(28.37)	376.07	6.300	128.5%	39.9%	190.1%	119.5%	51.6%	154.1%
13	273.30	386.27	(40.83)	345.44	6.075	141.3%	41.5%	204.4%	126.4%	52.8%	162.1%
14	236.65	367.12	(50.02)	317.10	5.850	155.1%	42.9%	219.2%	134.0%	53.8%	170.5%
15	204.32	346.64	(56.40)	290.24	5.625	169.7%	44.2%	234.4%	142.1%	54.7%	179.2%
16	175.81	325.32	(60.25)	265.07	5.400	185.0%	45.4%	250.0%	150.8%	55.5%	188.1%
17	150.84	303.69	(62.00)	241.69	5.175	201.3%	46.4%	265.8%	160.2%	56.2%	197.2%
18	129.09	281.74	(62.36)	219.39	4.950	218.3%	47.4%	281.8%	170.0%	56.8%	206.3%
19	110.17	259.68	(61.48)	198.20	4.725	235.7%	48.2%	297.9%	179.9%	57.3%	215.5%
20	93.81	237.96	(59.60)	178.36	4.500	253.7%	48.9%	314.0%	190.1%	57.8%	224.8%
21	79.69	217.05	(56.98)	160.07	4.500	272.4%	49.6%	330.2%	200.9%	58.2%	234.1%
22	67.52	197.23	(53.63)	143.60	4.500	292.1%	50.1%	346.3%	212.7%	58.6%	243.3%
[illegible]	57.13	178.54	(50.11)	128.43	4.500	312.5%	50.6%	362.1%	224.8%	58.9%	252.2%
[illegible]	48.24	160.94	(46.53)	114.41	4.500	333.6%	51.0%	377.4%	237.2%	59.1%	260.7%
25	40.66	144.58	(42.92)	101.66	4.500	355.6%	51.4%	392.0%	250.0%	59.4%	268.5%
26	34.23	129.55	(39.37)	90.18	4.500	378.5%	51.7%	405.3%	263.5%	59.6%	275.3%
27	28.80	101.31	(35.71)	65.60	4.500	351.8%	52.0%	416.5%	227.8%	59.7%	280.2%
28	24.19	103.35	(32.30)	71.04	4.500	427.3%	52.2%	449.4%	293.7%	59.9%	306.9%
29	20.30	91.93	(29.21)	62.72	4.500	452.9%	52.4%	464.7%	309.0%	60.0%	316.0%
30	17.02	81.62	(26.35)	55.27	4.500	479.5%	52.6%	479.5%	324.7%	60.1%	324.7%

THE PYRAMID LIFE INSURANCE COMPANY
HOME HEALTH CARE POLICY FORM C-81
ACTUARIAL MEMORANDUM

I. Purpose and Scope of Filing

This memorandum has been prepared for the purpose of demonstrating compliance with applicable insurance regulations as they apply to our new Home Health Care policy form C-81. This form is expected to be available for new issues as of January 1, 1994.

II. Benefits Provided

A. Qualifying Event

Five Activities of Daily Living (ADL) are defined in the policy. The inability to perform two or more ADLs without the aid of another person or the need for continual supervision due to Cognitive Impairment constitutes Disability.

B. Coverage

The policy pays the entire Daily Benefit amount for each day that the insured receives Covered Services while Disabled. Covered Services are services provided by a Home Health Care Agency, a Hospice, for Respite Care, or at an Adult Day Care Center.

Covered Services must be part of a written plan of care that specifies Necessary Care for the insured. modified

no 180 days

Daily Benefit Amount options are from $50 to $120 in increments of $10.

Maximum Benefit Days options are 365 days and 730 days. After the Maximum Benefit Days are exhausted, if the insured is no longer Disabled for a period of 180 consecutive days then the Maximum Benefit Days will be restored to its full original amount.

Premiums are waived after either 60 days of Home Health Care benefits or six months of continuous Confinement in a Nursing Home during a period of continuos Disability.

Optional Inflation Protection Benefit Rider E-630 provides that the Daily Benefit amount is increased 5% (compounded) on each of the first 20 policy anniversaries.

Optional Return of Premium Benefit Rider E-607 provides a benefit calculated by multiplying the applicable percentage shown in the Return of Premium Schedule by the total premiums paid less any claims paid or payable. The percentages from the Schedule vary between lapse and death.

Optional Homemaker Benefit Rider E-608 provides one additional Daily Benefit Amount to the insured for homemaker benefits in any week in which four or more Daily Benefit Amounts are paid.

III. Limitations and Exclusions

deleted 1st 3 bullet points

This policy does not pay benefits for:

- Services provided by members of the covered persons immediate family, and services for which there is no charge in the absence of insurance. modified

deleted 2 bullet points

- Disability due to intentionally self-inflicted injury, suicide, or attempted suicide (whether sane or insane). modified
- Disability due to mental or nervous disorders without demonstrable organic disease. This policy will cover Disability which results from organic brain disease, including Alzheimers's Disease or senile dementia. modified
- Disability resulting from alcoholism or drug addiction, but not addiction to drugs administered in accordance with the advice and written instructions of a physician.
- Disability or Services covered by Worker's Compensation, Employers Liability Law, Occupational Disease Act or similar law.

IV. Renewability and Adjustment in Premium

This policy is guaranteed renewable for life provided premiums are paid when due or within the grace period. Premiums are on an issue age basis, but may be increased on a state or a class basis due to adverse experience.

V. Morbidity

The incidence rate assumption is based on data from the 1985 Nursing Home Survey. Adjustments have been made to reflect a differing Home Health Care utilization pattern and definition of Disability.

VI. Persistency

The following lapse assumptions will be combined with the Society of Actuaries 1975-80 Select and Ultimate Unisex mortality to determine overall persistency.

Year	Lapse
1	20%
2	12%
3	10%
4	8%
5	6%
6	5%
7	4%
8+	3%

VII. Marketing Method

We intend to distribute this policy through our agency field force. This consists of two divisions: career (MSD) and brokerage (ASD). In addition, the ASD is further subdivided into independently managed agents (ASM) and agents managed by a home office employee (RSM).

VIII. Expenses

The following tables detail expenses used in the pricing of the policy.

ACQUISITION

	MSD	ASM	RSM	
Policy Issue	$62.01	$62.01	$62.01	per policy
Marketing	35.85%	4.01%	6.82%	of premium
Maintenance	9.34%	8.35%	8.35%	of premium
Claims	5.00%	5.00%	5.00%	of claims
Taxes, License, & Fees	2.50%	2.50%	2.50%	of premium

COMMISSIONS

	MSD			ASD		
Ages	First Year	Years 2-10	Years 11+	First Year	Years 2-10	Years 11+
50-60	57%	10%	5%	70%	16%	3%
61-65	57%	10%	5%	70%	14%	3%
66-70	52%	10%	5%	65%	12%	3%
71-75	47%	10%	5%	55%	10%	3%
76-80	42%	10%	5%	50%	10%	3%
81+	37%	10%	5%	45%	10%	3%

IX. Underwriting

This Policy Form will be underwritten using a medical application, and either a telephone interview or a personal observation inspection report. These reports are specifically geared toward assessing ADLs. We expect the impact of the underwriting to vary by age and duration as illustrated in the following table.

Select Factors by Age and Duration

Duration	50-59	60-64	65-69	70-74	75+
1	0.75	0.65	0.40	0.35	0.30
2	0.85	0.75	0.65	0.50	0.45
3	0.95	0.90	0.85	0.70	0.65
4	1.00	1.00	1.00	0.90	0.85
5	1.05	1.05	1.05	1.00	1.00
6+	1.05	1.05	1.05	1.05	1.05

X. Premiums

This policy will be sold to individuals 50 to 84 years of age. The only rating class for this policy will be age at issue. The expected average annual premium for the policy form including riders is $657.36. If made available, the following factors will be used to determine modal premium payments.

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

XI. Calculation of Reserves

Reserves are calculated based on continuance tables developed from the 1985 Nursing Home Survey data, 1980 CSO gender blended mortality, and 4.0% interest. Policy reserves were calculated using a One-Year Preliminary Term method. A conservative interest rate was chosen for reserving purposes to allow for the higher C-2 risks involved in offering a new product.

XII. Sales Distribution

The assumed distribution of sales is based upon our current sales experience of a Long Term Care policy. The following tables detail the distribution by age, Daily Benefit, and Maximum Benefit Days.

Issue Age	Percent of Sales	Daily Benefit	Percent of Sales	Benefit Days	Percent of Sales
50-59	6.7%	50	40%	~~365~~	~~40%~~
60-64	21.3%	60	15%	730	60%
65-69	30.2%	70	15%		
70-74	21.4%	80	12%		
75-79	15.7%	90	4%		
80+	4.7%	100+	14%		

deleted 180 days

XIII. Loss Ratio Information

This policy was priced to meet a minimum lifetime loss ratio of 60%. The anticipated lifetime loss ratio for the policy is 60%. The loss ratios for the first 25 policy years with and without the change in policy reserves are presented in the following table.

Policy Year	PV of Premiums	PV of Claims	PV of Chg in Res	PV of Adj. Clms	Policy Year Loss Ratio	Adjusted Policy Year Loss Ratio
1	458.79	53.80	0.00	53.80	12%	12%
2	362.11	69.22	94.51	163.73	19%	45%
3	301.69	88.69	152.40	241.09	29%	80%
4	254.50	104.77	97.44	202.21	41%	79%
5	217.29	111.94	61.52	173.46	52%	80%
6	187.12	110.99	40.37	151.37	59%	81%
7	161.83	106.58	28.01	134.59	66%	83%
8	140.58	102.56	20.33	122.89	73%	87%
9	122.04	98.48	12.57	111.05	81%	91%
10	105.31	93.88	4.36	98.23	89%	93%
11	90.24	88.80	-2.73	86.07	98%	95%
12	76.77	83.33	-8.53	74.80	109%	97%
13	64.85	77.61	-13.00	64.60	120%	100%
14	54.30	71.59	-16.74	54.84	132%	101%
15	45.07	65.40	-19.29	46.11	145%	102%
16	36.58	58.30	-23.46	34.84	159%	95%
17	28.97	50.60	-25.91	24.69	175%	85%
18	22.79	43.60	-24.22	19.38	191%	85%
19	17.80	37.27	-22.22	15.05	209%	85%
20	13.79	31.56	-20.02	11.54	229%	84%
21	10.59	26.45	-17.74	8.72	250%	82%
22	8.05	21.92	-15.46	6.47	272%	80%
23	6.06	17.96	-13.25	4.71	296%	78%
24	4.52	14.53	-11.17	3.36	321%	74%
25	3.33	11.60	-9.26	2.34	348%	70%

IV. Actuarial Certification

I certify that to the best of my knowledge and belief, these premiums are reasonable in relation to the benefits provided and that this rate filing is in compliance with all applicable laws and regulations, that this filing is in compliance with the current standards of practice as promulgated by the Actuarial Standards Board, the anticipated loss ratios exceed all necessary requirements, and all of the assumptions are my best judgment as to what is to be expected under the policy.

December 22, 1993

J. Michael Crooks

J. Michael Crooks, A.S.A., M.A.A.A.
Associate Actuary

Virginia
6/3/86

THE PYRAMID LIFE INSURANCE COMPANY
POLICY FORM G-20-A
ACTUARIAL MEMORANDUM

Benefits Provided

1. Skilled Nursing Care: The form G-20-A will pay a daily indemnity for skilled nursing care due to sickness or injury beginning with the first day following the elimination period and continuing for up to four years. The elimination periods are 20 or 100 days for issue ages 40-64 and 100 days for issue ages 65-85. Units are $10 per day.

2. Intermediate or Custodial Nursing Care: The policy will pay benefits for intermediate or custodial nursing care as described in the policy following a skilled nursing care confinement of at least 20 days and subject to the provision of the elimination period, if any. The insured may elect either a 6 month or 12 month maximum confinement period per qualified confinement. Units are $5 per day.

3. Maximum Lifetime Total Benefits: The maximum lifetime total benefit is $15,500 per unit for the 6 month intermediate or custodial nursing care benefit with 4 years skilled nursing care, and $16,400 per unit for the 12 month intermediate or custodial nursing care benefit with the 4 years skilled nursing care.

Exclusions

Form G-20-A does not cover any loss which is incurred before the effective date of the benefits. It does not cover loss that is covered by Worker's Compensation or Employer's Liability Laws. It does not cover any loss which is caused by declared or undeclared war or any act thereof. It does not cover any loss which is caused by mental disease or disorder without demonstrable organic disease. It does not cover any loss which results from dental treatment unless such loss results from accidental bodily injury to one's natural teeth or gums.

Additionally, the G-20-A does not cover loss which is caused by any attempt at suicide while sane or insane and intentionally self-inflicted injury. Finally, the G-20-A does not cover loss incurred during the 20 day or 100 day deductible period.

Renewal Provision, Adjustment in Benefits and Adjustment in Premium Rates

We reserve the right to non-renew all policies of this form in the state of residence. We will provide at least 31 days notice of our action of non-renewal. We reserve the right to change premium rates consistent with changes in utilization. The premium rates are on a current age basis. We also reserve the right to change future premiums based on our experience under this policy form. These changes will apply to all contracts in force in the state of residence and will be based on the insured's current age.

Basis of Morbidity

The net annual claim costs were calculated using the following sources:

1. Long-Term Care Insurance: Premium Estimates for Prototype Policies written by M. R. Meiners, Ph.D. and G. R. Trupnell, F.S.A.
2. Private Health Insurance for Long-Term Care Manual of Study Procedures unpublished report prepared for the National Center for Health Services Research by Actuarial Research Corporation under Contract 233-81-3033. PB 84-187699, National Technical Information Service, U. S. Department of Commerce.
3. The 1977 Nursing Home Survey conducted by the U. S. Department of Health and Human Services.

Issue and Underwriting

This policy will be issued on the basis of an application including medical questions. The company will not issue insurance with impairment riders or with extra premiums on this form. Medical information such as Attending Physician Statements will be used when necessary.

This policy will not be issued if another nursing home policy is in force.

Underwriting Selection Factors:

	Duration				
	1	2	3	4	5-10
Percentage	80.0%	95.0%	100.0%	100.0%	100.0%

No claim for loss incurred after six months from the effective date of the coverage will be reduced or denied on the grounds that a disease or physical condition had existed within six months prior to the effective date.

Calculation of Gross Annual Premiums

A twenty year gross annual premium analysis was used to generate the attached premium schedules. The analysis assumed that the morbidity rates, as determined in the aforementioned section, would utilize 55 per cent of the gross premium over the twenty year study. Furthermore, the analysis determined that commissions, expenses and profit would equal 45 per cent of the gross premium over the 20 year study. We assumed 40% of the insureds to be male and 60% to be female as experienced on our present health insurance business.

1. Voluntary and Involuntary lapsation; we considered modified 65-70 Ultimate Mortality along with our persistency on our present Medicare Supplement business. The combined expected lapsation follows.

	Duration									
Age	1	2	3	4	5	6	7	8	9	10
65	.265	.217	.170	.123	.076	.078	.081	.084	.087	.090
67	.268	.221	.174	.127	.081	.084	.087	.090	.094	.098
72	.277	.232	.187	.143	.099	.104	.109	.114	.120	.126
77	.294	.251	.209	.168	.128	.134	.140	.148	.150	.166
82	.317	.277	.239	.202	.167	.177	.188	.197	.204	.204

2. Expenses

i) Maintenance	$50.00 per policy per year increasing by 5% per year for inflation.
ii) Policy Issue	$20.00 per policy
iii) Fees, Licenses and Premium Taxes	2.5% of premium
iv) Commissions	70.5% 1st yr., 10.0% 2nd yr., 5.5% 3rd yr., and 2.0% thereafter
v) Adjudication of Claims	10% of claim cost
vi) Interest Assumed	6% all years

Added

3. The Estimated Average Annual premium per policy as determined from products we currently issue. We assumed an average age of 69, our present modal distribution, as well as assuming an equal distribution of the selection of 6 month and 12 month Intermediate and Custodial Nursing Care, and further assuming an average of five units per policy is $490.40.

Anticipated Claim Ratio and Certification

Based upon the assumptions outlined above and the premiums attached, the anticipated claim ratio is 55% for the entire plan over the entire twenty year period.

I certify that to the best of my knowledge and belief, these premiums are reasonable in relation to the benefits provided and this rate filing is in compliance with all applicable laws and regulations.

May 27, 1986

Curt L. Fuhrmann, President, F.S.A., M.A.A.A.

@DATX@

@INSNAM@
@OWNAD1@
@OWNAD2@
@OWNAD3@
@OWNCS@

Re: Policy Number: @POLNUM@ New Premium: $@.NEXTPRM@
Premium Mode: @MODY@
Effective Date: @.EFFDT@

Dear Policyholder:

The purpose of any health insurance policy is to help spread the claim costs over a large group of policyholders, so as to reduce the financial burden on any one individual. Whenever covered claims become much greater than anticipated, the premiums from which benefits are paid, must be adjusted. A series of [50%] rate increases on your policy has been Filed with your state Department of Insurance. The first increase becomes effective with your next premium due; the second beginning [Month – Year] and the third [Month-Year].

Please note that this increase may have triggered a Contingent Benefit Upon Lapse (CBUL) as an option to the rate increase. This allows your policy to lapse for non-payment of premium and receive a paid-up benefit equal to the greater of:

(a) 100% of the premiums paid; or
(b) 30 times the Maximum Daily Benefit as defined in your policy.

The benefits elected for the Contingent Benefit Upon Lapse will begin with a new claim period and will not be reduced by any benefits previously paid. However, in no event, will total claims paid for the new claim period and previous claim periods ever exceed the Lifetime Maximum Benefit Amount before this change.

You are not required to elect the CBUL option if triggered, you may continue to pay your premiums as scheduled to maintain the current policy benefits. We are simply alerting you to all available options. Should you wish to elect the CBUL, please call us within the next 45 days at the number provided below.

We know that premium increases can cause a hardship, and our customer service staff stands ready to assist you with ways to possibly make your payments easier to handle. Strategies to lower your costs include adjusting your Benefit Period; Daily Benefit Amount; or the Elimination Period, if applicable. If you would like to discuss your options, please contact our service staff at 1-800-444-0321 during our normal business hours which are: 8am – 6pm EST Monday – Thursday; 8am – 4pm EST Friday.

We at Pyramid Life are pleased to serve you as a member of our family of policyholders. Please be assured that we will continue to work to keep your premium as reasonable as possible.

Sincerely,

Policyholder Services Department
Pyramid Life Insurance Company

PY VA 4MY PRIL

The Pyramid Life Insurance Company
Status of Filings as of October 31, 2013
All Jurisdictions in which these Forms are in Force

		Current Requested 1st Filing					Current Request - 2nd Filing				
Jurisdiction	Annualized Premium as of 12/31/2012	Filing Category	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative
Arkansas	72,242	Comp LTC/HHC/NH	3 ann - 50%	8/16/2012	10/18/2012	10%	50.00%	10/25/2013	Pending	Pending	10.0%
Arizona	3,681	Comp LTC	Not Filing	-	-	-					0.0%
Colorado*	44,655	Comp LTC/HHC/NH	50%	8/30/2013	Pending	Pending					0.0%
Florida*	234,674	Comp LTC/HHC/NH	33%	12/31/2012	Pending	Pending					0.0%
Georgia	18,426	Comp LTC/HHC	3 ann - 50%	8/3/2012	11/20/2012	15%					15.0%
Iowa	27,170	Comp LTC/NH	3 ann - 50%	8/6/2012	11/1/2012	20%					20.0%
Illinois	915,562	Comp LTC/HHC/NH	3 ann - 50%	7/3/2012	Pending	Pending					0.0%
Indiana	433,376	Comp LTC/HHC/NH	3 ann - 50%	7/25/2012	12/27/2013	15%					15.0%
Kansas	52,058	Comp LTC/NH	3 ann - 50%	7/19/2012	12/20/2012	10%					10.0%
Kentucky	64,289	Comp LTC/HHC/NH	3 ann - 50%	7/25/2012	10/25/2012	10%					10.0%
Louisiana	31,251	Comp LTC/HHC/NH	3 ann - 50%	8/15/2012	11/20/2012	0%					0.0%
Michigan	4,968	Comp LTC	Not Filing	-	-	0%					0.0%
Missouri	43,454	Comp LTC/NH	3 ann - 50%	8/2/2012	7/30/2013	22.5%					22.5%
Mississippi*	96,950	Comp LTC/HHC/NH	3 ann - 25%	7/30/2012	9/21/2012	25%	25%	9/5/2013	10/17/2013	25%	56.3%
North Carolina	167,679	Comp LTC/HHC/NH	3 ann - 50%	8/16/2012	7/2/2013	50%					50.0%
Nebraska	134,312	Comp LTC/HHC/NH	3 ann - 50%	8/20/2012	11/7/2012	50%	50%	10/25/2013	Pending	Pending	50.0%
New Mexico	8,190	Comp LTC/NH	Not Filing	-	-	-					0.0%
Nevada	11,127	Comp LTC/HHC/NH	Not Filing	-	-	-					0.0%
Ohio	195,235	Comp LTC/HHC/NH	3 ann - 50%	7/25/2012	9/1/2013	22%					22.0%
Oklahoma	87,942	Comp LTC/HHC/NH	3 ann - 50%	8/1/2012	10/19/2012	25%					25.0%
Oregon	138,822	Comp LTC/HHC/NH	3 ann - 50%	8/9/2012	Pending	Pending					0.0%
South Carolina	300,902	Comp LTC/HHC/NH	3 ann - 50%	8/1/2012	12/3/2012	20%					20.0%
South Dakota	70,646	Comp LTC/NH	3 ann - 50%	7/19/2012	9/21/2012	50%	50%	10/18/2013	Pending	Pending	50.0%
Tennessee	402,647	Comp LTC/HHC/NH	3 ann - 50%	7/25/2012	11/19/2012	3 ann - 25%				-	95.0%
Texas	1,019,300	Comp LTC/HHC/NH	3 ann - 50%	9/11/2012	Pending	Pending					0.0%
Utah	57,525	Comp LTC/HHC/NH	3 ann - 50%	8/27/2012	4/19/2013	48%					48.0%
Virginia	602,781	Comp LTC/HHC/NH	3 ann - 50%	8/31/2012	Pending	Pending					0.0%
Wyoming	7,711	Comp LTC	Not Filing	-	-	-					0.0%

**The requested rate increases in this jurisdiction are limited by the department of insurance*

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milliman.com

November 7, 2013

Janet Houser
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

Via SERFF

RE: The Pyramid Life Insurance Company (Pyramid Life)
Company NAIC # 68284
SERFF Tracking # UNAM-128652180
Pyramid Life Policy Forms:

Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

Dear Ms. Houser:

Thank you for reviewing this filing. This letter is in response to your letter dated June 10, 2013 regarding information needed for the above-referenced filing. The remainder of this letter provides additional information requested in your June 10 letter. Each request is restated in italics for reference.

1. *Does the Company have any group long term care business in force? If so, what has the experience been on those forms?*

   No, the company does not have any group long-term care business in force.

This work product was prepared to provide assistance to Pyramid Life. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

2. *Please provide a range of issue dates on a nationwide basis.*

   Table 1 provides the range of nationwide issue dates for each form.

Table 1
Nationwide Issue Dates by Policy Form

Policy Form	For Policies In Force at 12/31/2012	
	Issue Start Date	Issue End Date
C71VA	9/19/1991	8/21/1997
C72VA	3/15/1992	9/15/1997
C76VA	3/1/1995	3/1/1998
C77	1/11/1997	1/5/2007
C78	3/1/1997	7/15/2004
C79	2/1/1997	4/22/2004
C81VA	6/24/1994	11/25/1997
G-20-A	8/18/1987	2/1/1989

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

   No, the company does not have any limited-pay policies; all policies are lifetime-pay policies.

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

   No, there are currently no rate guarantees offered by the company on this block of business.

5. *The correspondence indicates there was a prior round of rate increase approved, but never implemented in Virginia. What is the average cumulative rate increase implemented nationwide? When was this prior round implemented?*

   The average cumulative rate increase implemented on the corresponding nationwide policy forms is 14%. The prior increases were implemented in 2006 and 2007.

6. *The projection period begins in 2012. This is somewhat dated. Please provide the actual 2012 experience as well as the updates to the prior historical years. We are asking only for the nationwide experience which corresponds to Attachments 1 and 2 of your May 3, 2013 response.*

   Attachments 1 and 2 to this letter provide similar information from our May 3, 2013 response with experience restated to the current rate level in Virginia and updated with data through December 31, 2012. The requested rate increase shown in the with-increase projections has been reduced as described below in response to item 14.

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7. *We have several questions regarding the interest discount rate. In the financial exhibits there is a column of interest rate factors which vary by calendar year.*

   a) *This appears to be the pricing interest rate. Is that correct? If not, what is the basis?*

      Yes, the interest rate column represents the pricing interest rate.

   b) *Did you calculate a weighted average based on the actual/projected premiums of the policies inforce each calendar year?*

      Yes, the weighted average is based on the actual and projected earned premiums of the policies in force each calendar year.

   c) *We are unable to match your discount factors. Please see the purple filled column in the attached workbook. Are you doing something differently?*

      Yes, the discount factors are calculated differently. The interest rate shown in each calendar year represents the average rate used to accumulate or discount from the period between a given calendar year and the valuation date (rather than a rate that is rolled from one year to the next). Therefore, the discount factors formula is equal to (1 + Calendar Year Average Interest Rate) $^{(\text{Valuation Year - Calendar Year + 0.5})}$.

   d) *Your response of May 3 says the average pricing interest rate is 5.8%, but this does not align well with the values in this column. Please reconcile this difference.*

      The 5.8% rate provided in item 12 of the May 3 letter does not represent an arithmetic average, but rather it represents the level interest rate that will reproduce the lifetime incurred loss ratio. This level interest rate was determined using the Goal Seek feature in Excel.

8. *Please explain how you arrived at the policyholder behavior assumptions of*
   - *10% additional lapse*
   - *40% reduction in premiums due benefit buy-downs*
   - *an extra 14% morbidity due to the corresponding anti-selection.*

   The requested rate increase has been reduced as described below in response to item 14. As a result, the policyholder behavior assumptions have also changed. The revised assumptions now include a 10% additional lapse, 20% reduction in premiums and benefits due to election of reduced benefit options, and an extra 5% morbidity due to corresponding anti-selection. These assumptions are based on actuarial judgment with consideration for (1) the magnitude of the rate increase, (2) any desensitization due to prior rate increases (i.e., none), and (3) the average duration and attained age of the block. We also loosely based the assumption on the experience of other companies that had significantly lower rate increases, which required extrapolation for a rate increase of this magnitude.

   The 10% additional lapse assumption is unchanged from that assumed for a 238% cumulative rate increase to avoid implied specificity for this assumption given the potential variability.

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Additionally, not reducing the amount of additional lapse is in the favor of the consumer because the lifetime loss ratio would otherwise increase as can be seen by the sensitivity tests below.

The percentage reduction to premium and benefits due to Reduced Benefit Option (RBO) elections was derived from an assumed RBO election rate of 40%. We assume that those electing RBO will reduce their benefits by 50%, and that the percent reduction in premium corresponds to an equivalent percent reduction in claims. The 20% reduction to premium and claims was approximated from the following:

Reduction to premium and claims due to the election of RBO
= 1 – (Average premium level after the rate increase with RBO election / Premium level after the full rate increase without any RBO election)
= 1 – (1.96 / 2.52) ~ 20%, where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase, excluding those who lapsed
= [40% x (1 + 152%) x 50% + (1 – 40% - 10%) x (1 + 152%)] / [1 – 10%]
= 1.96

The 5% adverse selection assumption was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, policyholders that lapse and elect to reduce benefits will be selective in that their relative morbidity is 25% or 12.5%, respectively, lower than that of the remaining pool.

PoolMorb = AdvSelMorb x [(1 – Additional Lapse – Reduced Benefits)
+ (1 - 25%) x (Additional Lapse) + (1 – 12.5%) x Reduced Benefits], where

PoolMorb = morbidity of the pool before the rate increase = 1.0
AdvSelMorb = adverse morbidity of the remaining pool after the rate increase due to selective lapses
Additional Lapse = 10%
Reduced Benefits = 20%

Solving the above for the adverse selection component results in the following formula:

AdvSelMorb = 1 / (1 – 25% x Additional Lapse – 12.5% x Reduced Benefits)
1 / (1 – 25% x 10% – 12.5% x 20%) = 5%

In addition, sensitivity tests were performed for the policyholder behavior assumptions including 100% more shock lapse, 50% less benefit reductions, and 50% more adverse selection which resulted in a -1%, 2%, and 1% increase, respectively, on the lifetime loss ratio.

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

   Waived premiums are treated as an addition to claims in both the historical and projection periods.

10. *Please explain how you chose [9]5% of the 1994 GAM as the basis for expected mortality. Why is the termination study limited to just 4 years? The results are not very credible. Is it possible to include additional years either before 2008 or to include 2012 results?*

    Due to limitations in the data, we are unable to separate terminations due to death from those due to lapse. Therefore, the persistency assumption was developed using total terminations experience. The 1994 GAM mortality table was chosen because it is a frequently-used and generally-accepted basis for Long-Term Care insured mortality. The 95% multiplier to the 1994 GAM mortality table was chosen to produce a reasonable ultimate lapse rate assumption.

    Experience prior to 2008 was excluded because it includes any effects of shock lapse from the prior round of rate increases. We have updated our termination study to include 2012 data and doing so has confirmed the reasonableness of our prior assumptions that were based on 2011 data.

    The following table provides the calendar year 2008 through 2012 experience used to determine the persistency assumption. The derived lapses are equal to 1 – (1 – total termination rate) / (1 – expected mortality rate). The expected mortality rate reflects the mortality assumption described above.

Calendar	Total Terminations			Expected Mortality		Derived Lapse	
Year	Exposure	Count	Rate	Count	Rate	Count	Rate
2008	4,225	183	4.3%	140	3.3%	43	1.1%
2009	4,042	186	4.6%	146	3.6%	40	1.0%
2010	3,856	194	5.0%	151	3.9%	43	1.2%
2011	3,662	243	6.6%	156	4.3%	87	2.5%
2012	3,419	185	5.4%	155	4.5%	30	0.9%
Total	19,204	991	5.2%	748	3.9%	243	1.3%

11. *Please describe your morbidity assumptions more completely. It appears experience was compared against the Milliman 2011 Long-Term Care Guidelines and a scalar factor of 75% was applied. Does this mean the revised assumption is the 2011 LTCGs times 75% or is it the original assumption times 75%? Provide an actual to expected study where the expected is based on the revised assumption. Show exposures and number of actual and expected claims. Do at least two analyses – one by gender and one by attained age groups.*

    The morbidity scalar multiplies the 2011 *LTCGs* by 75%. The 75% scalar was originally determined using data through December 31, 2011. However, we have updated our analysis to include experience through 2012 and confirmed that the 75% scalar is still appropriate.

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The morbidity scalar was developed by inspection of the progression of the historical to projected values and smoothes the transition of annual loss ratios and cumulative loss ratios from the historical period to the projection period. The following table provides the ratios of the annual and cumulative loss ratios for the past five years and first five projected years, where the projected loss ratios use claim costs that reflect 75% of the 2011 *LTCGs*. This shows the smooth transition from the historical period to the projection period based on the pattern of the cumulative loss ratio. Due to data limitations in the historical actual experience, an analysis by gender and attained age groups is unavailable at this time.

Loss Ratios Used to Develop Current Morbidity Assumption

Calendar Year	Loss Ratios		Ratio of Successive Loss Ratios	
	Annual	Cumulative	Annual	Cumulative
2008	57%	45%		
2009	46	45	0.81	1.00
2010	89	48	1.94	1.06
2011	103	51	1.15	1.06
2012	112	53	1.10	1.06
2013	121	56	1.07	1.05
2014	130	59	1.08	1.05
2015	143	62	1.10	1.05
2016	158	64	1.10	1.04
2017	176	67	1.12	1.04

The 75% morbidity scalar was determined based on *LTCG* claim costs that included underwriting selection factors. Therefore, the fact that the scalar is 25% below the *LTCGs* might suggest that (1) the degree of underwriting was better than that assumed or (2) the actual experience has been better than that expected by the *LTCGs*. If we had assumed a degree of underwriting that was closer to moderate, then the 75% scalar would have increased and, while not tested by projection analysis, we expect there to be no or minimal net impact on the lifetime loss ratio.

12. *Provide a nationwide distribution of business by:*
    a) *Issue year*
    b) *Gender*
    c) *Attained age group*

    To clarify, we are requesting three separate distributions, not a 3-dimensional distribution.

    Tables 2, 3, and 4 provide, for these forms, the nationwide distribution of business that is in force as of December 31, 2012.

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Table 2
Percent Distribution by Issue Year

Issue Year*	Percent Distribution
1995	2%
1996	2
1997	3
1998	13
1999	17
2000	19
2001	16
2002	13
2003	11
2004	4

**Excludes issue years prior to 1995 and after 2004 because each of those years contained percent distributions less than 1% after rounding*

Table 3
Percent Distribution by Gender

Gender	Percent Distribution
Male	38%
Female	62

Table 4
Percent Distribution by Attained Age

Attained Ages	Percent Distribution
<45	<1%
45-49	<1
50-54	<1
55-59	1
60-64	3
65-69	6
70-74	17
75-79	31
80+	42

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13. *Please provide the status of the rate filings in all jurisdictions in an Excel file. There are six states for which the report shows the rate increase will not be filed. Does this mean Pyramid is not filing at this time or has no intention to ever file? Also, does the Company plan to file for additional rate increases in Utah?*

    Enclosed is an Excel workbook providing an updated listing of the status of the rate increase request by jurisdiction, as provided by Pyramid Life.

    Subsequent to the previously provided status listing, the company has filed for a rate increase in Colorado. For the other five jurisdictions (Arizona, Michigan, New Mexico, Nevada, and Wyoming), the company does not anticipate requesting a rate increase due to the small amount of business in force. However, the company reserves the right to pursue rate increases in the future in these jurisdictions.

    Yes, the company intends to file additional rate increases in the future in Utah.

14. *We agree with your assessment that the post rate stabilization block does not have much credibility. We do not agree with your conclusion that it should be combined with the pre rate stabilization block. On a present value basis, 84% of the incurred claims come from the projected period. The projection piece is based on your revised assumptions, which are your best estimate of future experience. With the rate increase, the lifetime loss ratio is 51% and does not justify the same 238% rate increase. At this time we believe a smaller increase is needed on the post rate stabilization block. We are open to any additional arguments you care to make.*

    The company has decided to lower the requested rate increase to a cumulative 152% rate increase that is implemented as a series of two annual 50% increases followed by a third, 12% increase. As shown in Attachment 2, the lifetime loss ratio after the rate increase is 63% using the statutory interest rate. The cumulative 152% rate increase was determined such that it passes the anticipated loss ratio test for policies issued prior to October 1, 2003 as described in the response to item 15. Although a larger rate increase is needed to certify to rate stability, the company prefers to implement the same rate increase on policies issued before and after October 1, 2003 due to administrative limitations.

15. *For the pre rate stabilization policies, the active life reserves are very large in relation to the future claims. Virginia requires the future loss ratio meet the 60% loss ratio requirement and this is not happening. Are these active life reserves on a statutory basis? If so, can they be restated to a more realistic basis? GAAP basis reserves would be a reasonable proxy. Also, please provide not only the ALR balance as of 12/31/2011, but also the year by year balance from inception.*

    The previously provided active life reserves (ALRs) are on a statutory basis. Attachment 3 to this letter provides the nationwide statutory and GAAP ALR balances by year for all policy forms. The corresponding balances for the subset of forms issued in Virginia are not readily available prior to 2011. No balances prior to 2003 are readily available.

    We used the statutory ALR balance with an adjustment to reflect the pricing interest rate for consistency with 14VAC5-130-70.C. We approximated the impact of using pricing interest rather

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than the maximum valuation interest rate by multiplying the 2012 statutory ALR balance by 0.95. This factor was developed from the ratio of (a) the present value of future incurred claims less the present value of future earned premiums as of December 31, 2012 using the pricing interest rate to (b) the corresponding value that was calculated using the maximum valuation interest rate.

Attachment 4 demonstrates that the anticipated loss ratio is 60% for a cumulative rate increase of 152% using the adjusted statutory ALR balance described in the preceding paragraph.

16. *In the rate sheets for policy form [C81VA], we notice that the rate increase in year one is not 50% as stated, but instead 87.5%. Please indicate whether this is an error and provided revised rate sheets if necessary.*

    The company has indicated that the C71, C72, and C81 rate tables inadvertently reflected an 87.5% increase. Enclosed with this response are corrected year-one rate tables for these forms with a 50% increase, along with revised year-three rate tables reflecting the reduced increase of 12% increase for all forms, as provided by Pyramid Life.

Limitations and Qualifications

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In performing this analysis, we relied on data and other information provided by Pyramid Life. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose. We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

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Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

❖❖❖

Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2419 or by e-mail at amy.pahl@milliman.com.

Respectfully,

Amy Pahl, FSA, MAAA
Principal & Consulting Actuary

ABP/jbh

Attachment 1: Restated Nationwide Experience on Policies issued prior to 10/1/03
Attachment 2: Restated Nationwide Experience on Policies issued on or after 10/1/03
Attachment 3: Reserve Balances by Calendar Year
Attachment 4: Anticipated Loss Ratio Test on Policies issued prior to 10/1/03

Enclosures: State Status Listing
Revised Rate Tables

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Attachment 1
The Pyramid Life Insurance Company
Nationwide Experience, Restated to the Virginia Rate Level, on Policies Issued Prior to October 1, 2003, Before Requested Increases
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		105,063	0	8,061	0%	8%	6.0%	3.510
	1992	151,789	0	14,337	0%	9%		502,025	0	47,417	0%	9%	6.0%	3.307
	1993	188,843	0	25,451	0%	13%		594,948	0	80,182	0%	13%	6.1%	3.150
	1994	227,543	0	40,930	0%	18%		672,981	0	121,053	0%	18%	6.0%	2.958
	1995	391,329	1,400	87,554	0%	22%		1,103,836	3,949	246,967	0%	22%	6.1%	2.821
	1996	571,602	15,065	107,231	3%	19%		1,531,141	40,355	287,239	3%	19%	6.2%	2.679
	1997	833,177	31,170	318,692	4%	38%		2,117,147	79,205	809,813	4%	38%	6.2%	2.541
	1998	1,350,701	41,362	246,916	3%	18%		3,284,283	100,573	600,386	3%	18%	6.3%	2.432
	1999	2,636,949	29,107	515,708	1%	20%		6,113,192	67,478	1,195,556	1%	20%	6.4%	2.318
	2000	3,902,433	101,382	846,348	3%	22%		8,556,769	222,298	1,855,766	3%	22%	6.5%	2.193
	2001	4,997,550	211,078	307,320	4%	6%		10,334,223	436,478	635,495	4%	6%	6.5%	2.068
	2002	5,768,244	257,912	1,385,369	4%	24%		11,223,749	501,841	2,695,628	4%	24%	6.5%	1.946
	2003	6,350,147	340,929	4,130,575	5%	65%		11,614,289	623,552	7,554,737	5%	65%	6.6%	1.829
	2004	6,389,401	1,494,115	3,982,128	23%	62%		10,960,418	2,563,013	6,830,967	23%	62%	6.6%	1.715
	2005	6,143,937	2,218,679	4,605,207	36%	75%		9,877,622	3,566,976	7,403,803	36%	75%	6.5%	1.608
	2006	6,176,104	2,915,456	3,969,571	47%	64%		9,308,436	4,394,086	5,982,816	47%	64%	6.5%	1.507
	2007	5,687,141	3,408,672	5,466,040	60%	96%		8,034,873	4,815,820	7,722,498	60%	96%	6.5%	1.413
	2008	5,460,928	4,308,589	3,749,194	79%	69%		7,232,795	5,706,565	4,965,667	79%	69%	6.4%	1.324
	2009	5,195,788	5,160,693	2,906,197	99%	56%		6,453,313	6,409,725	3,609,578	99%	56%	6.4%	1.242
	2010	4,935,993	5,243,115	5,419,540	106%	110%		5,753,247	6,111,220	6,316,856	106%	110%	6.3%	1.166
	2011	4,627,948	5,229,771	5,731,697	113%	124%		5,067,622	5,726,621	6,276,233	113%	124%	6.2%	1.095
	2012	4,294,675	5,469,751	5,974,169	127%	139%	2,988	4,424,185	5,634,697	6,154,326	127%	139%	6.1%	1.030
Projected Future Experience	2013	3,975,406	5,701,142	6,053,652	143%	152%	2,799	3,863,581	5,540,773	5,883,366	143%	152%	5.9%	0.972
	2014	3,680,385	5,776,993	6,314,021	157%	172%	2,613	3,381,754	5,308,240	5,801,694	157%	172%	5.8%	0.919
	2015	3,391,825	6,025,462	6,527,975	178%	192%	2,429	2,952,404	5,244,847	5,682,258	178%	192%	5.7%	0.870
	2016	3,111,008	5,797,503	6,692,724	186%	215%	2,248	2,570,282	4,789,835	5,529,457	186%	215%	5.6%	0.826
	2017	2,839,191	6,348,493	6,806,632	224%	240%	2,071	2,230,698	4,987,891	5,347,842	224%	240%	5.5%	0.786
	2018	2,577,568	6,671,390	6,865,441	259%	266%	1,899	1,929,268	4,993,428	5,138,671	259%	266%	5.4%	0.748
	2019	2,327,252	6,878,734	6,863,382	296%	295%	1,733	1,661,910	4,912,161	4,901,198	296%	295%	5.3%	0.714
	2020	2,089,244	6,990,937	6,796,527	335%	325%	1,573	1,425,010	4,768,307	4,635,706	335%	325%	5.2%	0.682
	2021	1,864,405	7,019,491	6,672,010	377%	358%	1,420	1,215,488	4,576,318	4,349,779	377%	358%	5.2%	0.652
	2022	1,653,441	6,973,091	6,489,062	422%	392%	1,275	1,030,753	4,347,014	4,045,271	422%	392%	5.1%	0.623
	2023	1,456,879	6,857,162	6,245,910	471%	429%	1,138	868,559	4,088,088	3,723,673	471%	429%	5.0%	0.596
	2024	1,275,111	6,675,153	5,946,273	523%	466%	1,009	727,004	3,805,835	3,390,265	523%	466%	5.0%	0.570
	2025	1,108,293	6,433,503	5,605,163	580%	506%	890	604,309	3,507,938	3,056,276	580%	506%	5.0%	0.545
	2026	956,465	6,141,396	5,234,473	642%	547%	780	498,760	3,202,507	2,729,581	642%	547%	4.9%	0.521
	2027	819,453	5,807,924	4,839,210	709%	591%	679	408,667	2,896,453	2,413,349	709%	591%	4.9%	0.499
	2028	696,873	5,442,724	4,434,479	781%	636%	587	332,373	2,595,907	2,115,025	781%	636%	4.9%	0.477
	2029	588,206	5,057,307	4,034,240	860%	686%	505	268,310	2,306,884	1,840,213	860%	686%	4.9%	0.456
	2030	492,763	4,663,583	3,647,349	946%	740%	431	214,974	2,034,547	1,591,202	946%	740%	4.9%	0.436
	2031	409,767	4,271,605	3,281,248	1042%	801%	366	170,977	1,782,340	1,369,111	1042%	801%	4.8%	0.417
	2032	338,274	3,889,438	2,938,189	1150%	869%	309	134,999	1,552,206	1,172,580	1150%	869%	4.8%	0.399
	2033	277,289	3,524,078	2,625,819	1271%	947%	259	105,845	1,345,194	1,002,315	1271%	947%	4.8%	0.382
	2034	225,745	3,180,559	2,342,511	1409%	1038%	216	82,423	1,161,278	855,292	1409%	1038%	4.8%	0.365
	2035	182,590	2,861,799	2,086,992	1567%	1143%	179	63,771	999,503	728,897	1567%	1143%	4.8%	0.349
	2036	146,778	2,568,945	1,858,908	1750%	1266%	148	49,039	858,286	621,062	1750%	1266%	4.8%	0.334
	2037	117,304	2,301,445	1,652,427	1962%	1409%	122	37,493	735,581	528,144	1962%	1409%	4.8%	0.320
	2038	93,235	2,057,836	1,466,168	2207%	1573%	100	28,509	629,231	448,315	2207%	1573%	4.8%	0.306
	2039	73,743	1,835,906	1,295,149	2490%	1756%	82	21,573	537,082	378,887	2490%	1756%	4.7%	0.293
	2040	58,043	1,633,705	1,140,159	2815%	1964%	67	16,246	457,269	319,127	2815%	1964%	4.7%	0.280
	2041	45,469	1,449,612	999,116	3188%	2197%	54	12,177	388,213	267,568	3188%	2197%	4.7%	0.268
	2042	35,465	1,282,226	872,077	3615%	2459%	44	9,088	328,557	223,461	3615%	2459%	4.7%	0.256
	2043	27,548	1,130,573	758,214	4104%	2752%	35	6,754	277,193	185,898	4104%	2752%	4.7%	0.245
	2044	21,294	992,862	652,374	4663%	3064%	28	4,995	232,920	153,043	4663%	3064%	4.7%	0.235
	2045	16,379	867,484	556,862	5296%	3400%	23	3,676	194,718	124,995	5296%	3400%	4.7%	0.224
	2046	12,537	754,008	473,392	6014%	3776%	18	2,693	161,935	101,668	6014%	3776%	4.7%	0.215
	2047	9,551	652,084	401,189	6828%	4201%	14	1,963	133,995	82,440	6828%	4201%	4.7%	0.205
	2048	7,236	561,263	338,830	7756%	4682%	11	1,423	110,354	66,620	7756%	4682%	4.7%	0.197
	2049	5,445	480,848	284,364	8831%	5223%	9	1,024	90,463	53,498	8831%	5223%	4.7%	0.188
	2050	4,075	409,838	237,231	10058%	5822%	7	733	73,770	42,701	10058%	5822%	4.7%	0.180
	2051	3,032	347,366	197,042	11456%	6498%	5	522	59,819	33,932	11456%	6498%	4.7%	0.172
	2052	2,242	292,455	161,866	13047%	7221%	4	369	48,181	26,667	13047%	7221%	4.7%	0.165
		Accumulating and Discounting at the Pricing Interest Rate Assumption												
	Past	76,312,153	36,478,246	49,832,471	48%	65%		124,866,155	47,004,453	71,401,045	38%	57%		
	Future	37,016,809	148,607,925	132,688,651	401%	358%	28,179	26,940,397	86,065,062	80,961,046	319%	301%		
	Lifetime	113,328,961	185,086,171	182,521,122	163%	161%		151,806,552	133,069,515	152,362,090	88%	100%		

Attachment 1
The Pyramid Life Insurance Company
Nationwide Experience, Restated to the Virginia Rate Level, on Policies Issued Prior to October 1, 2003, After Requested 152% Cumulative Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		105,063	0	8,061	0%	8%	6.0%	3.510
	1992	151,789	0	14,337	0%	9%		502,025	0	47,417	0%	9%	6.0%	3.307
	1993	188,843	0	25,451	0%	13%		594,948	0	80,182	0%	13%	6.1%	3.150
	1994	227,543	0	40,930	0%	18%		672,981	0	121,053	0%	18%	6.0%	2.958
	1995	391,329	1,400	87,554	0%	22%		1,103,836	3,949	246,967	0%	22%	6.1%	2.821
	1996	571,602	15,065	107,231	3%	19%		1,531,141	40,355	287,239	3%	19%	6.2%	2.679
	1997	833,177	31,170	318,692	4%	38%		2,117,147	79,205	809,813	4%	38%	6.2%	2.541
	1998	1,350,701	41,362	246,916	3%	18%		3,284,283	100,573	600,386	3%	18%	6.3%	2.432
	1999	2,636,949	29,107	515,708	1%	20%		6,113,192	67,478	1,195,556	1%	20%	6.4%	2.318
	2000	3,902,433	101,382	846,348	3%	22%		8,556,769	222,298	1,855,766	3%	22%	6.5%	2.193
	2001	4,997,550	211,078	307,320	4%	6%		10,334,223	436,478	635,495	4%	6%	6.5%	2.068
	2002	5,768,244	257,912	1,385,369	4%	24%		11,223,749	501,841	2,695,628	4%	24%	6.5%	1.946
	2003	6,350,147	340,929	4,130,575	5%	65%		11,614,289	623,552	7,554,737	5%	65%	6.6%	1.829
	2004	6,389,401	1,494,115	3,982,128	23%	62%		10,960,418	2,563,013	6,830,967	23%	62%	6.6%	1.715
	2005	6,143,937	2,218,679	4,605,207	36%	75%		9,877,622	3,566,976	7,403,803	36%	75%	6.5%	1.608
	2006	6,176,104	2,915,456	3,969,571	47%	64%		9,308,436	4,394,086	5,982,816	47%	64%	6.5%	1.507
	2007	5,687,141	3,408,672	5,466,040	60%	96%		8,034,873	4,815,820	7,722,498	60%	96%	6.5%	1.413
	2008	5,460,928	4,308,589	3,749,194	79%	69%		7,232,795	5,706,565	4,965,667	79%	69%	6.4%	1.324
	2009	5,195,788	5,160,693	2,906,197	99%	56%		6,453,313	6,409,725	3,609,578	99%	56%	6.4%	1.242
	2010	4,935,993	5,243,115	5,419,540	106%	110%		5,753,247	6,111,220	6,316,856	106%	110%	6.3%	1.166
	2011	4,627,948	5,229,771	5,731,697	113%	124%		5,067,622	5,726,621	6,276,233	113%	124%	6.2%	1.095
	2012	4,294,675	5,469,751	5,974,169	127%	139%	2,988	4,424,185	5,634,697	6,154,326	127%	139%	6.1%	1.030
Projected Future Experience	2013	3,975,406	5,701,142	6,053,652	143%	152%	2,799	3,863,581	5,540,773	5,883,366	143%	152%	5.9%	0.972
	2014	4,076,263	5,776,993	6,014,203	142%	148%	2,374	3,745,510	5,308,240	5,526,204	142%	148%	5.8%	0.919
	2015	4,843,058	5,739,347	5,813,649	119%	120%	2,204	4,215,627	4,995,798	5,060,475	119%	120%	5.7%	0.870
	2016	5,261,248	5,247,361	5,654,278	100%	107%	2,023	4,346,787	4,335,313	4,671,504	100%	107%	5.6%	0.826
	2017	5,027,764	5,520,241	5,548,385	110%	110%	1,864	3,950,219	4,337,149	4,359,261	110%	110%	5.5%	0.786
	2018	4,664,323	5,626,834	5,563,944	121%	119%	1,709	3,491,171	4,211,594	4,164,522	121%	119%	5.4%	0.748
	2019	4,222,570	5,693,282	5,533,508	135%	131%	1,560	3,015,372	4,065,620	3,951,524	135%	131%	5.3%	0.714
	2020	3,790,728	5,718,631	5,463,673	151%	144%	1,416	2,585,541	3,900,506	3,726,607	151%	144%	5.2%	0.682
	2021	3,382,779	5,698,918	5,348,081	168%	158%	1,278	2,205,384	3,715,377	3,486,652	168%	158%	5.2%	0.652
	2022	3,000,006	5,630,857	5,186,470	188%	173%	1,147	1,870,199	3,510,267	3,233,238	188%	173%	5.1%	0.623
	2023	2,643,363	5,513,310	4,977,877	209%	188%	1,024	1,575,914	3,286,913	2,967,700	209%	188%	5.0%	0.596
	2024	2,313,564	5,347,112	4,725,659	231%	204%	909	1,319,078	3,048,654	2,694,333	231%	204%	5.0%	0.570
	2025	2,010,888	5,136,357	4,442,098	255%	221%	801	1,096,459	2,800,655	2,422,102	255%	221%	5.0%	0.545
	2026	1,735,411	4,887,995	4,136,847	282%	238%	702	904,951	2,548,906	2,157,210	282%	238%	4.9%	0.521
	2027	1,486,817	4,609,039	3,813,876	310%	257%	611	741,486	2,298,560	1,902,007	310%	257%	4.9%	0.499
	2028	1,264,407	4,307,037	3,485,296	341%	276%	528	603,059	2,054,241	1,662,312	341%	276%	4.9%	0.477
	2029	1,067,243	3,991,038	3,162,107	374%	296%	454	486,821	1,820,507	1,442,391	374%	296%	4.9%	0.456
	2030	894,070	3,670,427	2,851,271	411%	319%	388	390,049	1,601,270	1,243,903	411%	319%	4.9%	0.436
	2031	743,482	3,353,083	2,558,460	451%	344%	329	310,220	1,399,084	1,067,525	451%	344%	4.8%	0.417
	2032	613,765	3,045,243	2,285,204	496%	372%	278	244,943	1,215,303	911,985	496%	372%	4.8%	0.399
	2033	503,113	2,752,274	2,037,311	547%	405%	233	192,046	1,050,585	777,672	547%	405%	4.8%	0.382
	2034	409,592	2,477,963	1,813,321	605%	443%	194	149,549	904,748	662,075	605%	443%	4.8%	0.365
	2035	331,292	2,224,409	1,612,046	671%	487%	161	115,706	776,890	563,018	671%	487%	4.8%	0.349
	2036	266,315	1,992,313	1,432,941	748%	538%	133	88,976	665,633	478,746	748%	538%	4.8%	0.334
	2037	212,838	1,781,050	1,271,351	837%	597%	110	68,027	569,254	406,346	837%	597%	4.8%	0.320
	2038	169,166	1,589,310	1,126,066	939%	666%	90	51,726	485,968	344,321	939%	666%	4.8%	0.306
	2039	133,799	1,415,226	993,143	1058%	742%	74	39,142	414,014	290,537	1058%	742%	4.7%	0.293
	2040	105,313	1,257,140	873,027	1194%	829%	60	29,477	351,870	244,358	1194%	829%	4.7%	0.280
	2041	82,499	1,113,658	764,014	1350%	926%	49	22,094	298,243	204,607	1350%	926%	4.7%	0.268
	2042	64,348	983,577	666,058	1529%	1035%	39	16,489	252,031	170,671	1529%	1035%	4.7%	0.256
	2043	49,983	866,038	578,457	1733%	1157%	32	12,255	212,335	141,826	1733%	1157%	4.7%	0.245
	2044	38,636	759,583	497,233	1966%	1287%	26	9,064	178,194	116,648	1966%	1287%	4.7%	0.235
	2045	29,717	662,898	424,066	2231%	1427%	20	6,670	148,796	95,187	2231%	1427%	4.7%	0.224
	2046	22,747	575,579	360,214	2530%	1584%	16	4,885	123,614	77,361	2530%	1584%	4.7%	0.215
	2047	17,329	497,300	305,056	2870%	1760%	13	3,561	102,189	62,685	2870%	1760%	4.7%	0.205
	2048	13,130	427,667	257,476	3257%	1961%	10	2,582	84,087	50,624	3257%	1961%	4.7%	0.197
	2049	9,879	366,107	215,970	3706%	2186%	8	1,859	68,877	40,631	3706%	2186%	4.7%	0.188
	2050	7,393	311,824	180,087	4218%	2436%	6	1,331	56,128	32,415	4218%	2436%	4.7%	0.180
	2051	5,502	264,128	149,516	4801%	2718%	5	947	45,485	25,748	4801%	2718%	4.7%	0.172
	2052	4,067	222,254	122,783	5465%	3019%	4	670	36,615	20,228	5465%	3019%	4.7%	0.165
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	76,312,153	36,478,246	49,832,471	48%	65%		124,866,155	47,004,453	71,401,045	38%	57%		
	Future	59,493,813	122,754,544	108,298,676	206%	182%	25,681	41,779,425	72,820,286	67,340,524	174%	161%		
	Lifetime	135,805,965	159,232,790	158,131,147	117%	116%		166,645,580	119,824,739	138,741,568	72%	83%		

Attachment 2
The Pyramid Life Insurance Company
Nationwide Experience, Restated to the Virginia Rate Level, on Policies Issued on or After October 1, 2003, Before Requested Increases
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1992	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1993	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1994	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1995	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1996	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1997	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1998	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1999	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2000	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2001	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2002	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2003	96,425	0	0	0%	0%		179,098	0	0	0%	0%	6.7%	1.857
	2004	373,701	0	0	0%	0%		650,217	0	0	0%	0%	6.7%	1.740
	2005	420,872	0	0	0%	0%		686,097	0	0	0%	0%	6.7%	1.630
	2006	420,277	5,381	62,219	1%	15%		642,011	8,220	95,045	1%	15%	6.7%	1.528
	2007	409,921	23,779	81,274	6%	20%		586,696	34,033	116,323	6%	20%	6.7%	1.431
	2008	393,885	55,472	103,721	14%	26%		528,181	74,385	139,085	14%	26%	6.7%	1.341
	2009	372,081	47,563	0	13%	0%		467,494	59,759	0	13%	0%	6.7%	1.256
	2010	363,329	48,231	41,638	13%	11%		427,682	56,774	49,013	13%	11%	6.7%	1.177
	2011	353,693	64,060	175,824	18%	50%		390,060	70,647	193,902	18%	50%	6.7%	1.103
	2012	342,108	107,246	169,608	31%	50%	207	353,453	110,803	175,232	31%	50%	6.7%	1.033
Projected Future Experience	2013	311,248	103,455	250,353	33%	80%	197	301,373	100,172	242,410	33%	80%	6.7%	0.968
	2014	293,666	152,706	276,168	52%	94%	187	266,870	138,772	250,969	52%	94%	6.6%	0.909
	2015	276,028	168,453	302,510	61%	110%	177	235,911	143,970	258,543	61%	110%	6.5%	0.855
	2016	258,391	273,776	329,406	106%	127%	167	208,125	220,517	265,324	106%	127%	6.4%	0.805
	2017	240,829	313,092	354,169	130%	147%	157	183,195	238,165	269,411	130%	147%	6.3%	0.761
	2018	223,421	343,442	375,161	154%	168%	146	160,843	247,248	270,082	154%	168%	6.2%	0.720
	2019	206,254	369,857	393,664	179%	191%	136	140,822	252,523	268,778	179%	191%	6.0%	0.683
	2020	189,418	393,009	410,644	207%	217%	126	122,913	255,023	266,466	207%	217%	5.9%	0.649
	2021	173,001	413,151	424,565	239%	245%	117	106,919	255,338	262,392	239%	245%	5.8%	0.618
	2022	157,093	430,378	435,867	274%	277%	107	92,666	253,871	257,109	274%	277%	5.7%	0.590
	2023	141,782	444,249	442,113	313%	312%	98	79,965	250,556	249,351	313%	312%	5.6%	0.564
	2024	127,154	453,963	443,899	357%	349%	89	68,616	244,971	239,540	357%	349%	5.5%	0.540
	2025	113,284	459,363	441,866	405%	390%	80	58,491	237,178	228,145	405%	390%	5.4%	0.516
	2026	100,232	460,254	434,275	459%	433%	72	49,517	227,378	214,543	459%	433%	5.4%	0.494
	2027	88,043	456,173	420,519	518%	478%	64	41,618	215,632	198,779	518%	478%	5.3%	0.473
	2028	76,751	446,082	398,930	581%	520%	56	34,714	201,760	180,433	581%	520%	5.3%	0.452
	2029	66,379	430,138	374,327	648%	564%	50	28,727	186,150	161,997	648%	564%	5.2%	0.433
	2030	56,943	409,718	347,841	720%	611%	43	23,579	169,660	144,037	720%	611%	5.2%	0.414
	2031	48,442	386,087	320,508	797%	662%	38	19,193	152,973	126,990	797%	662%	5.1%	0.396
	2032	40,862	360,258	292,069	882%	715%	32	15,491	136,577	110,726	882%	715%	5.1%	0.379
	2033	34,182	332,433	261,851	973%	766%	28	12,399	120,586	94,983	973%	766%	5.1%	0.363
	2034	28,353	303,363	233,450	1070%	823%	24	9,841	105,289	81,025	1070%	823%	5.0%	0.347
	2035	23,317	274,236	206,804	1176%	887%	20	7,743	91,069	68,676	1176%	887%	5.0%	0.332
	2036	19,017	245,899	182,012	1293%	957%	17	6,042	78,131	57,831	1293%	957%	5.0%	0.318
	2037	15,386	219,145	159,744	1424%	1038%	14	4,677	66,621	48,563	1424%	1038%	5.0%	0.304
	2038	12,350	193,927	137,826	1570%	1116%	12	3,592	56,407	40,089	1570%	1116%	5.0%	0.291
	2039	9,834	170,080	117,819	1730%	1198%	10	2,737	47,334	32,789	1730%	1198%	4.9%	0.278
	2040	7,772	147,762	99,731	1901%	1283%	8	2,070	39,346	26,557	1901%	1283%	4.9%	0.266
	2041	6,102	127,172	83,457	2084%	1368%	7	1,555	32,401	21,263	2084%	1368%	4.9%	0.255
	2042	4,763	108,609	69,803	2280%	1466%	5	1,161	26,477	17,017	2280%	1466%	4.9%	0.244
	2043	3,697	92,099	57,826	2491%	1564%	4	862	21,484	13,489	2491%	1564%	4.9%	0.233
	2044	2,858	77,751	48,507	2721%	1697%	4	638	17,356	10,828	2721%	1697%	4.9%	0.223
	2045	2,202	65,685	41,437	2983%	1882%	3	470	14,032	8,852	2983%	1882%	4.9%	0.214
	2046	1,695	55,838	36,302	3295%	2142%	2	346	11,415	7,421	3295%	2142%	4.9%	0.204
	2047	1,305	48,077	32,847	3684%	2517%	2	255	9,407	6,427	3684%	2517%	4.8%	0.196
	2048	1,006	42,244	30,935	4198%	3074%	2	188	7,911	5,793	4198%	3074%	4.8%	0.187
	2049	777	38,136	30,223	4910%	3891%	1	139	6,835	5,417	4910%	3891%	4.8%	0.179
	2050	601	35,475	30,221	5899%	5026%	1	103	6,086	5,185	5899%	5026%	4.8%	0.172
	2051	472	33,953	30,507	7192%	6462%	1	78	5,575	5,010	7192%	6462%	4.8%	0.164
	2052	375	33,220	30,977	8865%	8267%	1	59	5,221	4,869	8865%	8267%	4.8%	0.157
								Accumulating and Discounting at the Pricing Interest Rate Assumption						
	Past	3,546,292	351,732	634,284	10%	18%		4,910,990	414,621	768,601	8%	16%		
	Future	3,365,284	9,912,707	9,391,132	295%	279%	2,303	2,294,504	4,897,417	5,028,108	213%	219%		
	Lifetime	6,911,576	10,264,439	10,025,416	149%	145%		7,205,494	5,312,038	5,796,709	74%	80%		
								Accumulating and Discounting at the Statutory Interest Rate Assumption						
	Past							4,404,238	392,467	720,488	9%	16%		
	Future							2,465,279	5,404,927	5,512,970	219%	224%		
	Lifetime							6,869,517	5,797,394	6,233,458	84%	91%		
								Accumulating and Discounting at the Current Interest Rate Assumption						
	Past							4,352,271	387,699	710,241	9%	16%		
	Future							2,542,414	5,741,572	5,810,412	226%	229%		
	Lifetime							6,894,685	6,129,272	6,520,653	89%	95%		

Attachment 2
The Pyramid Life Insurance Company
Nationwide Experience, Restated to the Virginia Rate Level, on Policies Issued on or After October 1, 2003, After Requested 152% Cumulative Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1992	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1993	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1994	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1995	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1996	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1997	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1998	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	1999	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2000	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2001	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2002	0	0	0	0%	0%		0	0	0	0%	0%	0.0%	0.000
	2003	96,425	0	0	0%	0%		179,098	0	0	0%	0%	6.7%	1.857
	2004	373,701	0	0	0%	0%		650,217	0	0	0%	0%	6.7%	1.740
	2005	420,872	0	0	0%	0%		686,097	0	0	0%	0%	6.7%	1.630
	2006	420,277	5,381	62,219	1%	15%		642,011	8,220	95,045	1%	15%	6.7%	1.528
	2007	409,921	23,779	81,274	6%	20%		586,696	34,033	116,323	6%	20%	6.7%	1.431
	2008	393,885	55,472	103,721	14%	26%		528,181	74,385	139,085	14%	26%	6.7%	1.341
	2009	372,081	47,563	0	13%	0%		467,494	59,759	0	13%	0%	6.7%	1.256
	2010	363,329	48,231	41,638	13%	11%		427,682	56,774	49,013	13%	11%	6.7%	1.177
	2011	353,693	64,060	175,824	18%	50%		390,060	70,647	193,902	18%	50%	6.7%	1.103
	2012	342,108	107,246	169,608	31%	50%	207	353,453	110,803	175,232	31%	50%	6.7%	1.033
Projected Future Experience	2013	311,248	103,455	250,353	33%	80%	197	301,373	100,172	242,410	33%	80%	6.7%	0.968
	2014	329,189	152,706	261,061	46%	79%	169	299,152	138,772	237,240	46%	79%	6.6%	0.909
	2015	403,160	159,238	267,966	39%	66%	160	344,566	136,095	229,021	39%	66%	6.5%	0.855
	2016	441,893	245,535	276,238	56%	63%	150	355,929	197,769	222,499	56%	63%	6.4%	0.805
	2017	428,154	269,269	288,015	63%	67%	141	325,691	204,829	219,089	63%	67%	6.3%	0.761
	2018	404,483	286,758	303,919	71%	75%	132	291,191	206,440	218,794	71%	75%	6.2%	0.720
	2019	374,227	303,820	317,269	81%	85%	123	255,507	207,436	216,619	81%	85%	6.0%	0.683
	2020	343,680	319,761	329,898	93%	96%	114	223,013	207,492	214,070	93%	96%	5.9%	0.649
	2021	313,894	334,082	340,039	106%	108%	105	193,994	206,471	210,153	106%	108%	5.8%	0.618
	2022	285,029	346,415	348,068	122%	122%	96	168,133	204,343	205,318	122%	122%	5.7%	0.590
	2023	257,249	356,198	352,052	138%	137%	88	145,088	200,896	198,557	138%	137%	5.6%	0.564
	2024	230,708	362,760	352,517	157%	153%	80	124,497	195,756	190,228	157%	153%	5.5%	0.540
	2025	205,543	365,959	349,993	178%	170%	72	106,126	188,952	180,708	178%	170%	5.4%	0.516
	2026	181,861	365,644	343,148	201%	189%	64	89,844	180,638	169,524	201%	189%	5.4%	0.494
	2027	159,745	361,464	331,514	226%	208%	57	75,511	170,863	156,706	226%	208%	5.3%	0.473
	2028	139,257	352,617	313,801	253%	225%	51	62,985	159,486	141,930	253%	225%	5.3%	0.452
	2029	120,439	339,243	293,826	282%	244%	45	52,122	146,814	127,159	282%	244%	5.2%	0.433
	2030	103,317	322,440	272,487	312%	264%	39	42,783	133,519	112,834	312%	264%	5.2%	0.414
	2031	87,894	303,209	250,569	345%	285%	34	34,825	120,135	99,279	345%	285%	5.1%	0.396
	2032	74,139	282,345	227,871	381%	307%	29	28,107	107,039	86,388	381%	307%	5.1%	0.379
	2033	62,020	260,012	203,877	419%	329%	25	22,497	94,316	73,954	419%	329%	5.1%	0.363
	2034	51,444	236,804	181,410	460%	353%	21	17,855	82,189	62,963	460%	353%	5.0%	0.347
	2035	42,307	213,655	160,402	505%	379%	18	14,049	70,951	53,267	505%	379%	5.0%	0.332
	2036	34,505	191,216	140,916	554%	408%	15	10,963	60,756	44,774	554%	408%	5.0%	0.318
	2037	27,916	170,100	123,457	609%	442%	13	8,487	51,711	37,532	609%	442%	5.0%	0.304
	2038	22,408	150,260	106,345	671%	475%	10	6,518	43,706	30,932	671%	475%	5.0%	0.291
	2039	17,842	131,564	90,769	737%	509%	9	4,966	36,615	25,261	737%	509%	4.9%	0.278
	2040	14,102	114,121	76,721	809%	544%	7	3,755	30,388	20,429	809%	544%	4.9%	0.266
	2041	11,072	98,072	64,110	886%	579%	6	2,821	24,987	16,334	886%	579%	4.9%	0.255
	2042	8,642	83,637	53,547	968%	620%	5	2,107	20,389	13,054	968%	620%	4.9%	0.244
	2043	6,708	70,826	44,304	1056%	661%	4	1,565	16,522	10,335	1056%	661%	4.9%	0.233
	2044	5,185	59,715	37,117	1152%	716%	3	1,157	13,330	8,285	1152%	716%	4.9%	0.223
	2045	3,995	50,382	31,665	1261%	793%	3	853	10,763	6,764	1261%	793%	4.9%	0.214
	2046	3,075	42,773	27,701	1391%	901%	2	629	8,744	5,663	1391%	901%	4.9%	0.204
	2047	2,368	36,777	25,029	1553%	1057%	2	463	7,196	4,897	1553%	1057%	4.8%	0.196
	2048	1,826	32,268	23,539	1767%	1289%	2	342	6,043	4,408	1767%	1289%	4.8%	0.187
	2049	1,409	29,087	22,968	2064%	1630%	1	253	5,214	4,117	2064%	1630%	4.8%	0.179
	2050	1,091	27,018	22,941	2476%	2103%	1	187	4,635	3,936	2476%	2103%	4.8%	0.172
	2051	857	25,823	23,140	3015%	2701%	1	141	4,240	3,800	3015%	2701%	4.8%	0.164
	2052	680	25,236	23,482	3712%	3454%	1	107	3,967	3,691	3712%	3454%	4.8%	0.157
		Accumulating and Discounting at the Pricing Interest Rate Assumption												
	Past	3,546,292	351,732	634,284	10%	18%		4,910,990	414,621	768,601	8%	16%		
	Future	5,514,562	7,982,267	7,554,046	145%	137%	2,094	3,620,151	4,010,579	4,112,922	111%	114%		
	Lifetime	9,060,854	8,333,999	8,188,330	92%	90%		8,531,141	4,425,200	4,881,523	52%	57%		
		Accumulating and Discounting at the Statutory Interest Rate Assumption												
	Past							4,404,238	392,467	720,488	9%	16%		
	Future							3,915,914	4,419,348	4,500,694	113%	115%		
	Lifetime							8,320,152	4,811,816	5,221,182	58%	63%		
		Accumulating and Discounting at the Current Interest Rate Assumption												
	Past							4,352,271	387,699	710,241	9%	16%		
	Future							4,052,276	4,686,570	4,735,740	116%	117%		
	Lifetime							8,404,547	5,074,270	5,445,981	60%	65%		

Attachment 3
The Pyramid Life Insurance Company
Nationwide Long-Term Care Statutory and GAAP Active Life Reserves
All Policy Forms

Calendar Year	Stat ALR	GAAP ALR
2003 and Prior	Not Available	
2004	$19,041,401	Not Available
2005	$24,103,358	
2006	$27,903,863	$32,226,256
2007	$31,989,934	$36,070,761
2008	$35,763,232	$39,594,829
2009	$39,308,930	$42,892,216
2010	$42,256,501	$45,521,744
2011	$44,512,033	$47,505,240
2012	$46,694,130	$49,460,827

Attachment 4

The Pyramid Life Insurance Company

Anticipated Loss Ratios

Nationwide Experience as of December 31, 2012, on Policies Issued Prior to October 1, 2003

Policy Forms C71, C72, C76, C77, C78, C79 and C81

Nationwide Experience, Restated to the Virginia Rate Level
With No Increases

1	Present Value of Future Claims:	80,961,046
2	Active Life Reserves* at 12/31/2012:	42,236,695
3	Present Value of Future Premium:	26,940,397
	Anticipated Loss Ratio = (1 - 2) / 3:	**144%**

Nationwide Experience, Restated to the Virginia Rate Level
With Increases

1	Present Value of Future Claims:	67,340,524
2	Active Life Reserves* at 12/31/2012:	42,236,695
3	Present Value of Future Premium:	41,779,425
	Anticipated Loss Ratio = (1 - 2) / 3:	**60%**

*Statutory Active Life Reserve balance uses an adjustment to reflect pricing interest

@DATX@

@INSNAM@
@OWNAD1@
@OWNAD2@
@OWNAD3@
@OWNCS@

Re: Policy Number: @POLNUM@

New Premium: $@.NEXTPRM@
Premium Mode: @MODY@
Effective Date: @.EFFDT@
Increase %: @%@

Dear Policyholder:

The purpose of any health insurance policy is to help spread the claim costs over a large group of policyholders, so as to reduce the financial burden on any one individual. Whenever covered claims become much greater than anticipated, the premiums from which benefits are paid, must be adjusted. This is now the case with your guaranteed renewable policy.

We know that premium increases can cause a hardship, and our customer service staff stands ready to assist you with ways to possibly make your payments easier to handle. Strategies to lower your costs include adjusting your Benefit Period; Daily Benefit Amount; or the Elimination Period, if applicable. If you would like to discuss your options, please contact our service staff at 1-800-444-0321 during our normal business hours which are: 8am – 6pm EST Monday – Thursday; 8am – 4pm EST Friday.

Please note that if your policy was issued after December 1, 2001, this increase may have triggered a Contingent Benefit Upon Lapse (CBUL) as an option to the rate increase. This allows your policy to lapse for non-payment of premium and receive a paid-up benefit equal to the greater of:

(a) 100% of the premiums paid; or
(b) 30 times the Maximum Daily Benefit as defined in your policy.

The benefits elected for the Contingent Benefit Upon Lapse will begin with a new claim period and will not be reduced by any benefits previously paid. However, in no event, will total claims paid for the new claim period and previous claim periods ever exceed the Lifetime Maximum Benefit Amount before this change.

You are not required to elect the CBUL option if triggered, you may continue to pay your premiums as scheduled to maintain the current policy benefits. We are simply alerting you to all available options. Should you wish to elect the CBUL, please call us within the next 45 days at the number provided above.

We at Pyramid Life are pleased to serve you as a member of our family of policyholders. Please be assured that we will continue to work to keep your premium as reasonable as possible. However, there may be a possibility of future increases.

Sincerely,

Policyholder Services Department
Pyramid Life Insurance Company

PY VA 4SY PRIL

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February 3, 2014

Janet Houser
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

Via SERFF

RE: The Pyramid Life Insurance Company (Pyramid Life)
Company NAIC # 68284
SERFF Tracking # UNAM-128652180
Pyramid Life Policy Forms:

Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

Dear Ms. Houser:

Thank you for reviewing this filing. This letter is in response to your letter dated December 5, 2013 regarding information needed for the above-referenced filing. The remainder of this letter provides additional information requested in your December 5 letter. Each request is restated in italics for reference.

1. *The revised financial exhibits (Attachments 1 with and without the rate increase and Attachments 2 with and without the rate increase) are not consistent with the revised rate increase. Your response to question 8 says the premium with the rate increase should be 196% of the premium without the rate increase. You demonstrated the 196% is less than the 252% ratio due to additional lapses and the effect of buy-downs. However when we compare the premiums with and without the rate increase the ratio is 181.4%, not 196%. Your answer to questions 8 also showed claims should be about 22% lower with the rate increase, again due to the higher lapses and benefit buy-downs. When we compare the incurred claims, we see an ultimate ratio close to 77.8%. (The ratio varies slightly by calendar year probably due to waiver of premium claims). Thus the claim piece is consistent, but it appears the premiums with the rate increase are too low. Please explain this inconsistency.*

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You are correct that the premiums with the increase are 181.4% higher than the premium without the increase. The 1.96 ratio described in response to question 8 in the November 7, 2013 response letter represents the average premium rate level after the rate increase, reflecting reduced benefit options (RBO) for policyholders who do *not* lapse due to the increase. The average premium after the requested increase reflecting both the RBO impact on premiums (20%) and shock lapse (10%) is 1.814 [= (1 + 152%) x (1 - 20%) x (1 - 10%)] which is consistent with Attachments 1 and 2 from the November 7 response.

You are correct that the incurred claims ratio is not exactly 78% due to waiver of premium included in the incurred claims.

2. *We reviewed Attachment 2 of your response. The heading says these are policies issued prior to October 1, 2003. But the premiums are very small and begin in 2003. Should the heading be policies issued after October 1, 2003?*

   The heading of Attachment 2 of the November 7 response indicates that it is for policies issued *on or after* October 1, 2003 and the experience starts in 2003. Attachment 1 of the November 7 response is for policies issued *prior* to October 1, 2003 as indicated in the Attachment 1 heading and the experience starts in 1991.

3. *Attachment 2 without the rate increase shows a significant jump in the annual loss ratios from 2012 to 2013. We appreciate the credibility of the historical experience is low. But the jump from 50% to 80% seems too high. Did you question this? Please explain how the revised claim costs can be based on company experience but create such a significant increase from the historical to the projected experience.*

   I recognize the increase from 2012 to 2013 in Attachment 2 of the November 7 response is higher than may be expected. Based on the following considerations, I feel it is reasonable under these circumstances.

   - The jump in the incurred loss ratio from 2012 to 2013 is attributable to fluctuation, which can occur in any one year due to limited credibility and the low frequency and high severity of long-term care claims. This fluctuation is exaggerated due to the limited size and credibility of the cohort.

   - 2012 incurred claims are flat compared to 2011. This is not a usual pattern, but certainly possible given normal fluctuation and limited credibility. Rather than assume that the increase from 2012 to 2013 would again be modest (similar to that from 2011 to 2012), I believe is it is more likely that the change for the two year period from 2011 to 2013 will follow the expected pattern of increasing incurred claims demonstrated in a fully credible block of business.

   - Table 1 provides actual incurred claims, paid claims, and claim counts through December 31, 2012 for policies issued on or after October 1, 2003. Table 1 also shows the incurred annual and cumulative loss ratios.

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As can be seen in Table 1, the 2012 actual incurred claims reflect only two reported claims. Therefore, we anticipate fluctuation between calendar years, which may appear more drastic due to the limited credibility. Additionally, the paid claims from 2012 to 2013 are smooth as well as the cumulative incurred loss ratio, which is calculated using original pricing interest rates as required by 14VAC5-130-75.A.

Table 1
Annual and Cumulative Loss Ratios
Policies Issued On or After October 1, 2003

Calendar Year	Incurred Claims	Paid Claims	Claim Counts	Incurred Loss Ratios	
				Annual	Cumulative
2010	41,638	48,231	1	11%	10%
2011	175,824	64,060	3	50	13
2012	169,608	107,246	2	50	16
2013	250,353	103,455	Not Applicable	80	19
2014	276,168	152,706		94	23
2015	302,510	168,453		110	27

4. *Do the projections include any improvements to morbidity or mortality? If so, please state how much and justify these improvements.*

   No, the projections do not include any improvements for morbidity or mortality.

5. *Your response states you use 95% of the 1994 GAM table for the revised mortality assumption. The .95 scalar is somewhat arbitrary in that it was chosen in order to produce smooth resulting lapses (total terminations less expected deaths). In your analysis did you recognize mortality selection factors? If not, why were these ignored? If so, please provide them and confirm they are part of the projections.*

   We did not recognize mortality selection factors in our analysis. Insureds in force as of December 31, 2012, on average, were in their 13th duration, so a majority of any mortality selection would have occurred in the past. Additionally, we tested mortality scalars as low as 85% of 1994 Group Annuitant Mortality Table and each justified using an ultimate lapse rate of 1.5%. Rather than include additional mortality scalars that would reduce mortality further (and lead to a larger justified rate increase), I ignored any residual selection that may exist during the projection period.

6. *The projections include shock lapses and associated anti-selection of 5%. Does the 5% apply throughout the projection period or is it a single year blip? If it is the former, do you assume it wears off over time?*

   The 5% increase in morbidity due to anti-selection from the rate increase is assumed to continue in all projection years following rate increase implementation and is not assumed to wear off over time.

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7. *You provided extensive documentation of the benefit buy-downs. But what is your assumption as to insureds moving to a nonforfeiture status? Is this an implicit part of the benefit buy-downs?*

   Policyholders who elect contingent benefit upon lapse (CBUL), or nonforfeiture status, are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled.

8. *Please provide a description of any margins that were introduced either implicitly in the revised assumptions or explicitly in the projections. Were the projections performed on a best estimate basis with no provision for moderately adverse deviation?*

   The projections in Attachments 1, 2, and 4 of the November 7 response reflect the best-estimate assumptions (described in section 5 of the August 29, 2012 actuarial memorandum and the revised policyholder behavior assumptions described in item 8 of the November 7 response) with no provision for moderately adverse deviation.

9. *Please provide two distributions of inforce business by inflation option – one for the pre rate stabilization block and one for the post rate stabilization block.*

   Table 2 provides, for these forms, the nationwide distribution of business that is in force as of December 31, 2012 for the 2,988 policyholders issued prior to October 1, 2003 (pre-rate stabilization) and the 207 policyholders issued on or after October 1, 2003 (post-rate stabilization).

Table 2
Percent Distribution by Inflation Protection Option

Inflation Protection Option	Percent Distribution	
	Pre-Rate Stabilization	Post-Rate Stabilization
None	86%	81%
5% Compound for 20 Years	1	0
5% Compound for Life	13	19

10. *Please explain the pattern of annual loss ratios in the projection period for the pre rate stabilization period. We calculated the ratios of successive annual loss ratios. These ratios should be a good proxy for the slope of the claim cost curve. Initially the slope is about 12.5%, decreasing to 8% by 2030 and then increasing throughout the remainder of the period to an ultimate rate of 11.5%. Most carriers believe the claim costs at the oldest ages are very flat, but you show a pattern of increasing slope up to 11.5%.*

    The pattern of annual loss ratios in the projection period are a product of the underlying morbidity assumption, which is based on the Milliman 2011 *Long-Term Care Guidelines* (*LTCGs*), and the changing mix of policyholders and benefits over time. I believe the pattern of incurred claims over the projection period is reasonable given the slope of the underlying morbidity assumption and changes in mix.

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Attachment 1 to this letter provides the slope of the incurred claims *per life* for policies issued prior to October 1, 2003 based on the current projection assumptions described in section 5 of the August 29 actuarial memorandum as well as the number of lives and average attained age. As historical end-of-year lives are not available, the comparison is only shown for years 2013+. As can be seen, the slope in the projection period is positive throughout the projection and slightly flattens in later years.

In addition to the impact of aging, a portion of the slope is due to benefit inflation, as a portion of nationwide policies have some form of inflation protection. The slope over time will be impacted by the change in benefit mix over time as well as age. The younger issue age insureds purchased both longer benefit periods and more inflation protection options than the older issue ages. As the block ages and older issue age insureds terminate, the average policy issue age decreases and the average benefit design becomes richer. Table 3 provides the benefit period and inflation protection option distributions by issue age for policies issued prior to October 1, 2003, illustrating the shift in benefit design by issue age.

Another factor contributing to the change in slope is the change in gender mix over time. Males have higher mortality rates, so there will be a higher portion of females in the later projection years. Females generally have longer claims than males, so an increase in the female portion will result in an increase in the average claim size.

Table 3
Nationwide Distribution of Business as of December 31, 2012
Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

	Issue Age	<45	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	Total
	Lives	14	40	119	230	773	990	568	213	41	2988
Benefit Period	1 Year	0%	0%	1%	1%	1%	1%	1%	3%	2%	1%
	2 Years	0%	0%	7%	9%	13%	16%	17%	29%	32%	15%
	4 Years	71%	50%	16%	17%	22%	24%	33%	29%	56%	26%
	Lifetime	29%	50%	76%	73%	64%	59%	49%	40%	10%	58%
Inflation Protection Option	None	50%	53%	68%	68%	83%	89%	94%	97%	100%	86%
	5% Compound for 20 Years	0%	0%	0%	2%	1%	1%	0%	0%	0%	1%
	5% Compound for Life	50%	48%	32%	30%	16%	11%	6%	2%	0%	13%

11. *Please explain the pattern of annual loss ratios in the projection period for the post rate stabilization period. We calculated the ratios of successive annual loss ratios. These ratios should be a good proxy for the slope of the claim cost curve. Initially the slope is about 16.5%, decreasing to 6.5% by 2041 and then increasing quite dramatically throughout the remainder of the period to an ultimate rate of close to 30%. Most carriers believe the claim costs at the oldest ages are very flat, but you show a pattern of increasing slope up to 30%.*

As noted under item 10 above, the pattern of annual loss ratios in the projection period are a product of the underlying morbidity assumption, which is based on the Milliman 2011 *LTCGs*, and the changing mix of policyholders and benefits over time.

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Attachment 2 to this letter provides the slope of the incurred claims *per life* for policies issued on or after October 1, 2003 based on the current projection assumptions described in section 5 of the August 29 actuarial memorandum as well as the number of lives and average attained age. As historical end-of-year lives are not available, the comparison is only shown for years 2013+. As can be seen, the slope in the projection period is positive throughout the projection and flattens in later years. The slope begins to increase again in year 2044, which is due to the limited amount of credibility in these years as the number of projected lives is less than five each year.

As described above, in addition to aging, the increasing slope is due to the change of benefit mix over time. Table 4 provides the benefit period and inflation protection option distributions by issue age for policies issued on or after October 1, 2003, illustrating the shift in benefit design by issue age.

Table 4
Nationwide Distribution of Business as of December 31, 2012
Policies Issued On or After October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

	Issue Age	<45	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	Total
	Lives	3	0	6	22	48	62	48	15	3	207
Benefit Period	1 Year	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%
	2 Years	0%	N/A	0%	27%	13%	27%	46%	53%	33%	29%
	4 Years	67%	N/A	67%	36%	54%	29%	29%	27%	67%	38%
	Lifetime	33%	N/A	33%	36%	33%	44%	25%	20%	0%	33%
Inflation Protection Option	None	33%	N/A	67%	82%	73%	79%	92%	93%	100%	81%
	5% Compound for 20 Years	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%
	5% Compound for Life	67%	N/A	33%	18%	27%	21%	8%	7%	0%	19%

12. In regards to the policyholder letter, we suggest the following revision:

- *The letter should be specific in regards to the total rate increase and how it may be broken down into installments. The information on the installments should include the percentage of the increase, the effective date, and the premium amount.*

- *The letter should be specific as to why claims are greater than anticipated resulting in a rate increase in a language that a consumer can easily understand.*

- *The sentence ending with "filed with your state Department of Insurance" should be revised. We suggest the following wording or words of similar import:*

  "The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, it was approved."

Enclosed with this letter is a revised sample policyholder notification letter as provided by Pyramid Life. The enclosed notification letter does not include all of the items requested above.

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We understand from the company that this is due to internal limitations that restrict the length of the letter to a single page. In the future, slight variations in language may occur that do not materially change the information provided to the policyholder. It is our understanding that a revised sample letter does not need to be filed with the Bureau unless requested.

Additionally, Pyramid Life's professionally trained customer service representatives are able to answer questions from insureds regarding the cause of the rate increase in a consumer friendly manner.

13. *Please complete the enclosed Rate Summary Part I. This form is intended to be completed by an issuer, describing in plain, consumer friendly language the issuer's request for a rate increase.*

    Enclosed with this letter is the completed Rate Summary Part I.

Limitations and Qualifications

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In performing this analysis, we relied on data and other information provided by Universal American Financial Services, Inc. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose. We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience

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will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Universal American Financial Services, Inc. to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

❖❖❖

Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2419 or by e-mail at amy.pahl@milliman.com.

Respectfully,

Amy Pahl, FSA, MAAA
Principal & Consulting Actuary

ABP/caw

Attachment 1: Slope of the Projected Incurred Claims Per Insured using Current Assumptions for Policies Issued Prior to October 1, 2003
Attachment 2: Slope of the Projected Incurred Claims Per Insured using Current Assumptions for Policies Issued On or After to October 1, 2003

Enclosures: Sample Policyholder Notification Letter
Rate Summary Part I

This work product was prepared to provide assistance to Universal American Financial Services, Inc. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Attachment 1
The Pyramid Life Insurance Company
Slope of the Projected Incurred Claims Per Insured
Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

	Calendar Year	Slope of Incurred Claims Per Life	End of Year Number of Lives	Average Attained Age
Projected Future Experience	2013	1.08	2,799	79
	2014	1.12	2,613	80
	2015	1.11	2,429	80
	2016	1.11	2,248	81
	2017	1.10	2,071	82
	2018	1.10	1,899	82
	2019	1.10	1,733	83
	2020	1.09	1,573	84
	2021	1.09	1,420	85
	2022	1.08	1,275	85
	2023	1.08	1,138	86
	2024	1.07	1,009	86
	2025	1.07	890	87
	2026	1.07	780	88
	2027	1.06	679	88
	2028	1.06	587	89
	2029	1.06	505	89
	2030	1.06	431	90
	2031	1.06	366	90
	2032	1.06	309	90
	2033	1.07	259	91
	2034	1.07	216	91
	2035	1.07	179	91
	2036	1.08	148	92
	2037	1.08	122	92
	2038	1.08	100	92
	2039	1.08	82	92
	2040	1.08	67	93
	2041	1.08	54	93
	2042	1.08	44	93
	2043	1.08	35	93
	2044	1.07	28	94
	2045	1.07	23	94
	2046	1.07	18	94
	2047	1.07	14	94
	2048	1.07	11	95
	2049	1.07	9	95
	2050	1.06	7	95
	2051	1.07	5	96
	2052	1.06	4	96

Attachment 2
The Pyramid Life Insurance Company
Slope of the Projected Incurred Claims Per Insured
Policies Issued On or After October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

	Calendar Year	Slope of Incurred Claims Per Life	End of Year Number of Lives	Average Attained Age
Projected Future Experience	2013	1.55	197	75
	2014	1.16	187	76
	2015	1.16	177	77
	2016	1.16	167	78
	2017	1.15	157	79
	2018	1.13	146	80
	2019	1.13	136	80
	2020	1.13	126	81
	2021	1.12	117	82
	2022	1.12	107	83
	2023	1.11	98	83
	2024	1.11	89	84
	2025	1.10	80	85
	2026	1.10	72	85
	2027	1.09	64	86
	2028	1.07	56	87
	2029	1.07	50	87
	2030	1.06	43	88
	2031	1.06	38	88
	2032	1.06	32	89
	2033	1.05	28	89
	2034	1.05	24	90
	2035	1.05	20	90
	2036	1.05	17	90
	2037	1.05	14	90
	2038	1.04	12	91
	2039	1.03	10	91
	2040	1.03	8	91
	2041	1.02	7	91
	2042	1.02	5	91
	2043	1.01	4	90
	2044	1.02	4	90
	2045	1.04	3	90
	2046	1.06	2	90
	2047	1.09	2	89
	2048	1.12	2	89
	2049	1.16	1	89
	2050	1.18	1	88
	2051	1.18	1	88
	2052	1.18	1	88

Reset Form

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

Company Name and NAIC Number: The Pyramid Life Insurance Company; NAIC # 68284

SERFF Tracking Number: UNAM-128652180

Effective Date: Next premium billing date following a 60-day notification period following effective date of rate increase.

(Projected) Number of Insureds Affected: 394

New Rates

Average Annual Premium Per Member: $1,530

Revised Rates

Average Annual Premium Per Member: $3,855

Average Requested Percentage Rate Change Per Member: 152%

Minimum Requested Percentage Rate Change Per Member: 152%

Maximum Requested Percentage Rate Change Per Member: 152%

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

Form#	"Product Name"(if applicable)
C71VA	Comprehensive Long-Term Care
C72VA	Comprehensive Long-Term Care
C77	Comprehensive Long-Term Care
C79	Home Health Care Only
C81VA	Home Health Care Only
C76VA	Nursing Home Only
C78	Nursing Home Only
G-20-A	Nursing Home Only

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.

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

When these products were originally priced, Pyramid Life's actuaries needed to make various assumptions about future results. Based on actual experience, Pyramid Life has determined that certain assumptions need to be updated and this resulted in an increase to premiums. One example is that people are living longer and keeping their policies for a longer time than expected. This means Pyramid Life expects to pay more claims in the future. The magnitude of the increase was determined based on projections reflecting actual experience, the revised assumptions, and the resulting lifetime loss ratio.

The original and current assumptions are provided in Exhibit VI and section 5 of the August 29, 2012 actuarial memorandum, respectively, and are summarized in the table below. Table 1 shows the impact that each change in the assumptions from pricing to current has on the loss ratio. The table shows the impact on the lifetime loss ratio for each incremental change from original pricing. The impact on the loss ratio is equal to the lifetime loss ratio reflecting each step in the incremental change from original pricing assumptions to current assumptions divided by the prior loss ratio minus 1. The total impact equals the product of each changed assumption's impact on the loss ratio (e.g., 41% = (1 + 23%) x (1 + 2%) x (1 + 13%) x (1 + 0%) – 1). As seen in Table 1, the requested increase is needed due to a combination of adverse morbidity and historical experience, and higher persistency.

Table 1a
Nationwide Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	23%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**41%**

Table 1b
Nationwide Policies Issued On or After October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	-13%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	4%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	29%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**17%**

Table 1c
Nationwide Policies Regardless of Issue Date
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	21%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**39%**

UNIVERSAL AMERICAN

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Mailing address:
P.O. Box 958465
Lake Mary, FL 32746

March 18, 2014

Ms. Janet Houser
Virginia Bureau of Insurance

VIA SERFF UNAM-128652180

RE: Pyramid Life Insurance Company, The
NAIC #68284
Request for Withdrawal of Approval
Submission No: 7/25528

Dear Ms. Houser:

The Company requests that the above referenced filing approved on February 2, 2006, be officially withdrawn. A 37% increase was approved but not implemented, due to compliance issues that existed at that time. This increase will not be implemented in the future.

I've attached a copy of the stamped approval for your records. This was a paper filing and submitted through SERFF.

Please do not hesitate to contact me at 407-444-4345 or at cboyd@universalamerican.com if you require additional information or have any questions.

Sincerely,

Carmen Boyd

Carmen Boyd
Assistant Vice President, Actuarial Compliance
Pyramid Life Insurance Company, The

UNIVERSAL AMERICAN
FINANCIAL CORP.

P.O. Box 958465, Lake Mary, FL 32795-8465
www.uafc.com

APPROVED
Commonwealth of Virginia
State Corporation Commission
Bureau Of Insurance
2-2-06
RFG

December 27, 2005

Mr. Robert F. Grissom
Senior Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

JAN 2006
Bureau of Insurance VA
Forms & Rates Sec
L & H Division

RE: Pyramid Life Insurance Company
NAIC #68284
Request for Rate Revision – Long Term Care
Form(s): C71, et al
Submission No: 7/25528

Dear Mr. Grissom,

Enclosed for your review and approval is a rate revision request for the above referenced forms. Pyramid Life Insurance Company is requesting a ~~25~~ 37% rate increase on all Long Term Care plans. This is a closed block of business. We are electing to request this rate increase based on the standards set forth in 14 VAC 5-200-153 for all policies; please reference our previous request, Submission No. 7/25528, which was disapproved by you on Dec. 5, 2005.

If you require additional information or have any questions, please contact me at 1-800-538-1053, ext. 8279, by email at nhiggen@uafc.com, or by fax at 407-995-8023.

Sincerely,

Nancy Higgen

Nancy Higgen
Rate Filing Analyst

Enclosures

8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437
USA

Tel +1 952 897 5300
Fax +1 952 897 5301

milliman.com

March 25, 2014

Janet Houser
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

Via SERFF

RE: The Pyramid Life Insurance Company (Pyramid Life)
Company NAIC # 68284
SERFF Tracking # UNAM-128652180
Pyramid Life Policy Forms:

Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

Dear Ms. Houser:

Thank you for reviewing this filing. This letter is in response to your phone call with Missy Gordon on March 4, 2014. We understand the Bureau is offering a 45% rate increase and asking the company to consider implementing over three years. This level of increase is based on the rate increase needed in Virginia to reach the current nationwide rate level.

Pyramid Life appreciates the Bureau's rate increase offer. The company is willing to accept the rate increase amount of 45%, but respectfully requests that the Bureau acknowledge the company's preference and request to implement the increase as a single increase versus over three years.

The company prefers to implement as a single increase as the 45% rate increase is needed to bring Virginia up to the *current* nationwide level. If the increase were to be implemented over three years, Virginia would continue to lag behind the nationwide average as other states continue to approve additional rate increases on this block of business.

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The company believes that a higher increase is still needed on this block of business as indicated in the response letter dated November 7, 2013, and plans to seek additional increases.

On March 18, 2014, the company submitted an amendment requesting that the 37% rate increase approved on February 2, 2006, be withdrawn per the Bureau's request. This increase has not previously been implemented and will not be implemented in the future.

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In performing this analysis, we relied on data and other information provided by Universal American Financial Services, Inc. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose. We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Universal American Financial Services, Inc. to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

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Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2419 or by e-mail at amy.pahl@milliman.com.

Respectfully,

Amy Pahl, FSA, MAAA
Principal & Consulting Actuary

ABP/kcy

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August 20, 2014

Janet Houser
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

Via SERFF

RE: The Pyramid Life Insurance Company (Pyramid Life)
Company NAIC # 68284
SERFF Tracking # UNAM-128652180
Pyramid Life Policy Forms:

Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

Dear Ms. Houser:

Thank you for reviewing this filing. This letter is in response to your letter dated March 25, 2014 regarding information needed for the above-referenced filing.

Before addressing the items in your March 25 letter, please note the company determined that subsequent to accepting the Bureau's 45% offer, a 25% increase was previously implemented in Virginia by Pyramid Life beginning in May 2006. As the Bureau's 45% rate increase offer was determined in order to bring the Virginia cumulative rate level to the average nationwide cumulative rate level, the company is respectfully revising the request to 26%, as described below.

Since March, there have been additional approvals on the above-referenced forms. Attachment 1 to this letter provides an updated list of the total cumulative rate increase approvals for each jurisdiction with business in force for the above-referenced forms. As seen in Attachment 1, the average nationwide cumulative rate level is now 57%. This is calculated as the weighted average increase, using 2012 annualized premium as weights, excluding Virginia business. The 26% request is then the additional increase needed to bring the Virginia level to a cumulative 57% rate increase level (i.e., 26% = (1 + 57%)/(1 + 25%) – 1).

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The remainder of this letter provides additional information requested in your March 25 letter. The request is restated in italics for reference.

Is this filing consistent or not with [the December 18, 2013 NAIC Bulletin]? Please provide details that support your response.

We have reviewed the December 18, 2013 NAIC bulletin, provided by the Bureau, regarding alternative long-term care (LTC) premium rate increase filing requirements and believe this filing is consistent with the provisions set forth in the December 18 bulletin. Details supporting compliance are summarized below.

Actuarial Assumptions for Establishing Rate Increase Requests:
Section 5 of the August 29, 2012 actuarial memorandum provides detailed support for the assumptions used in this filing. Items 10 and 11 of the November 7, 2013 response letter provided studies with updated experience through 2012 confirming the reasonableness of the assumptions used in this filing. This filing uses an interest rate consistent with that assumed in the determination of original premiums as required by 14VAC5-130-75.A. However, the Loss Ratio Standard test uses the maximum valuation interest rate for contract reserves as described in the "Application of New Loss Ratio Standards" section below.

Section 17 of the August 29 actuarial memorandum provides the requested increase that is needed on this block of business in order to certify to rate stability. Although the company believes a higher increase is needed on this block of business, the company has limited the requested increase to 26% at this time, as described above. The company plans to seek additional increases.

We understand that the Bureau has reviewed this filing internally and there are no additional fees required to be paid for by the company.

Approval of Rate Increases:
The company believes that a 270% increase is needed on this block of business. However, as described above, the company is willing to accept a 26% increase at this time. As a 26% increase is not a single increase required for certification, the three-year rate guarantee would not apply.

The 26% revised requested increase, if approved, is not an actuarial equivalent cumulative increase over a set number of years. The company does not expect that the three-year monitoring for pre-rate stability would apply. The company plans to submit future requests for additional increases, however, no policyholder will receive more than one rate increase in a 12-month period.

Requirement to Administer Contingent Benefit Upon Lapse:
If the Bureau approves a rate increase, the company will offer insureds a contingent nonforfeiture benefit, if the policy was issued after December 1, 2001 and the cumulative rate increase for that policy triggers the definition of a substantial rate increase.

It is Pyramid Life's policy to only offer contingent nonforfeiture benefits where required by regulation. However, the company is willing to reconsider if needed for a rate increase approval.

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Policyholder Notification of Premium Increase:
Enclosed with this letter is a revised policyholder notification letter as provided by Pyramid Life. The enclosed notification letter includes all of the requirements in the NAIC bulletin as well as some additional requests from the Bureau through previous correspondence. In the future, slight variations in language may occur that do not materially change the information provided to the policyholder. It is our understanding that a revised sample letter does not need to be filed with the Bureau unless requested.

Application of New Loss Ratio Standards:
Attachment 2 to this letter demonstrates the "Application of New Loss Ratio Standard" test for nationwide policy forms issued prior to October 1, 2003 for which the rate increase has been requested and that has in-force Virginia policies. As required by the December 18 NAIC bulletin, present and accumulated values in Attachment 2 are determined at the maximum valuation interest rate for contract reserves over the issue period for these forms which averages 4.5%. A 26% increase on policies issued prior to October 1, 2003 complies with the "Application of New Loss Ratio Standard" as shown in Attachment 2.

Consideration of New Approaches:
Pyramid Life gives insureds the option of reducing their benefits to help offset the impact of the rate increase. Examples of benefit reductions include lowering the maximum daily benefit, shortening the benefit period, and/ or extending the elimination period. These options are also listed in the enclosed sample policyholder notification letter as well as a number for insureds to call to see what options are available to them. A sample calculation providing an example of benefit reductions to offset the requested increase can be provided if desired.

Limitations and Qualifications

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Milliman's work is being delivered to the Bureau, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Bureau may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Bureau, who receive Milliman's work and may include disclaimer language on its work product so stating. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Bureau agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Bureau may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Bureau, or (ii) any applicable regulatory or governmental agency, as required.

In performing this analysis, we relied on data and other information provided by Universal American Financial Services, Inc. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise

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be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose. We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Universal American Financial Services, Inc. to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

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Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2419 or by e-mail at amy.pahl@milliman.com.

Respectfully,

Amy Pahl, FSA, MAAA
Principal & Consulting Actuary

ABP/caw

Attachment 1: State Status Listing
Attachment 2: Demonstration of Compliance with Loss Ratio Requirements with 26% Rate Increase

Enclosure: Sample Policyholder Notification Letter

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Attachment 1
The Pyramid Life Insurance Company
Rate Filing Status as of August 20, 2014
All Jurisdictions in which these Forms are in Force
Policy Forms: C71, C72, C76, C77, C78, C79, C81, and G-20

			Past Increase		2012/2013 Filings				2013/2014 Filings				
Jurisdiction	**Inforce Life Count as of 12/31/2012**	**Annualized Premium as of 12/31/2012**	**Average Increase**	**Date of Past Increase**	**Requested Increase**	**Date of Submission**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date of Submission**	**Date Approved or Filed**	**Amount Approved or Filed**	**Cumulative Increase**
Arkansas	58	72,242	6%	2006	3 ann - 50%	8/16/2012	10/18/2012	10%	50%	10/25/2013	Pending	Pending	17.1%
Arizona	2	3,681	N/A	N/A	Not Filing	-	-	-					0.0%
Colorado*	5	9,414	25%	2006	50%	8/30/2013	2/7/2014	0%					25.0%
Florida*	140	233,961	9%	2012	33%	12/31/2012	Pending	Pending					9.4%
Georgia	9	18,426	10%	2006	3 ann - 50%	8/3/2012	11/20/2012	15%	50%	11/14/2013	7/14/2014	15%	45.5%
Iowa	22	27,170	N/A	N/A	3 ann - 50%	8/6/2012	11/1/2012	20%	50%	12/11/2013	4/8/2014	17%	40.4%
Illinois	452	915,562	25%	2006	3 ann - 50%	7/3/2012	Pending	Pending					25.0%
Indiana	284	424,292	25%	2006	3 ann - 50%	7/25/2012	12/27/2012	15%	Filing Pending				43.6%
Kansas	46	52,058	15%	2006	3 ann - 50%	7/19/2012	12/20/2012	10%	50%	12/17/2013	8/15/2014	50%	89.8%
Kentucky	39	64,289	25%	2006	3 ann - 50%	7/25/2012	10/25/2012	10%	50%	11/14/2013	1/29/2014	22%	67.8%
Louisiana	23	31,251	N/A	N/A	3 ann - 50%	8/15/2012	11/20/2012	0%					0.0%
Michigan	2	4,968	25%	2006	Not Filing	-	-	-					25.0%
Missouri	36	43,454	N/A	N/A	3 ann - 50%	8/2/2012	7/30/2013	22.5%	22.5%**	7/1/2014	7/2/2014	22.5%	50.1%
Mississippi*	49	96,950	25%	2006	3 ann - 25%	7/30/2012	9/21/2012	25%	25%	9/5/2013	10/17/2013	25%	95.3%
North Carolina	109	167,679	N/A	N/A	3 ann - 50%	8/16/2012	7/2/2013	50%	Filing Pending				50.0%
Nebraska	87	134,312	25%	2006	3 ann - 50%	8/20/2012	11/7/2012	50%	50%	10/25/2013	12/11/2013	50%	181.3%
New Mexico	4	8,190	25%	2006	Not Filing	-	-	-					25.0%
Nevada	7	11,127	N/A	N/A	Not Filing	-	-	-					0.0%
Ohio	125	192,650	15%	2006	3 ann - 50%	7/25/2012	9/1/2013	22%	Filing Pending				40.3%
Oklahoma	51	83,217	15%	2006	3 ann - 50%	8/1/2012	10/19/2012	25%	50%	1/9/2014	5/30/2014	25%	79.7%
Oregon	99	138,822	10%	2007	3 ann - 50%	8/9/2012	3/26/2014	25%					37.5%
South Carolina	168	300,902	25%	2006	3 ann - 50%	8/1/2012	12/3/2012	20%	50%	12/10/2013	4/15/2014	20%	80.0%
South Dakota	34	70,646	25%	2006	3 ann - 50%	7/19/2012	9/21/2012	50%	50%	10/18/2013	11/21/2013	50%	181.3%
Tennessee	237	402,647	25%	2006	3 ann - 50%	7/25/2012	11/19/2012	3 ann - 25%					144.1%
Texas	662	988,441	15%	2006	3 ann - 50%	8/27/2012	9/18/2012	0%	50%	11/10/2013	1/27/2014	25%	43.4%
Utah	50	55,701	N/A	N/A	3 ann - 50%	8/27/2012	4/19/2013	50%	50%	5/2/2014	7/2/2014	0%	50.0%
Virginia	394	602,781	25%	2006	3 ann - 50%	8/31/2012	Pending	Pending					25.0%
Wyoming	3	7,711	25%	2006	Not Filing	-	-	-					25.0%

Total	3,197	5,162,542

Average Nationwide Cumulative Rate Level***	57%

**The requested rate increases in this jurisdiction are limited by the department of insurance*
***The requested rate increase was based on a pre-determined multi-year rate increase filing schedule set by the department of insurance*
**** Weighted average based on 2012 annualized premium, excluding Virginia*

Attachment 2
The Pyramid Life Insurance Company
Demonstration of Compliance with Loss Ratio Requirements
Nationwide Experience After 26% Increase
Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

1	Accumulated value of earned premium	112,640,058	x	65%*	=	73,771,465
2	Present value of future projected earned premium at current rate level	36,162,893	x	65%*	=	23,684,199
3a	Present value of future projected premium with requested increase	42,811,993				
3b	Increase in present value of projected earned premium due to requested increase (3a - 2)	6,649,100	x	80%	=	5,319,280
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**102,774,944**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					63,800,968
5b	Present value of future projected incurred claims without the inclusion of active life reserves					83,816,017
6	**Lifetime Incurred Claims with Rate Increase: Sum 5a and 5b**					**147,616,985**
7	Test: 6 is not less than 4					Pass

**average lifetime loss ratio used in original pricing*

@DATX@

@INSNAM@
@OWNAD1@
@OWNAD2@
@OWNAD3@
@OWNCS@

Re: Policy Number: @POLNUM@ New Premium: $@.NEXTPRM@ Premium Mode: @MODY@
Effective Date: @.EFFDT@ Increase %: @%@

Dear Policyholder:

The purpose of any health insurance policy is to help spread the claim costs over a large group of policyholders, so as to reduce the financial burden on any one individual. Whenever covered claims become much greater than anticipated, the premiums from which benefits are paid, must be adjusted. This is now the case with your policy which is guaranteed renewable as long as premiums are paid when due.

We know that premium increases can cause a hardship, and our customer service staff stands ready to assist you with ways to possibly make your payments easier to handle. Strategies to lower your costs include adjusting your Benefit Period; Daily Benefit Amount; or the Elimination Period, if applicable. If you would like to discuss your options, please contact our service staff at 1-800-444-0321 during our normal business hours which are: 8am – 6pm EST Monday – Thursday; 8am – 4pm EST Friday.

Please note that this increase may have triggered a Contingent Benefit Upon Lapse (CBUL) as an option to the rate increase. This allows your policy to lapse for non-payment of premium and receive a paid-up benefit equal to the greater of:

(a) 100% of the premiums paid; or
(b) 30 times the Maximum Daily Benefit as defined in your policy.

The benefits elected for the Contingent Benefit Upon Lapse will begin with a new claim period and will not be reduced by any benefits previously paid. However, in no event, will total claims paid for the new claim period and previous claim periods ever exceed the Lifetime Maximum Benefit Amount before this change.

You are not required to elect the CBUL option if triggered, you may continue to pay your premiums as scheduled to maintain the current policy benefits. We are simply alerting you to all available options. Should you wish to elect the CBUL, please call us within the next 45 days at the number provided above.

We at Pyramid Life are pleased to serve you as a member of our family of policyholders. Please be assured that we will continue to work to keep your premium as reasonable as possible. However, there may be a possibility of future increases as the company feels that a minimum of 270% is required.

Sincerely,

Policyholder Services Department, Pyramid Life Insurance Company

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December 15, 2014

Janet Houser
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

Via SERFF

RE: The Pyramid Life Insurance Company (Pyramid Life)
Company NAIC # 68284
SERFF Tracking # UNAM-128652180
Pyramid Life Policy Forms:

Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

Dear Ms. Houser:

Thank you for reviewing this filing. This letter is in response to your letter dated September 30, 2014 regarding information needed for the above-referenced filing. The remainder of this letter provides additional information requested in your September 30 letter. Each request is restated in italics for reference.

1. *So that a 26% rate increase may be recommended, please amend the Rate/Rule Schedule in SERFF as follows:*
   a. *Update the overall percentage of the last rate revision and the effective date of the last rate revision (7/25528).*
   b. *Under the company rate information section, please amend the overall percentage indicated change to 270% needed to certify rate stability. The overall percentage rate impact as well as the minimum and maximum percentages should be 26%. The written premium change for this program should be amended accordingly.*
   c. *Please amend the Rate Action Information to 26% and include the SERFF tracking number of the prior rate increase. Attach only rate schedules for the proposed increase for each plan to be approved. Current rates should be attached to supporting documentation.*

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The above-listed changes have been made on SERFF by the company.

2. *Please amend the Rate Summary to reflect the 26% proposed rate increase.*

   Enclosed is a revised Rate Summary to reflect the 26% proposed rate increase.

3. *Based on your responses and the revised policyholder notification letter, please address the following:*
   a. *The management of the Bureau of Insurance (BOI) has directed that policyholder letters provide an explanation for the rate increase in consumer friendly language including the driving factors contributing to the increase. As a result, we request paragraph one be expanded to include an explanation as to why claims are greater than anticipated. What are the contributing factors?*

      Enclosed with this letter is a revised sample policyholder notification letter as provided by Pyramid Life. Unfortunately, the requested paragraph has not been added; we understand from the company that this is due to internal limitations that restrict the length of the letter to a single page. In the future, slight variations in language may occur that do not materially change the information provided to the policyholder. It is our understanding that a revised sample letter does not need to be filed with the Bureau unless requested.

      Additionally, Pyramid Life's professionally trained customer service representatives are able to answer questions from insureds regarding the cause of the rate increase in a consumer friendly manner.

   b. *Please include in the letter details regarding the options available for reducing the premium rather than having the insured contact customer services only.*

      The enclosed sample policyholder notification letter includes a listing of available options of adjusting the benefit period, daily benefit amount, or the elimination period.

   c. *For compliance with the bulletin, please confirm the following:*
      i. *For pre-stability policies, implementation of the contingent benefit upon lapse will be provided 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.*
      ii. *For policies that have reached their 20th duration, please provide the contingent benefit upon lapse without reference to the table of trigger percentage. For policies which have not reached their 20th duration, any percentage value in excess of 100% will be reduced to 100%.*
      iii. *The letter has indicated the policy is guaranteed renewable; however, this should be expanded so that the insured understands its meaning.*
      iv. *The letter has indicated premium rates may increase again in the future. According to the filing, a 270% rate increase is needed and the Bureau feels this should be communicated in the policyholder letter.*

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Pyramid Life is willing to offer every policyholder affected by the rate increase the option of contingent benefit upon lapse. If the 26% is approved, no policyholder will reach the 100% trigger so the request to revise the trigger for polices that have reached their 20th duration does not apply. We understand that the company is not able to send separate letters to policyholders who have reached the 20th duration that omit reference to the trigger due to administrative limitations.

The enclosed sample policyholder notification letter includes expanded language regarding the guaranteed renewability of the policy and a statement that a 270% increase is needed on this block of business.

d. *The company has stated the three year rate guarantee is not applicable since the 26% increase is not a single increase required for certification. The Bureau is of the opinion the Model Bulletin only states that if a single increase of the requested amount (in this case, 26%) is approved, the insurer would agree to not implement any future increases for three years from the date of implementation. For compliance with the bulletin, is the company willing to commit to this guarantee?*

   The company has indicated that it is not willing to guarantee the rates for three years. The company anticipates filing for subsequent rate increases to achieve the originally requested cumulative 238% increase in all jurisdictions to the extent practical and cost effective to do so. If no increase were allowed for three years from the date of implementation, Virginia would continue to lag behind the nationwide average as other states continue to approve additional rate increases on this block of business.

4. *As noted previously, the company does plan to request additional rate increases. What loss ratio is the company targeting that would result in additional requests?*

   As stated in section 17 of the actuarial memorandum dated August 29, 2012, the company management has indicated that, if a 270% rate increase were implemented in the near future, no future premium rate increases would be anticipated unless experience is more than moderately adverse. Moderately adverse conditions are defined as a 15% increase in the future loss ratio.

   The 270% rate increase was determined by targeting a 65% lifetime loss ratio using current assumptions. For reference, the margin for moderately adverse experience is then an 8% deterioration in the lifetime loss ratio that the company would allow before the 71% threshold is met.

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In performing this analysis, we relied on data and other information provided by Universal American Financial Services, Inc. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose. We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Universal American Financial Services, Inc. to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

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Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2419 or by e-mail at amy.pahl@milliman.com.

Respectfully,

Amy Pahl, FSA, MAAA
Principal & Consulting Actuary, Milliman, Inc.

ABP/kcy

Enclosures: Sample Policyholder Notification Letter as provided by Pyramid Life
Revised Rate Filing Summary Form Reflecting a 26% Increase

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Reset Form

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

Company Name and NAIC Number: The Pyramid Life Insurance Company; NAIC # 68284

SERFF Tracking Number: UNAM-128652180

Effective Date: Next premium billing date following a 60-day notification period following effective date of rate increase.

(Projected) Number of Insureds Affected: 394

New Rates

Average Annual Premium Per Member: $1,530

Revised Rates

Average Annual Premium Per Member: $1,928

Average Requested Percentage Rate Change Per Member: 26%

Minimum Requested Percentage Rate Change Per Member: 26%

Maximum Requested Percentage Rate Change Per Member: 26%

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

Form#	"Product Name"(if applicable)
C71VA	Comprehensive Long-Term Care
C72VA	Comprehensive Long-Term Care
C77	Comprehensive Long-Term Care
C79	Home Health Care Only
C81VA	Home Health Care Only
C76VA	Nursing Home Only
C78	Nursing Home Only
G-20-A	Nursing Home Only

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.

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

When these products were originally priced, Pyramid Life's actuaries needed to make various assumptions about future results. Based on actual experience, Pyramid Life has determined that certain assumptions need to be updated and this resulted in an increase to premiums. One example is that people are living longer and keeping their policies for a longer time than expected. This means Pyramid Life expects to pay more claims in the future. The magnitude of the increase was determined based on projections reflecting actual experience, the revised assumptions, and the resulting lifetime loss ratio.

The original and current assumptions are provided in Exhibit VI and section 5 of the August 29, 2012 actuarial memorandum, respectively, and are summarized in the table below. Table 1 shows the impact that each change in the assumptions from pricing to current has on the loss ratio. The table shows the impact on the lifetime loss ratio for each incremental change from original pricing. The impact on the loss ratio is equal to the lifetime loss ratio reflecting each step in the incremental change from original pricing assumptions to current assumptions divided by the prior loss ratio minus 1. The total impact equals the product of each changed assumption's impact on the loss ratio (e.g., 41% = (1 + 23%) x (1 + 2%) x (1 + 13%) x (1 + 0%) – 1). As seen in Table 1, the requested increase is needed due to a combination of adverse morbidity and historical experience, and higher persistency.

Table 1a
Nationwide Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	23%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**41%**

Table 1b
Nationwide Policies Issued On or After October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	-13%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	4%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	29%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**17%**

Table 1c
Nationwide Policies Regardless of Issue Date
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	21%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**39%**

Pyramid Life Insurance Company

Current Annual Premiums Per Unit - C71VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	47.53	42.89	60.75	54.78	68.08	61.35
51	50.65	45.61	65.03	58.59	73.01	65.71
52	54.18	48.74	69.88	62.86	78.60	70.66
53	58.14	52.23	75.33	67.69	84.86	76.20
54	62.60	56.18	81.44	73.11	91.90	82.44
55	67.60	60.59	88.30	79.19	99.80	89.44
56	72.54	64.94	95.13	85.25	107.68	96.41
57	78.03	69.78	102.69	91.95	116.40	104.15
58	84.04	75.09	111.01	99.33	126.01	112.65
59	90.65	80.94	120.15	107.45	136.58	122.01
60	97.91	87.38	130.23	116.38	148.23	132.31
61	105.36	93.96	140.59	125.56	160.20	142.90
62	113.44	101.11	151.81	135.54	173.23	154.39
63	122.19	108.86	163.99	146.34	187.34	166.86
64	131.68	117.25	177.23	158.06	202.69	180.39
65	141.96	126.36	191.60	170.81	219.39	195.08
66	158.20	140.75	214.08	190.78	245.41	218.03
67	177.41	157.78	240.70	214.39	276.26	245.20
68	198.95	176.86	270.68	240.95	311.04	275.76
69	223.13	198.28	304.41	270.85	350.25	310.19
70	240.25	213.45	328.56	292.25	378.44	334.88
71	267.75	237.79	367.24	326.45	423.56	374.30
72	299.93	266.26	412.63	367.25	476.59	420.55
73	335.71	297.93	463.35	411.38	536.03	472.23
74	375.45	333.04	519.93	461.28	602.49	529.81
75	400.76	355.46	556.44	493.49	645.60	567.11
76	439.28	389.46	612.15	542.46	711.56	623.75
77	480.53	425.85	672.23	595.19	782.96	684.76
78	524.10	464.21	736.23	651.21	859.39	749.70
79	569.43	504.09	803.40	709.89	939.95	817.75
80	622.36	550.63	882.00	778.51	1,034.36	897.36
81	676.34	598.06	962.84	848.96	1,131.93	979.16
82	731.08	646.15	1,045.55	920.91	1,232.23	1,062.79
83	787.09	695.31	1,130.94	995.04	1,336.28	1,149.05
84	843.43	744.63	1,217.48	1,069.89	1,442.25	1,236.15

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C71VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	59.88	54.04	76.55	69.02	85.77	77.30
51	63.82	57.47	81.93	73.82	92.00	82.80
52	68.26	61.41	88.04	79.21	99.04	89.03
53	73.25	65.80	94.91	85.29	106.93	96.01
54	78.88	70.78	102.61	92.12	115.79	103.87
55	85.18	76.34	111.26	99.78	125.75	112.69
56	91.40	81.82	119.86	107.42	135.67	121.48
57	98.31	87.92	129.39	115.86	146.66	131.23
58	105.89	94.61	139.88	125.15	158.78	141.94
59	114.22	101.98	151.39	135.39	172.08	153.74
60	123.37	110.09	164.08	146.63	186.76	166.71
61	132.76	118.39	177.14	158.21	201.85	180.05
62	142.93	127.40	191.28	170.78	218.26	194.53
63	153.96	137.17	206.62	184.39	236.05	210.25
64	165.91	147.74	223.30	199.16	255.39	227.29
65	178.87	159.22	241.42	215.22	276.43	245.79
66	199.33	177.35	269.73	240.38	309.22	274.71
67	223.54	198.80	303.28	270.13	348.09	308.95
68	250.68	222.85	341.05	303.60	391.91	347.46
69	281.14	249.83	383.56	341.27	441.32	390.84
70	302.72	268.95	413.99	368.24	476.83	421.94
71	337.37	299.61	462.72	411.33	533.69	471.62
72	377.91	335.49	519.91	462.74	600.50	529.89
73	423.00	375.39	583.82	518.33	675.39	595.00
74	473.07	419.63	655.11	581.21	759.13	667.56
75	504.96	447.88	701.11	621.79	813.46	714.56
76	553.49	490.72	771.31	683.50	896.57	785.93
77	605.46	536.57	847.00	749.94	986.53	862.80
78	660.37	584.91	927.64	820.53	1,082.83	944.62
79	717.48	635.15	1,012.28	894.46	1,184.34	1,030.37
80	784.18	693.79	1,111.32	980.93	1,303.30	1,130.68
81	852.19	753.56	1,213.18	1,069.69	1,426.23	1,233.74
82	921.15	814.15	1,317.39	1,160.35	1,552.60	1,339.11
83	991.73	876.09	1,424.98	1,253.75	1,683.71	1,447.80
84	1,062.72	938.23	1,534.02	1,348.06	1,817.24	1,557.55

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Current Annual Premiums Per Unit - C72VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	110.53	99.73	141.29	127.40	158.33	142.66
51	117.28	105.63	150.58	135.64	169.06	152.16
52	124.89	112.35	161.09	144.90	181.19	162.88
53	133.43	119.85	172.86	155.35	194.75	174.89
54	143.03	128.34	186.08	167.05	209.99	188.36
55	153.76	137.80	200.84	180.13	227.01	203.44
56	164.25	147.05	215.40	193.03	243.81	218.31
57	175.94	157.35	231.55	207.34	262.49	234.85
58	186.96	167.06	246.98	220.98	280.35	250.63
59	199.84	178.44	264.89	236.88	301.10	268.98
60	213.85	190.81	284.41	254.18	323.73	288.96
61	226.80	202.25	302.61	270.26	344.84	307.60
62	239.41	213.39	320.40	286.05	365.60	325.84
63	252.75	225.18	339.21	302.70	387.51	345.15
64	265.46	236.36	357.28	318.65	408.61	363.65
65	280.24	249.44	378.23	337.19	433.06	385.08
66	305.65	271.94	413.59	368.56	474.15	421.24
67	335.56	298.43	455.28	405.51	522.54	463.79
68	366.23	325.56	498.25	443.54	572.55	507.63
69	399.51	355.01	545.06	484.98	627.14	555.40
70	420.68	373.75	575.31	511.73	662.65	586.36
71	457.80	406.58	627.91	558.18	724.20	639.98
72	503.54	447.03	692.75	615.45	800.15	706.05
73	547.13	485.55	755.14	670.44	873.59	769.60
74	597.41	529.94	827.31	733.98	958.68	843.04
75	622.38	552.03	864.13	766.38	1,002.59	880.70
76	665.51	590.05	927.40	821.84	1,078.03	944.98
77	709.90	629.13	993.11	879.30	1,156.71	1,011.64
78	749.46	663.81	1,052.80	931.24	1,228.93	1,072.06
79	797.20	705.71	1,124.75	993.85	1,315.93	1,144.85
80	852.64	754.36	1,208.34	1,066.56	1,417.08	1,229.39
81	919.81	813.38	1,309.45	1,154.59	1,539.43	1,331.66
82	986.95	872.30	1,411.49	1,243.23	1,663.50	1,434.76
83	1,054.70	931.73	1,515.45	1,333.35	1,790.61	1,539.73
84	1,130.19	997.80	1,631.41	1,433.64	1,932.63	1,656.44

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C72VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	139.26	125.65	178.02	160.52	199.49	179.75
51	147.77	133.09	189.72	170.90	213.02	191.72
52	157.36	141.56	202.97	182.57	228.30	205.22
53	168.12	151.01	217.81	195.74	245.39	220.36
54	180.21	161.71	234.45	210.48	264.58	237.34
55	193.74	173.63	253.06	226.96	286.04	256.33
56	206.96	185.28	271.40	243.21	307.20	275.07
57	221.68	198.26	291.75	261.25	330.73	295.91
58	235.57	210.50	311.19	278.43	353.24	315.79
59	251.80	224.83	333.76	298.46	379.39	338.91
60	269.45	240.42	358.36	320.26	407.89	364.09
61	285.77	254.84	381.29	340.53	434.50	387.58
62	301.66	268.87	403.70	360.42	460.66	410.56
63	318.47	283.72	427.41	381.40	488.27	434.89
64	334.48	297.82	450.17	401.50	514.85	458.20
65	353.10	314.29	476.56	424.86	545.66	485.19
66	385.12	342.64	521.12	464.39	597.43	530.76
67	422.81	376.02	573.65	510.95	658.40	584.37
68	461.44	410.21	627.80	558.86	721.41	639.61
69	503.39	447.32	686.78	611.07	790.19	699.80
70	530.05	470.93	724.89	644.77	834.94	738.82
71	576.83	512.28	791.17	703.30	912.49	806.37
72	634.46	563.25	872.87	775.47	1,008.19	889.62
73	689.38	611.79	951.47	844.75	1,100.72	969.70
74	752.74	667.72	1,042.41	924.81	1,207.93	1,062.23
75	784.19	695.55	1,088.80	965.63	1,263.26	1,109.68
76	838.55	743.46	1,168.52	1,035.52	1,358.31	1,190.67
77	894.47	792.70	1,251.32	1,107.92	1,457.46	1,274.66
78	944.32	836.40	1,326.53	1,173.36	1,548.45	1,350.80
79	1,004.47	889.20	1,417.19	1,252.25	1,658.07	1,442.51
80	1,074.32	950.50	1,522.51	1,343.87	1,785.51	1,549.03
81	1,158.96	1,024.85	1,649.91	1,454.78	1,939.68	1,677.89
82	1,243.56	1,099.10	1,778.47	1,566.46	2,096.01	1,807.80
83	1,328.92	1,173.97	1,909.47	1,680.02	2,256.17	1,940.05
84	1,424.04	1,257.23	2,055.58	1,806.38	2,435.11	2,087.11

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Current Premiums for Long Term Care Policy Form C76VA

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	28.96	35.65	43.84	54.58	27.38	33.54	41.31	51.39	26.61	32.26	39.50	48.89
51	30.15	37.63	46.75	58.41	28.39	35.26	43.91	54.85	27.53	33.84	41.89	52.06
52	31.35	39.60	49.66	62.25	29.40	36.99	46.50	58.30	28.44	35.41	44.29	55.25
53	32.54	41.56	52.58	66.09	30.41	38.71	49.10	61.76	29.35	36.98	46.68	58.43
54	33.74	43.54	55.49	69.93	31.43	40.44	51.69	65.21	30.26	38.55	49.08	61.61
55	34.93	45.51	58.40	73.76	32.44	42.16	54.29	68.68	31.18	40.13	51.46	64.79
56	37.05	49.00	63.48	80.10	34.23	45.21	58.84	74.35	32.81	42.91	55.63	69.98
57	39.16	52.49	68.55	86.44	36.03	48.26	63.39	80.03	34.44	45.70	59.79	75.16
58	41.29	55.98	73.64	92.78	37.81	51.33	67.93	85.69	36.08	48.48	63.95	80.34
59	43.40	59.46	78.71	99.11	39.61	54.38	72.48	91.36	37.70	51.26	68.11	85.53
60	45.53	62.95	83.79	105.45	41.40	57.43	77.03	97.04	39.34	54.05	72.28	90.71
61	49.03	68.70	92.10	115.48	44.36	62.46	84.43	105.93	42.00	58.63	79.01	98.80
62	52.53	74.44	100.43	125.49	47.31	67.50	91.83	114.81	44.68	63.19	85.75	106.88
63	56.04	80.19	108.74	135.51	50.28	72.53	99.23	123.71	47.34	67.76	92.48	114.96
64	59.54	85.93	117.06	145.53	53.23	77.56	106.63	132.60	50.01	72.33	99.21	123.04
65	63.04	91.68	125.38	155.55	56.19	82.60	114.03	141.49	52.68	76.90	105.95	131.13
66	69.35	101.88	139.99	172.85	61.53	91.53	126.96	156.90	57.51	85.04	117.76	145.15
67	75.66	112.08	154.60	190.15	66.85	100.45	139.91	172.31	62.35	93.18	129.58	159.19
68	81.96	122.28	169.20	207.45	72.19	109.36	152.85	187.73	67.18	101.30	141.40	173.21
69	88.28	132.48	183.81	224.75	77.51	118.29	165.80	203.14	72.01	109.44	153.21	187.25
70	94.59	142.68	198.43	242.05	82.85	127.21	178.74	218.55	76.85	117.58	165.03	201.28
71	104.46	158.44	220.95	268.56	91.15	141.06	198.76	242.08	84.33	130.11	183.14	222.56
72	114.33	174.20	247.23	295.09	99.45	154.93	218.79	265.60	91.80	142.64	201.25	243.85
73	124.20	189.95	266.01	321.60	107.74	168.78	238.80	289.14	99.29	155.18	219.38	265.13
74	134.06	205.71	288.54	348.13	116.04	182.64	258.83	312.66	106.76	167.70	237.49	286.41
75	143.94	221.48	311.06	374.64	124.34	196.49	278.85	336.19	114.24	180.24	255.60	307.70
76	158.59	245.15	344.71	413.13	136.83	217.15	308.60	370.20	125.49	199.11	282.53	338.36
77	173.25	268.81	378.36	451.60	149.31	237.81	338.35	404.21	136.75	217.98	309.44	369.04
78	187.90	292.49	412.01	490.09	161.79	258.48	368.10	438.24	148.00	236.85	336.36	399.70
79	202.56	316.15	445.66	528.56	174.28	279.14	397.85	472.25	159.26	255.71	363.28	430.38
80	217.21	339.83	479.31	567.05	186.76	299.80	427.60	506.26	170.51	274.59	390.20	461.04
81	235.83	369.60	520.93	613.54	202.48	325.81	464.09	547.35	184.63	298.10	423.33	497.58
82	254.43	399.38	562.53	660.04	218.19	351.83	500.58	588.44	198.73	321.61	456.46	534.11
83	273.04	429.14	604.14	706.53	233.90	377.84	537.05	629.53	212.84	345.14	489.59	570.65
84	291.64	458.91	645.74	753.03	249.61	403.85	573.54	670.61	226.94	368.65	522.73	607.19

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Current Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	14.49	23.18	33.31	44.20	12.74	19.79	29.34	39.05	11.18	18.39	27.25	36.18
51	59%	14.91	23.89	35.59	44.59	12.95	20.19	31.68	41.20	11.66	19.29	28.41	37.20
52	58%	15.34	24.59	37.86	44.98	13.16	20.59	29.51	43.36	12.15	20.19	29.58	38.24
53	57%	16.89	26.99	40.93	49.74	14.31	23.01	33.10	46.94	13.30	22.13	32.49	44.44
54	56%	18.70	29.83	44.30	55.44	15.71	25.84	37.41	50.88	14.59	24.29	35.78	46.20
55	55%	20.60	32.78	47.89	61.23	17.19	28.68	41.80	54.94	15.90	26.49	39.11	50.54
56	54%	22.46	35.70	51.60	66.69	18.65	31.34	45.93	58.99	17.19	28.64	42.35	54.69
57	53%	24.24	38.53	55.39	71.66	20.05	33.78	49.66	62.96	18.43	30.73	45.44	58.56
58	52%	25.93	41.25	59.23	76.18	21.40	36.00	53.06	66.89	19.63	32.74	48.40	62.16
59	51%	27.55	43.93	63.10	80.34	22.71	38.11	56.23	70.79	20.81	34.74	51.30	65.59
60	50%	29.14	46.59	67.03	84.36	24.01	40.20	59.31	74.73	22.03	36.75	54.21	68.94
61	48%	30.74	49.30	71.00	88.41	25.35	42.36	62.46	78.74	23.28	38.84	57.21	72.33
62	46%	32.39	52.13	75.04	92.65	26.74	44.68	65.80	82.88	24.59	41.04	60.36	75.86
63	44%	34.10	55.08	79.18	97.19	28.23	47.19	69.41	87.16	25.98	43.38	63.70	79.61
64	42%	35.91	58.19	83.41	102.09	29.79	49.91	73.33	91.61	27.44	45.85	67.25	83.61
65	40%	37.83	61.43	87.76	107.33	31.46	52.86	77.54	96.21	28.98	48.45	70.99	87.85
66	38%	39.83	64.79	92.24	112.86	33.21	55.98	81.99	100.95	30.56	51.16	74.88	92.30
67	36%	41.89	68.23	96.84	118.58	35.04	59.20	86.58	105.76	32.16	53.95	78.86	96.90
68	34%	44.01	71.69	101.53	124.36	36.90	62.45	91.21	110.61	33.78	56.78	82.89	101.56
69	32%	46.14	75.13	106.30	130.06	38.76	65.64	95.75	115.45	35.36	59.58	86.88	106.20
70	30%	48.24	78.48	111.11	135.55	40.60	68.70	100.09	120.20	36.89	62.31	90.76	110.70
71	28%	50.29	81.71	115.91	140.71	42.38	71.56	104.14	124.81	38.35	64.94	94.49	114.99
72	26%	52.26	84.79	120.65	145.46	44.08	74.18	107.86	129.25	39.73	67.43	98.01	119.01
73	24%	54.14	87.69	125.24	149.79	45.66	76.54	111.23	133.46	41.01	69.75	101.33	122.73
74	22%	55.90	90.43	129.64	153.73	47.14	78.65	114.28	137.45	42.24	71.91	104.43	126.13
75	20%	57.58	93.03	133.76	157.35	48.49	80.56	117.11	141.20	43.41	73.90	107.35	129.24
76	19%	59.16	95.51	137.55	160.80	49.74	82.35	119.85	144.73	44.56	75.75	110.14	132.13
77	18%	60.68	97.96	140.95	164.24	50.90	84.10	122.65	148.04	45.71	77.50	112.86	134.86
78	17%	62.18	100.39	143.91	167.81	52.01	85.91	125.64	151.18	46.90	79.16	115.56	137.55
79	16%	63.66	102.85	146.45	171.66	53.09	87.85	128.94	154.14	48.15	80.79	118.28	140.23
80	15%	65.16	105.35	148.59	175.79	54.16	89.94	132.55	156.94	49.45	82.38	120.96	142.93
81	14%	66.69	107.83	150.39	180.05	55.24	92.11	136.34	159.51	50.76	83.90	123.54	145.58
82	13%	68.20	110.13	151.99	184.03	56.28	94.19	139.94	161.74	51.99	85.26	125.75	147.96
83	12%	69.60	111.98	153.59	186.95	57.25	95.76	142.65	163.44	52.98	86.33	127.23	149.68
84	11%	70.74	112.96	155.49	187.55	58.01	96.23	143.34	164.25	53.45	86.80	127.30	150.05

Pyramid Life Insurance Company

DISCOUNT for C76VA LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Company

Requested Premiums for Long Term Care Policy Form C76VA

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	36.49	44.92	55.24	68.76	34.49	42.26	52.05	64.75	33.53	40.65	49.77	61.60
51	37.99	47.41	58.91	73.60	35.77	44.43	55.33	69.11	34.68	42.64	52.78	65.60
52	39.50	49.90	62.57	78.44	37.04	46.60	58.59	73.46	35.83	44.62	55.80	69.62
53	41.00	52.37	66.24	83.27	38.32	48.78	61.87	77.82	36.98	46.59	58.81	73.62
54	42.51	54.86	69.91	88.11	39.60	50.95	65.13	82.17	38.13	48.57	61.83	77.63
55	44.01	57.35	73.58	92.94	40.87	53.12	68.40	86.53	39.28	50.56	64.84	81.63
56	46.68	61.74	79.98	100.93	43.12	56.97	74.14	93.68	41.34	54.07	70.09	88.17
57	49.34	66.13	86.37	108.91	45.39	60.81	79.87	100.83	43.39	57.58	75.33	94.70
58	52.02	70.53	92.78	116.90	47.64	64.67	85.59	107.97	45.45	61.08	80.58	101.23
59	54.68	74.92	99.18	124.88	49.91	68.51	91.32	115.12	47.50	64.59	85.82	107.76
60	57.36	79.32	105.57	132.87	52.16	72.36	97.05	122.27	49.57	68.10	91.07	114.30
61	61.77	86.56	116.05	145.50	55.90	78.70	106.38	133.47	52.92	73.87	99.56	124.49
62	66.18	93.79	126.54	158.11	59.61	85.05	115.70	144.66	56.29	79.62	108.05	134.66
63	70.61	101.04	137.01	170.75	63.35	91.38	125.02	155.88	59.65	85.38	116.52	144.85
64	75.02	108.27	147.50	183.36	67.06	97.73	134.35	167.08	63.02	91.13	125.01	155.03
65	79.43	115.51	157.97	195.99	70.80	104.08	143.67	178.27	66.37	96.89	133.50	165.22
66	87.38	128.36	176.38	217.79	77.52	115.32	159.97	197.69	72.47	107.15	148.38	182.89
67	95.33	141.21	194.80	239.59	84.23	126.57	176.29	217.11	78.56	117.40	163.26	200.58
68	103.27	154.07	213.19	261.39	90.96	137.80	192.59	236.53	84.64	127.64	178.16	218.25
69	111.23	166.92	231.60	283.19	97.67	149.04	208.91	255.95	90.74	137.89	193.05	235.94
70	119.18	179.77	250.02	304.98	104.39	160.29	225.21	275.37	96.83	148.14	207.93	253.61
71	131.62	199.63	278.40	338.39	114.85	177.74	250.44	305.01	106.25	163.94	230.75	280.43
72	144.05	219.49	311.50	371.81	125.31	195.21	275.67	334.66	115.67	179.72	253.58	307.25
73	156.49	239.34	335.18	405.22	135.75	212.66	300.89	364.31	125.10	195.52	276.41	334.06
74	168.92	259.20	363.56	438.64	146.21	230.12	326.12	393.95	134.52	211.30	299.23	360.88
75	181.36	279.06	391.94	472.04	156.67	247.57	351.35	423.60	143.94	227.10	322.06	387.70
76	199.82	308.89	434.34	520.54	172.40	273.61	388.84	466.45	158.11	250.88	355.98	426.34
77	218.30	338.70	476.74	569.02	188.13	299.64	426.32	509.31	172.31	274.65	389.89	464.99
78	236.75	368.53	519.14	617.51	203.85	325.68	463.81	552.18	186.48	298.43	423.82	503.62
79	255.23	398.35	561.53	665.99	219.59	351.71	501.29	595.04	200.67	322.20	457.73	542.27
80	273.69	428.18	603.93	714.48	235.32	377.75	538.78	637.89	214.85	345.98	491.65	580.91
81	297.14	465.70	656.37	773.06	255.12	410.52	584.75	689.66	232.63	375.61	533.39	626.94
82	320.58	503.21	708.78	831.65	274.92	443.30	630.72	741.43	250.39	405.23	575.14	672.98
83	344.03	540.71	761.21	890.22	294.71	476.08	676.68	793.20	268.18	434.87	616.88	719.02
84	367.46	578.23	813.63	948.81	314.51	508.85	722.66	844.97	285.94	464.50	658.63	765.06

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Requested Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	18.25	29.20	41.97	55.69	16.05	24.93	36.97	49.20	14.08	23.17	34.34	45.58
51	59%	18.79	30.10	44.84	56.18	16.32	25.44	39.91	51.91	14.69	24.30	35.80	46.87
52	58%	19.33	30.98	47.71	56.67	16.58	25.94	37.19	54.64	15.31	25.44	37.26	48.18
53	57%	21.28	34.00	51.57	62.67	18.03	29.00	41.71	59.14	16.76	27.88	40.93	55.99
54	56%	23.56	37.58	55.82	69.85	19.80	32.56	47.14	64.10	18.38	30.60	45.08	58.21
55	55%	25.96	41.30	60.34	77.14	21.66	36.13	52.67	69.22	20.03	33.37	49.28	63.68
56	54%	28.30	44.98	65.02	84.03	23.50	39.49	57.87	74.32	21.66	36.08	53.36	68.91
57	53%	30.54	48.54	69.79	90.29	25.26	42.56	62.57	79.33	23.22	38.71	57.25	73.79
58	52%	32.67	51.98	74.62	95.98	26.96	45.36	66.86	84.28	24.73	41.25	60.98	78.32
59	51%	34.71	55.35	79.51	101.23	28.62	48.02	70.84	89.19	26.22	43.77	64.64	82.64
60	50%	36.71	58.70	84.45	106.30	30.26	50.65	74.73	94.15	27.75	46.31	68.31	86.86
61	48%	38.73	62.12	89.46	111.40	31.94	53.38	78.70	99.21	29.33	48.94	72.09	91.13
62	46%	40.81	65.68	94.55	116.74	33.69	56.29	82.91	104.42	30.98	51.71	76.06	95.59
63	44%	42.97	69.39	99.76	122.46	35.56	59.46	87.46	109.82	32.73	54.65	80.26	100.31
64	42%	45.25	73.32	105.10	128.63	37.53	62.89	92.39	115.43	34.57	57.77	84.74	105.35
65	40%	47.66	77.40	110.58	135.23	39.64	66.61	97.70	121.23	36.51	61.05	89.44	110.69
66	38%	50.18	81.63	116.22	142.21	41.85	70.53	103.30	127.20	38.51	64.46	94.34	116.30
67	36%	52.78	85.96	122.02	149.40	44.15	74.59	109.08	133.26	40.52	67.98	99.37	122.09
68	34%	55.46	90.33	127.92	156.70	46.49	78.69	114.93	139.37	42.56	71.54	104.44	127.97
69	32%	58.13	94.66	133.94	163.88	48.84	82.70	120.65	145.47	44.56	75.06	109.46	133.81
70	30%	60.78	98.88	140.00	170.79	51.16	86.56	126.11	151.45	46.48	78.51	114.36	139.48
71	28%	63.36	102.96	146.05	177.30	53.39	90.17	131.21	157.26	48.32	81.82	119.05	144.88
72	26%	65.85	106.83	152.02	183.28	55.53	93.46	135.91	162.86	50.05	84.96	123.50	149.96
73	24%	68.21	110.49	157.80	188.73	57.53	96.44	140.14	168.16	51.68	87.89	127.67	154.63
74	22%	70.43	113.94	163.34	193.69	59.39	99.10	143.99	173.19	53.22	90.61	131.58	158.92
75	20%	72.54	117.21	168.54	198.26	61.09	101.51	147.56	177.91	54.70	93.11	135.26	162.84
76	19%	74.54	120.35	173.31	202.61	62.67	103.76	151.01	182.35	56.15	95.45	138.77	166.48
77	18%	76.45	123.43	177.60	206.94	64.13	105.97	154.54	186.53	57.60	97.65	142.21	169.93
78	17%	78.34	126.49	181.33	211.44	65.54	108.25	158.30	190.48	59.09	99.74	145.61	173.31
79	16%	80.21	129.59	184.53	216.29	66.89	110.69	162.46	194.21	60.67	101.79	149.03	176.68
80	15%	82.10	132.74	187.22	221.49	68.24	113.32	167.01	197.74	62.31	103.79	152.41	180.09
81	14%	84.03	135.86	189.49	226.86	69.60	116.06	171.79	200.99	63.96	105.71	155.66	183.42
82	13%	85.93	138.76	191.50	231.87	70.91	118.68	176.32	203.79	65.50	107.43	158.45	186.43
83	12%	87.70	141.09	193.52	235.56	72.14	120.66	179.74	205.93	66.75	108.77	160.30	188.59
84	11%	89.13	142.33	195.91	236.31	73.10	121.24	180.61	206.96	67.35	109.37	160.40	189.06

Pyramid Life Insurance Company

DISCOUNT for C76VA LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Companies
Form C77VA
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	19.85	22.15	23.04	26.84
35-39	21.80	25.15	26.35	32.41
40	23.75	28.20	29.86	36.58
41	24.25	29.16	31.08	37.89
42	25.13	30.68	32.91	39.93
43	26.36	32.74	35.36	42.73
44	27.96	35.35	38.43	46.25
45	29.94	38.53	42.11	50.53
46	32.38	42.39	46.59	55.78
47	35.29	46.98	51.85	61.98
48	38.51	52.03	57.65	68.81
49	41.90	57.31	63.71	75.94
50	45.28	62.60	69.78	83.04
51	48.61	67.86	75.80	90.04
52	52.01	73.24	81.95	97.19
53	55.54	78.79	88.29	104.54
54	59.21	84.58	94.90	112.18
55	63.08	90.64	101.84	120.16
56	67.05	96.84	108.95	128.35
57	71.11	103.14	116.23	136.68
58	75.38	109.75	123.84	145.39
59	79.99	116.90	132.01	154.73
60	85.08	124.81	140.94	164.90
61	90.61	133.49	150.61	175.91
62	96.53	142.78	160.90	187.60
63	102.83	152.66	171.81	199.99
64	109.56	163.15	183.38	213.09
65	116.76	174.20	195.63	226.93
66	123.78	184.84	207.46	240.20
67	130.60	195.09	218.88	252.91
68	138.18	206.40	231.50	266.99
69	147.37	220.25	246.94	284.33
70	159.43	238.11	266.84	306.86
71	172.71	258.09	289.16	332.25
72	186.70	279.21	312.83	359.19
73	203.38	304.30	340.86	391.21
74	224.73	336.19	376.34	431.86
75	252.74	377.71	422.29	484.65
76	286.71	428.15	477.96	548.99
77	325.34	485.59	541.34	622.53
78	369.64	551.14	613.53	706.16
79	420.64	625.93	695.68	800.76
80	479.36	711.04	788.91	907.25
81	547.44	809.08	895.99	1,028.75
82	624.15	919.30	1,016.15	1,164.69
83	707.11	1,037.83	1,145.28	1,310.33
84	793.89	1,160.74	1,279.21	1,460.94

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	18.95	21.19	22.03	25.66
35-39	20.81	24.05	25.20	31.00
40	22.66	26.96	28.55	34.95
41	23.10	27.76	29.59	36.08
42	23.89	29.09	31.21	37.89
43	25.01	30.96	33.44	40.43
44	26.49	33.36	36.26	43.68
45	28.31	36.30	39.68	47.64
46	30.59	39.93	43.88	52.55
47	33.31	44.24	48.84	58.39
48	36.33	49.01	54.31	64.83
49	39.50	54.00	60.04	71.56
50	42.66	59.00	65.75	78.25
51	45.80	63.95	71.43	84.85
52	49.01	65.26	77.23	91.58
53	52.35	74.25	83.20	98.51
54	55.79	79.70	89.43	105.70
55	59.44	85.41	95.96	113.23
56	63.19	91.25	102.66	120.94
57	67.01	97.19	109.51	128.80
58	71.03	103.43	116.69	137.01
59	75.38	110.16	124.39	145.80
60	80.16	117.61	132.81	155.39
61	85.39	125.79	141.93	165.76
62	90.96	134.54	151.61	176.79
63	96.90	143.86	161.90	188.46
64	103.25	153.74	172.80	200.80
65	110.03	164.15	184.34	213.84
66	116.65	174.19	195.51	226.36
67	123.13	183.88	206.29	238.38
68	130.29	194.56	218.20	251.65
69	139.01	207.61	232.75	267.99
70	150.18	224.38	251.45	289.16
71	162.49	243.08	272.36	312.95
72	175.38	262.78	294.50	338.15
73	190.75	286.20	320.73	368.11
74	210.53	316.03	353.96	406.19
75	236.60	354.96	397.09	455.73
76	268.35	402.31	449.41	516.19
77	304.51	456.30	509.00	585.35
78	346.03	517.93	576.90	664.00
79	393.80	588.23	654.16	752.99
80	448.80	668.21	741.84	853.11
81	512.51	760.33	842.51	967.35
82	584.33	863.90	955.49	1,095.16
83	661.96	975.26	1,076.89	1,232.09
84	743.16	1,090.75	1,202.80	1,373.68

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	17.79	19.63	20.33	23.28
35-39	19.31	21.71	22.58	29.80
40	21.05	24.11	25.49	32.81
41	21.29	24.95	26.46	33.75
42	22.08	26.25	27.95	35.31
43	23.16	28.01	29.98	37.49
44	24.55	30.25	32.54	40.29
45	26.24	35.45	35.61	43.71
46	28.30	36.26	39.39	47.95
47	30.76	40.18	43.86	52.99
48	33.48	44.49	48.78	58.55
49	36.31	48.99	53.90	64.38
50	39.13	53.45	58.96	70.18
51	41.94	57.88	63.99	75.95
52	44.81	62.40	69.11	81.90
53	47.76	67.04	74.36	88.00
54	50.80	71.80	79.76	94.26
55	53.95	76.70	85.33	100.69
56	57.06	81.61	90.91	107.10
57	60.14	86.53	96.51	113.50
58	63.36	91.64	102.33	120.14
59	66.94	97.14	108.58	127.26
60	73.55	103.23	115.48	135.10
61	75.78	109.90	122.99	143.65
62	80.96	117.01	131.01	152.75
63	86.54	124.60	139.53	162.41
64	92.38	132.68	148.58	172.65
65	98.39	141.25	158.15	183.45
66	104.14	149.78	167.38	194.04
67	109.71	158.24	176.24	204.41
68	115.73	167.46	186.06	215.75
69	122.85	178.34	198.19	229.21
70	131.70	191.71	213.93	246.01
71	141.56	206.65	232.61	265.03
72	152.03	222.58	253.38	285.49
73	164.16	240.90	277.20	309.01
74	179.04	263.01	305.08	337.25
75	197.71	290.29	337.98	371.83
76	219.58	321.99	375.00	411.95
77	243.90	357.15	415.49	456.53
78	271.63	396.95	460.80	506.75
79	303.74	442.55	512.34	563.80
80	341.16	495.10	571.49	628.88
81	385.38	556.88	640.73	704.73
82	435.74	627.10	719.15	790.58
83	490.06	702.36	803.01	882.28
84	546.14	779.26	888.55	975.65

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	62.43	81.29	88.35	104.69
35-39	68.59	92.26	101.11	120.31
40	77.59	106.74	117.68	140.86
41	82.86	114.78	126.75	151.85
42	89.25	124.60	137.85	165.33
43	96.73	136.20	150.99	181.30
44	105.29	149.60	166.15	199.78
45	114.96	164.78	183.34	220.74
46	126.83	183.40	204.43	246.45
47	140.89	205.49	229.39	276.90
48	155.49	228.53	255.46	308.73
49	168.99	250.01	279.84	338.54
50	179.74	267.45	299.74	362.99
51	187.30	280.30	314.59	381.38
52	192.80	290.23	326.24	395.96
53	196.84	298.04	335.55	407.75
54	200.08	304.55	343.41	417.79
55	203.13	310.55	350.65	427.10
56	205.36	315.09	356.24	434.38
57	206.38	317.61	359.58	438.93
58	207.10	319.59	362.26	442.71
59	208.49	322.46	365.90	447.70
60	211.45	327.68	372.11	455.83
61	216.28	335.70	381.36	467.71
62	222.33	345.56	392.61	482.04
63	229.20	356.58	405.09	497.91
64	236.53	368.05	418.06	514.44
65	243.90	379.31	430.78	530.73
66	250.16	388.46	441.13	544.41
67	255.58	395.95	449.60	556.10
68	261.89	404.63	459.38	569.31
69	270.79	417.34	473.61	587.58
70	284.03	436.93	495.50	614.41
71	300.54	462.10	523.64	648.11
72	319.19	490.96	555.94	686.31
73	341.53	525.45	594.44	731.60
74	369.14	567.49	641.23	786.55
75	403.56	619.01	698.34	853.73
76	443.91	679.33	765.25	932.68
77	489.16	747.15	840.58	1,021.68
78	540.64	823.51	925.14	1,121.43
79	599.66	909.44	1,019.76	1,232.61
80	667.58	1,005.99	1,125.25	1,355.93
81	746.28	1,115.61	1,244.00	1,494.39
82	834.90	1,237.63	1,375.48	1,647.51
83	930.55	1,368.33	1,516.08	1,810.80
84	1,030.38	1,503.98	1,662.25	1,979.75

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	58.83	76.60	83.25	98.65
35-39	64.64	86.94	95.28	113.38
40	73.11	100.58	110.89	132.74
41	78.09	108.15	119.44	143.09
42	84.10	117.41	129.90	155.79
43	91.14	128.35	142.28	173.35
44	99.23	140.96	156.56	188.25
45	108.33	155.28	172.76	208.01
46	119.51	172.83	192.63	232.24
47	132.76	193.64	216.16	260.93
48	146.53	215.35	240.73	290.91
49	159.25	235.59	263.70	319.01
50	169.38	252.03	282.45	342.05
51	176.50	264.13	296.45	359.39
52	181.68	273.49	307.43	373.13
53	185.49	280.85	316.20	384.24
54	188.54	286.99	323.60	393.70
55	191.41	292.64	330.43	402.46
56	193.53	296.91	335.69	409.31
57	194.48	299.30	338.84	413.61
58	195.16	301.16	341.36	417.18
59	196.46	303.86	344.80	421.88
60	199.25	308.78	350.65	429.54
61	203.80	316.34	359.36	440.74
62	209.50	325.64	369.96	454.24
63	215.99	336.01	381.73	469.20
64	222.89	346.83	393.95	484.78
65	229.83	357.44	405.94	500.11
66	235.73	369.81	415.69	513.01
67	240.84	373.11	423.68	524.03
68	246.78	381.29	432.88	536.48
69	255.18	393.26	446.30	553.69
70	267.64	411.73	466.91	578.98
71	283.30	435.46	493.44	610.73
72	301.05	462.71	523.88	646.73
73	322.25	495.24	560.15	689.40
74	348.21	534.85	604.24	741.19
75	380.28	583.31	658.06	804.49
76	418.23	640.65	721.79	879.68
77	461.15	705.69	794.11	965.14
78	509.40	778.38	874.80	1,060.33
79	563.30	858.68	963.63	1,164.70
80	623.20	946.56	1,060.35	1,277.73
81	691.11	1,045.14	1,168.23	1,403.35
82	766.79	1,154.41	1,287.40	1,541.95
83	847.24	1,269.74	1,413.01	1,687.58
84	929.44	1,386.46	1,540.20	1,834.28

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	56.71	72.19	78.04	92.48
35-39	61.81	81.25	88.56	105.39
40	69.26	93.10	102.10	122.21
41	73.81	99.84	109.66	131.36
42	79.31	110.65	115.63	142.71
43	85.79	118.03	130.13	156.25
44	93.23	129.46	143.03	171.98
45	101.63	142.48	157.71	189.89
46	111.99	158.56	175.86	212.03
47	124.33	177.74	197.48	238.38
48	137.11	197.73	220.04	265.91
49	148.88	216.26	241.01	291.56
50	158.09	231.09	257.89	312.30
51	164.39	241.74	270.18	327.53
52	168.79	249.73	279.54	339.28
53	171.83	255.75	286.74	348.44
54	174.06	260.49	292.53	355.89
55	176.06	264.66	297.63	362.51
56	177.19	267.29	301.00	367.01
57	177.09	267.90	302.14	368.81
58	176.68	267.96	302.64	369.85
59	176.93	268.91	304.09	372.06
60	178.78	272.21	308.08	377.39
61	182.53	278.33	315.14	386.50
62	187.55	286.29	324.21	398.08
63	193.39	295.39	334.50	411.16
64	199.60	304.91	345.20	424.78
65	205.74	314.13	355.50	437.98
66	211.04	321.81	364.01	449.24
67	215.79	328.45	371.30	459.21
68	221.15	335.88	379.40	470.16
69	228.30	345.91	390.41	484.33
70	238.40	360.41	406.40	503.94
71	250.94	378.70	426.69	528.13
72	265.13	399.54	449.89	555.39
73	281.75	423.94	477.03	587.05
74	301.59	452.91	509.10	624.44
75	325.44	487.44	547.14	668.88
76	352.40	526.51	590.08	719.23
77	381.94	569.48	637.26	774.63
78	415.41	617.84	690.24	836.75
79	454.15	673.13	750.59	907.29
80	499.48	736.84	819.88	987.95
81	553.35	812.03	901.29	1,082.64
82	614.90	897.66	993.81	1,190.23
83	681.18	989.20	1,092.61	1,304.85
84	749.21	1,082.11	1,192.88	1,420.61

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	25.01	27.91	29.03	33.82
35-39	27.47	31.69	33.20	40.84
40	29.93	35.53	37.63	46.08
41	30.56	36.74	39.15	47.74
42	31.66	38.65	41.47	50.31
43	33.22	41.25	44.56	53.83
44	35.23	44.54	48.42	58.28
45	37.72	48.54	53.06	63.66
46	40.79	53.41	58.70	70.28
47	44.46	59.19	65.33	78.09
48	48.53	65.55	72.64	86.70
49	52.79	72.21	80.28	95.68
50	57.05	78.88	87.92	104.63
51	61.25	85.51	95.51	113.45
52	65.54	92.28	103.26	122.46
53	69.98	99.27	111.24	131.72
54	74.61	106.56	119.57	141.34
55	79.47	114.20	128.32	151.40
56	84.48	122.02	137.28	161.72
57	89.60	129.95	146.44	172.21
58	94.97	138.29	156.04	183.19
59	100.78	147.29	166.34	194.95
60	107.19	157.26	177.58	207.77
61	114.17	168.19	189.77	221.65
62	121.62	179.90	202.73	236.38
63	129.56	192.35	216.48	251.98
64	138.05	205.57	231.05	268.49
65	147.12	219.49	246.49	285.93
66	155.96	232.90	261.40	302.65
67	164.56	245.81	275.78	318.67
68	174.10	260.06	291.69	336.40
69	185.69	277.52	311.14	358.25
70	200.88	300.02	336.22	386.65
71	217.62	325.19	364.34	418.64
72	235.24	351.81	394.16	452.58
73	256.25	383.42	429.49	492.93
74	283.15	423.60	474.19	544.15
75	318.45	475.92	532.08	610.66
76	361.26	539.47	602.23	691.72
77	409.93	611.84	682.09	784.38
78	465.74	694.43	773.04	889.76
79	530.00	788.67	876.55	1,008.96
80	604.00	895.91	994.03	1,143.14
81	689.77	1,019.43	1,128.94	1,296.23
82	786.43	1,158.32	1,280.35	1,467.51
83	890.96	1,307.66	1,443.05	1,651.01
84	1,000.30	1,462.53	1,611.81	1,840.78

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.88	26.70	27.75	32.33
35-39	26.22	30.30	31.75	39.06
40	28.55	33.97	35.97	44.04
41	29.11	34.98	37.28	45.45
42	30.10	36.65	39.33	47.74
43	31.52	39.01	42.13	50.94
44	33.37	42.04	45.69	55.03
45	35.67	45.74	49.99	60.02
46	38.54	50.31	55.28	66.21
47	41.97	55.74	61.54	73.57
48	45.77	61.76	68.43	81.68
49	49.77	68.04	75.65	90.17
50	53.75	74.34	82.85	98.60
51	57.71	80.58	90.00	106.91
52	61.76	82.23	97.30	115.38
53	65.96	93.56	104.83	124.13
54	70.29	100.42	112.68	133.18
55	74.89	107.62	120.91	142.66
56	79.62	114.98	129.35	152.38
57	84.44	122.46	137.99	162.29
58	89.49	130.32	147.03	172.64
59	94.97	138.80	156.73	183.71
60	101.00	148.19	167.34	195.79
61	107.59	158.49	178.83	208.86
62	114.61	169.52	191.03	222.75
63	122.09	181.27	203.99	237.46
64	130.10	193.71	217.73	253.01
65	138.63	206.83	232.27	269.44
66	146.98	219.48	246.35	285.22
67	155.14	231.68	259.92	300.35
68	164.16	245.15	274.93	317.08
69	175.16	261.59	293.27	337.66
70	189.22	282.71	316.83	364.34
71	204.73	306.27	343.18	394.32
72	220.97	331.10	371.07	426.07
73	240.35	360.61	404.11	463.82
74	265.26	398.19	445.99	511.80
75	298.12	447.25	500.33	574.21
76	338.12	506.91	566.26	650.40
77	383.69	574.94	641.34	737.54
78	435.99	652.59	726.89	836.64
79	496.19	741.16	824.24	948.76
80	565.49	841.95	934.72	1,074.92
81	645.77	958.01	1,061.57	1,218.86
82	736.25	1,088.51	1,203.91	1,379.90
83	834.07	1,228.83	1,356.88	1,552.43
84	936.38	1,374.35	1,515.53	1,730.83

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	22.41	24.73	25.61	29.33
35-39	24.33	27.36	28.44	37.55
40	26.52	30.38	32.11	41.34
41	26.82	31.44	33.34	42.53
42	27.81	33.08	35.22	44.49
43	29.18	35.30	37.77	47.23
44	30.93	38.12	41.00	50.76
45	33.06	44.67	44.87	55.08
46	35.66	45.69	49.63	60.42
47	38.76	50.62	55.27	66.76
48	42.18	56.05	61.46	73.77
49	45.75	61.72	67.91	81.11
50	49.30	67.35	74.29	88.42
51	52.84	72.92	80.62	95.70
52	56.46	78.62	87.08	103.19
53	60.18	84.47	93.70	110.88
54	64.01	90.47	100.50	118.77
55	67.98	96.64	107.51	126.87
56	71.90	102.83	114.55	134.95
57	75.77	109.02	121.61	143.01
58	79.84	115.46	128.93	151.37
59	84.34	122.39	136.80	160.35
60	92.67	130.06	145.50	170.23
61	95.48	138.47	154.96	181.00
62	102.01	147.44	165.08	192.47
63	109.04	157.00	175.80	204.64
64	116.39	167.17	187.20	217.54
65	123.97	177.98	199.27	231.15
66	131.21	188.72	210.89	244.49
67	138.24	199.38	222.06	257.56
68	145.81	211.00	234.44	271.85
69	154.79	224.71	249.72	288.81
70	165.94	241.56	269.55	309.98
71	178.37	260.38	293.09	333.93
72	191.55	280.44	319.25	359.71
73	206.84	303.53	349.27	389.36
74	225.59	331.40	384.39	424.94
75	249.12	365.76	425.85	468.50
76	276.66	405.70	472.50	519.06
77	307.31	450.01	523.51	575.22
78	342.25	500.16	580.61	638.51
79	382.71	557.61	645.55	710.39
80	429.86	623.83	720.07	792.38
81	485.57	701.66	807.31	887.95
82	549.03	790.15	906.13	996.12
83	617.48	884.98	1,011.80	1,111.67
84	688.13	981.87	1,119.57	1,229.32

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	78.66	102.42	111.32	131.91
35-39	86.42	116.25	127.40	151.59
40	97.76	134.49	148.27	177.49
41	104.41	144.62	159.71	191.33
42	112.46	157.00	173.69	208.31
43	121.87	171.61	190.24	228.44
44	132.66	188.50	209.35	251.72
45	144.85	207.62	231.01	278.13
46	159.80	231.08	257.58	310.53
47	177.52	258.91	289.03	348.89
48	195.91	287.94	321.88	388.99
49	212.92	315.02	352.60	426.56
50	226.47	336.99	377.67	457.36
51	236.00	353.18	396.38	480.53
52	242.93	365.68	411.06	498.91
53	248.02	375.53	422.79	513.77
54	252.09	383.73	432.70	526.41
55	255.94	391.29	441.82	538.15
56	258.76	397.01	448.86	547.31
57	260.03	400.19	453.06	553.05
58	260.95	402.68	456.45	557.82
59	262.69	406.30	461.03	564.10
60	266.43	412.87	468.86	574.34
61	272.51	422.98	480.52	589.32
62	280.13	435.41	494.69	607.37
63	288.79	449.28	510.41	627.37
64	298.02	463.74	526.76	648.19
65	307.31	477.93	542.78	668.71
66	315.20	489.46	555.82	685.96
67	322.02	498.90	566.50	700.69
68	329.98	509.83	578.81	717.33
69	341.19	525.85	596.75	740.34
70	357.87	550.53	624.33	774.16
71	378.68	582.25	659.78	816.62
72	402.18	618.61	700.48	864.75
73	430.32	662.07	748.99	921.82
74	465.11	715.03	807.94	991.05
75	508.49	779.96	879.91	1,075.69
76	559.33	855.95	964.22	1,175.17
77	616.34	941.41	1,059.12	1,287.31
78	681.20	1,037.63	1,165.67	1,413.00
79	755.57	1,145.89	1,284.90	1,553.09
80	841.14	1,267.54	1,417.82	1,708.47
81	940.31	1,405.67	1,567.44	1,882.93
82	1,051.97	1,559.41	1,733.10	2,075.87
83	1,172.49	1,724.09	1,910.25	2,281.61
84	1,298.27	1,895.01	2,094.44	2,494.49

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	74.12	96.52	104.90	124.30
35-39	81.44	109.54	120.05	142.85
40	92.12	126.72	139.72	167.25
41	98.39	136.27	150.49	180.29
42	105.97	147.94	163.67	196.29
43	114.83	161.72	179.27	218.42
44	125.02	177.61	197.27	237.20
45	136.49	195.65	217.68	262.10
46	150.59	217.76	242.71	292.62
47	167.28	243.98	272.36	328.77
48	184.62	271.34	303.31	366.55
49	200.66	296.84	332.26	401.96
50	213.41	317.55	355.89	430.98
51	222.39	332.80	373.53	452.83
52	228.91	344.59	387.36	470.14
53	233.71	353.87	398.41	484.14
54	237.56	361.60	407.74	496.06
55	241.18	368.72	416.34	507.10
56	243.84	374.11	422.97	515.73
57	245.04	377.12	426.94	521.15
58	245.90	379.46	430.12	525.64
59	247.54	382.87	434.45	531.56
60	251.06	389.06	441.82	541.22
61	256.79	398.59	452.80	555.33
62	263.97	410.30	466.15	572.34
63	272.14	423.38	480.97	591.19
64	280.84	437.00	496.38	610.82
65	289.58	450.37	511.48	630.14
66	297.01	465.96	523.77	646.40
67	303.46	470.12	533.83	660.27
68	310.94	480.42	545.42	675.96
69	321.52	495.51	562.34	697.65
70	337.22	518.77	588.31	729.51
71	356.96	548.68	621.73	769.51
72	379.32	583.02	660.08	814.87
73	406.04	624.00	705.79	868.64
74	438.75	673.91	761.34	933.90
75	479.15	734.97	829.16	1,013.65
76	526.96	807.22	909.45	1,108.39
77	581.05	889.17	1,000.58	1,216.07
78	641.84	980.75	1,102.25	1,336.01
79	709.76	1,081.93	1,214.17	1,467.52
80	785.23	1,192.67	1,336.04	1,609.93
81	870.80	1,316.87	1,471.96	1,768.22
82	966.15	1,454.56	1,622.12	1,942.86
83	1,067.52	1,599.87	1,780.40	2,126.34
84	1,171.09	1,746.94	1,940.65	2,311.19

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	71.46	90.96	98.33	116.52
35-39	77.88	102.38	111.59	132.79
40	87.27	117.31	128.65	153.99
41	93.00	125.80	138.17	165.52
42	99.93	139.42	145.69	179.82
43	108.09	148.71	163.96	196.88
44	117.46	163.12	180.21	216.69
45	128.05	179.52	198.72	239.26
46	141.10	199.79	221.59	267.15
47	156.65	223.95	248.82	300.35
48	172.76	249.13	277.25	335.05
49	187.58	272.49	303.68	367.37
50	199.19	291.17	324.94	393.50
51	207.13	304.59	340.42	412.68
52	212.67	314.65	352.22	427.49
53	216.50	322.25	361.29	439.03
54	219.32	328.21	368.58	448.42
55	221.84	333.47	375.01	456.77
56	223.26	336.78	379.26	462.44
57	223.13	337.55	380.69	464.70
58	222.61	337.63	381.32	466.01
59	222.93	338.83	383.15	468.80
60	225.26	342.99	388.17	475.51
61	229.98	350.69	397.07	486.99
62	236.31	360.72	408.51	501.57
63	243.67	372.19	421.47	518.06
64	251.50	384.19	434.95	535.22
65	259.23	395.80	447.93	551.85
66	265.91	405.48	458.66	566.04
67	271.89	413.85	467.84	578.61
68	278.65	423.20	478.04	592.40
69	287.66	435.85	491.92	610.25
70	300.38	454.12	512.06	634.96
71	316.18	477.16	537.63	665.44
72	334.06	503.42	566.86	699.79
73	355.01	534.16	601.05	739.68
74	380.00	570.67	641.47	786.79
75	410.05	614.17	689.39	842.78
76	444.02	663.41	743.49	906.22
77	481.24	717.54	802.95	976.03
78	523.42	778.48	869.70	1,054.31
79	572.23	848.14	945.74	1,143.18
80	629.34	928.42	1,033.04	1,244.82
81	697.22	1,023.15	1,135.62	1,364.12
82	774.77	1,131.05	1,252.20	1,499.68
83	858.28	1,246.39	1,376.69	1,644.11
84	944.01	1,363.46	1,503.02	1,789.97

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78VA
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	19.46	21.49	22.34	25.35
35-39	21.30	24.46	25.71	29.96
40	23.31	27.48	29.20	34.60
41	24.03	28.63	30.48	36.20
42	24.94	30.05	32.06	38.23
43	26.01	31.74	33.98	40.65
44	27.28	33.71	36.21	43.48
45	28.71	35.95	38.76	46.71
46	30.36	38.51	41.71	50.44
47	32.23	41.40	45.04	54.64
48	34.25	44.54	48.65	59.21
49	36.39	47.85	52.45	64.04
50	38.58	51.26	56.33	69.00
51	40.81	54.78	60.30	74.11
52	43.15	58.44	64.41	79.43
53	45.56	62.25	68.68	84.95
54	48.08	66.20	73.10	90.71
55	50.70	70.28	78.01	96.71
56	53.36	74.40	82.34	102.84
57	56.06	78.58	87.06	109.09
58	58.90	82.91	92.00	115.63
59	61.93	87.56	97.24	65.25
60	65.25	92.61	102.93	130.20
61	68.73	97.89	108.84	138.13
62	72.30	103.30	114.91	146.26
63	76.16	109.15	121.44	155.05
64	80.55	115.70	128.74	164.89
65	85.64	123.25	137.14	176.21
66	91.19	131.39	146.18	189.56
67	97.05	139.93	155.64	204.66
68	103.63	149.48	166.21	220.69
69	111.29	160.65	178.56	236.84
70	120.40	174.05	193.35	252.31
71	130.15	188.73	209.59	264.20
72	140.28	204.30	226.85	273.03
73	152.03	222.16	246.60	283.16
74	166.63	243.74	270.30	299.00
75	185.33	270.45	299.43	324.88
76	207.49	301.33	332.90	360.20
77	232.28	335.40	369.75	402.05
78	260.65	374.16	411.58	451.36
79	293.59	419.06	460.00	509.05
80	332.06	471.54	516.64	576.05
81	376.43	532.36	807.18	652.91
82	426.03	600.54	655.15	739.01
83	480.35	674.96	735.69	833.53
84	538.85	754.54	821.61	935.66

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	17.81	19.66	20.44	23.20
35-39	19.49	22.39	23.54	27.43
40	21.34	25.15	26.71	31.66
41	21.99	26.20	27.89	33.14
42	22.81	27.50	29.34	34.98
43	23.80	29.05	31.10	37.20
44	24.95	30.85	33.14	39.79
45	26.50	32.90	35.48	42.75
46	27.79	35.25	38.16	46.15
47	29.49	37.89	41.21	50.00
48	31.35	40.76	44.53	54.19
49	33.30	43.79	48.00	58.60
50	35.30	46.91	51.55	63.15
51	37.35	50.13	55.18	67.81
52	39.49	53.48	58.95	72.68
53	41.70	56.96	62.85	77.74
54	44.00	60.58	66.90	83.01
55	46.40	64.31	71.09	88.50
56	48.84	68.09	75.35	94.11
57	51.31	71.90	79.68	99.83
58	53.90	75.89	84.19	105.81
59	56.68	80.13	88.99	112.20
60	59.71	84.75	94.19	119.15
61	62.90	89.58	99.60	126.40
62	66.16	94.54	105.16	133.85
63	69.70	99.89	111.14	141.89
64	73.71	105.89	117.81	150.90
65	78.36	112.80	125.50	161.26
66	83.45	120.25	133.76	173.49
67	88.83	128.06	142.44	187.29
68	94.84	136.79	152.11	201.96
69	101.85	147.01	163.41	216.75
70	110.19	159.28	176.94	230.90
71	119.26	172.83	191.89	241.88
72	128.86	187.29	207.85	250.13
73	139.85	203.80	226.04	259.54
74	153.13	223.49	247.69	273.99
75	169.55	247.50	274.03	297.31
76	188.83	275.51	304.73	329.74
77	210.36	306.79	338.98	368.69
78	234.61	341.76	377.25	413.85
79	262.08	380.93	420.01	464.90
80	293.20	424.74	467.74	521.53
81	328.19	473.54	519.81	582.85
82	366.73	527.03	575.93	649.06
83	408.51	584.68	636.99	721.50
84	453.30	645.95	703.93	801.51

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	17.30	19.09	19.85	22.53
35-39	18.93	21.70	22.83	26.60
40	20.68	24.28	25.81	30.59
41	21.28	25.25	26.86	31.93
42	22.03	26.43	28.16	33.58
43	22.91	27.80	29.70	35.54
44	23.94	29.39	31.50	37.81
45	25.10	31.19	33.54	40.41
46	26.44	33.24	35.88	43.39
47	27.94	35.54	38.53	46.74
48	29.56	38.03	41.39	50.38
49	31.26	40.63	44.39	54.20
50	33.00	43.30	47.43	58.10
51	34.78	46.03	50.51	62.08
52	36.61	48.85	53.69	66.19
53	38.53	51.78	56.96	70.46
54	40.49	54.80	60.35	74.89
55	42.51	57.93	63.85	79.50
56	44.55	61.08	67.39	84.18
57	46.60	64.24	70.98	88.93
58	48.74	67.54	74.70	93.88
59	51.04	71.08	78.68	99.20
60	53.61	74.96	83.03	105.04
61	56.33	79.05	87.59	111.15
62	59.13	83.26	92.28	117.46
63	62.19	87.83	97.35	124.29
64	65.66	92.95	103.03	131.96
65	69.71	98.88	109.58	140.81
66	74.23	105.41	116.79	151.43
67	79.09	112.43	124.50	163.60
68	84.49	120.16	133.01	176.43
69	90.58	128.91	142.63	189.03
70	97.55	138.94	153.66	200.53
71	104.95	149.66	165.49	208.80
72	112.66	160.90	177.91	214.45
73	121.35	173.54	191.85	220.64
74	131.69	188.40	208.21	230.53
75	144.34	206.38	227.90	247.26
76	159.08	227.28	250.74	271.19
77	175.48	250.51	276.13	300.18
78	193.84	276.38	304.33	333.75
79	214.50	305.14	335.61	371.45
80	237.76	337.10	370.24	412.83
81	263.75	372.50	408.48	458.03
82	292.26	411.15	450.13	507.39
83	323.10	452.66	494.83	560.64
84	356.10	496.68	542.19	617.48

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	65.01	84.41	91.49	111.03
35-39	71.15	94.84	103.23	120.78
40	79.34	107.35	118.31	142.86
41	84.63	115.58	127.14	154.36
42	90.43	124.56	136.90	167.21
43	96.74	134.29	147.58	181.44
44	103.58	144.76	159.19	197.03
45	110.93	155.99	171.71	213.96
46	119.55	168.99	186.38	233.81
47	129.44	183.78	203.15	256.56
48	139.46	198.79	220.25	279.90
49	148.51	212.48	235.89	301.53
50	155.46	223.30	248.28	319.15
51	159.98	230.89	257.00	332.29
52	130.26	236.26	263.25	342.48
53	164.46	239.99	267.64	350.43
54	165.40	242.60	270.79	356.83
55	166.09	244.68	273.33	362.38
56	166.08	245.49	274.44	365.99
57	165.01	244.66	273.73	367.20
58	163.64	243.29	272.38	367.65
59	162.68	242.43	271.60	368.93
60	130.28	243.15	272.61	372.69
61	164.20	245.51	220.39	378.95
62	166.21	248.79	279.44	386.63
63	168.88	252.93	284.31	395.68
64	172.14	257.84	290.00	406.05
65	175.96	263.45	296.35	417.69
66	179.86	268.96	302.61	431.63
67	183.86	274.44	308.85	447.90
68	188.70	281.06	316.24	464.96
69	195.06	290.01	325.93	481.26
70	203.70	302.49	339.08	495.26
71	214.14	318.18	355.01	502.71
72	225.90	336.28	372.98	504.65
73	239.68	357.25	393.96	507.44
74	256.11	381.59	418.95	517.43
75	275.90	409.73	448.96	541.00
76	298.38	440.73	483.34	578.74
77	323.10	474.26	521.41	626.43
78	351.04	511.78	564.16	683.14
79	383.19	554.71	612.54	747.99
80	420.53	604.50	667.49	820.06
81	462.74	660.80	728.44	899.58
82	509.15	722.68	794.73	987.14
83	560.26	790.61	867.25	1,082.41
84	616.55	865.09	946.94	1,185.11

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	59.49	77.25	83.73	101.60
35-39	65.11	86.79	94.48	110.53
40	72.61	98.24	108.28	130.74
41	77.44	105.78	116.35	141.26
42	82.75	113.99	125.28	153.03
43	88.53	122.90	135.05	166.04
44	94.79	132.48	145.68	180.30
45	101.51	114.21	157.15	195.81
46	109.40	154.65	170.56	213.98
47	118.45	168.18	185.91	234.79
48	127.64	181.91	201.56	256.15
49	135.91	194.45	215.88	275.94
50	142.28	204.35	227.21	292.06
51	146.40	211.29	235.19	304.09
52	149.00	216.21	240.90	313.41
53	150.51	219.61	244.93	320.69
54	151.36	222.01	247.81	326.55
55	152.00	223.91	250.14	331.63
56	151.98	224.66	251.15	334.94
57	151.01	223.90	250.50	336.05
58	149.75	222.64	249.26	336.45
59	148.88	221.85	248.55	337.63
60	149.04	222.51	249.48	341.06
61	150.26	224.68	252.11	346.79
62	152.11	227.68	255.73	353.81
63	154.55	231.46	260.19	362.10
64	126.02	235.96	265.39	371.59
65	161.03	241.09	271.20	382.25
66	164.58	246.13	276.91	394.99
67	168.19	251.11	282.60	409.85
68	172.58	257.15	289.35	425.44
69	178.43	265.35	298.21	440.36
70	186.41	276.81	310.30	453.24
71	196.39	291.43	325.11	460.33
72	207.90	308.45	341.93	462.56
73	221.16	328.05	361.48	465.53
74	236.45	350.44	384.49	474.84
75	253.96	375.79	411.68	496.08
76	273.50	403.90	443.23	530.75
77	294.90	434.64	478.65	575.14
78	318.49	468.33	517.68	626.98
79	344.64	505.26	448.06	684.01
80	373.68	545.76	484.45	743.98
81	404.86	588.96	652.13	806.16
82	437.99	634.65	699.91	872.08
83	474.15	684.14	751.99	942.79
84	514.44	738.68	811.43	1,019.38

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	73.71	82.41	96.98
35-39	63.18	83.63	91.13	106.63
40	70.41	94.45	104.24	125.88
41	75.03	101.55	111.75	135.70
42	80.03	109.20	119.98	146.58
43	85.41	117.01	128.89	158.49
44	91.21	126.13	138.51	171.44
45	97.40	135.41	148.83	185.44
46	104.63	146.14	160.86	201.81
47	112.91	158.30	174.64	220.55
48	121.26	170.56	188.60	239.68
49	128.71	181.59	201.20	257.19
50	134.26	190.05	210.91	271.11
51	137.63	195.56	217.31	280.96
52	139.43	199.00	221.43	288.05
53	140.16	200.96	223.88	293.13
54	140.29	202.04	225.31	296.90
55	140.29	202.81	226.38	300.13
56	139.70	202.64	226.31	301.80
57	138.23	201.14	224.73	301.46
58	136.53	199.26	222.70	300.58
59	135.29	197.98	221.30	300.59
60	135.19	198.21	221.63	302.99
61	136.30	200.13	223.84	307.91
62	138.20	203.06	227.21	314.39
63	140.73	165.48	231.50	322.19
64	143.76	211.26	236.46	331.10
65	147.19	216.13	241.86	340.89
66	150.69	176.77	247.50	352.93
67	154.36	225.88	253.51	367.34
68	158.65	231.61	260.24	382.10
69	163.99	238.90	267.95	395.19
70	170.81	248.46	276.98	404.56
71	179.05	260.28	286.73	406.75
72	188.41	273.85	297.03	403.10
73	199.00	289.23	308.70	398.84
74	210.95	306.44	322.60	399.14
75	224.39	325.53	339.59	409.20
76	238.69	345.76	359.18	429.60
77	253.79	367.09	380.78	456.86
78	270.59	390.65	405.14	490.14
79	290.00	417.54	433.00	528.60
80	312.94	448.86	465.10	571.40
81	339.64	485.10	501.90	619.20
82	369.50	525.50	542.94	672.56
83	402.15	569.38	587.46	730.49
84	437.25	615.99	634.78	792.03

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	24.52	27.07	28.15	31.94
35-39	26.84	30.82	32.40	37.75
40	29.37	34.62	36.79	43.60
41	30.27	36.07	38.40	45.61
42	31.42	37.86	40.40	48.16
43	32.78	39.99	42.81	51.22
44	34.37	42.48	45.63	54.78
45	36.18	45.30	48.84	58.86
46	38.26	48.53	52.56	63.55
47	40.60	52.16	56.75	68.84
48	43.16	56.12	61.30	74.61
49	45.85	60.29	66.09	80.69
50	48.60	64.59	70.97	86.94
51	51.42	69.02	75.98	93.38
52	54.37	73.63	81.16	100.08
53	57.41	78.44	86.53	107.04
54	60.57	83.41	92.11	114.30
55	63.88	88.55	98.30	121.86
56	67.24	93.74	103.75	129.58
57	70.64	99.00	109.70	137.45
58	74.21	104.47	115.92	145.69
59	78.03	110.33	122.52	82.22
60	82.22	116.69	129.69	164.05
61	86.59	123.34	137.14	174.04
62	91.10	130.16	144.79	184.29
63	95.96	137.53	153.01	195.36
64	101.49	145.78	162.21	207.76
65	107.90	155.30	172.79	222.03
66	114.90	165.55	184.18	238.85
67	122.28	176.31	196.10	257.87
68	130.57	188.34	209.43	278.07
69	140.22	202.42	224.99	298.42
70	151.70	219.30	243.62	317.91
71	163.99	237.79	264.08	332.89
72	176.75	257.42	285.83	344.01
73	191.55	279.92	310.72	356.78
74	209.95	307.11	340.58	376.74
75	233.51	340.77	377.28	409.34
76	261.43	379.67	419.45	453.85
77	292.67	422.60	465.89	506.58
78	328.42	471.44	518.58	568.72
79	369.92	528.02	579.60	641.40
80	418.40	594.14	650.96	725.82
81	474.30	670.78	1,017.04	822.67
82	536.79	756.68	825.49	931.16
83	605.24	850.45	926.97	1,050.24
84	678.95	950.72	1,035.23	1,178.93

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	22.44	24.77	25.75	29.23
35-39	24.55	28.21	29.66	34.56
40	26.89	31.69	33.66	39.89
41	27.70	33.01	35.14	41.75
42	28.74	34.65	36.97	44.07
43	29.99	36.60	39.19	46.87
44	31.44	38.87	41.75	50.13
45	33.39	41.45	44.70	53.87
46	35.01	44.42	48.08	58.15
47	37.15	47.74	51.93	63.00
48	39.50	51.36	56.10	68.28
49	41.96	55.17	60.48	73.84
50	44.48	59.11	64.95	79.57
51	47.06	63.16	69.52	85.44
52	49.75	67.38	74.28	91.57
53	52.54	71.77	79.19	97.95
54	55.44	76.32	84.29	104.60
55	58.46	81.03	89.57	111.51
56	61.54	85.79	94.94	118.58
57	64.65	90.59	100.39	125.78
58	67.91	95.62	106.08	133.32
59	71.41	100.96	112.12	141.37
60	75.24	106.79	118.68	150.13
61	79.25	112.86	125.50	159.26
62	83.36	119.12	132.50	168.65
63	87.82	125.86	140.03	178.78
64	92.88	133.42	148.44	190.13
65	98.74	142.13	158.13	203.19
66	105.15	151.52	168.54	218.59
67	111.92	161.36	179.47	235.98
68	119.50	172.35	191.66	254.47
69	128.33	185.24	205.90	273.11
70	138.84	200.69	222.94	290.93
71	150.27	217.76	241.78	304.76
72	162.37	235.98	261.89	315.16
73	176.21	256.79	284.81	327.02
74	192.94	281.59	312.09	345.22
75	213.63	311.85	345.27	374.61
76	237.92	347.15	383.95	415.47
77	265.06	386.55	427.11	464.55
78	295.61	430.62	475.34	521.45
79	330.21	479.97	529.22	585.77
80	369.43	535.17	589.35	657.12
81	413.52	596.66	654.96	734.39
82	462.07	664.05	725.67	817.82
83	514.73	736.69	802.60	909.09
84	571.16	813.90	886.95	1,009.91

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	21.80	24.05	25.01	28.38
35-39	23.85	27.34	28.76	33.52
40	26.05	30.59	32.52	38.54
41	26.81	31.82	33.85	40.23
42	27.75	33.30	35.48	42.30
43	28.87	35.03	37.42	44.78
44	30.16	37.03	39.69	47.64
45	31.63	39.30	42.26	50.92
46	33.31	41.88	45.20	54.67
47	35.20	44.78	48.54	58.89
48	37.25	47.91	52.15	63.47
49	39.39	51.19	55.93	68.29
50	41.58	54.56	59.76	73.21
51	43.82	57.99	63.65	78.21
52	46.13	61.55	67.65	83.40
53	48.54	65.24	71.77	88.78
54	51.01	69.05	76.04	94.36
55	53.57	72.99	80.45	100.17
56	56.13	76.95	84.91	106.06
57	58.72	80.94	89.43	112.05
58	61.41	85.10	94.12	118.28
59	64.31	89.55	99.13	124.99
60	67.55	94.45	104.61	132.35
61	70.97	99.60	110.36	140.05
62	74.50	104.91	116.27	148.00
63	78.36	110.66	122.66	156.60
64	82.73	117.12	129.81	166.27
65	87.84	124.58	138.06	177.42
66	93.52	132.82	147.15	190.80
67	99.65	141.66	156.87	206.14
68	106.45	151.40	167.60	222.30
69	114.12	162.43	179.71	238.17
70	122.91	175.06	193.61	252.66
71	132.24	188.57	208.51	263.09
72	141.95	202.73	224.17	270.21
73	152.90	218.66	241.73	278.00
74	165.93	237.38	262.35	290.46
75	181.87	260.03	287.15	311.55
76	200.43	286.37	315.93	341.70
77	221.10	315.65	347.92	378.22
78	244.24	348.23	383.45	420.53
79	270.27	384.47	422.87	468.03
80	299.58	424.75	466.50	520.16
81	332.33	469.35	514.68	577.11
82	368.25	518.05	567.16	639.31
83	407.11	570.35	623.48	706.40
84	448.69	625.81	683.16	778.02

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	81.92	106.36	115.27	139.89
35-39	89.65	119.50	130.06	152.18
40	99.97	135.26	149.07	180.01
41	106.63	145.62	160.19	194.50
42	113.94	156.95	172.49	210.69
43	121.89	169.20	185.94	228.61
44	130.50	182.40	200.58	248.25
45	139.77	196.54	216.36	269.59
46	150.63	212.92	234.83	294.60
47	163.09	231.56	255.97	323.27
48	175.72	250.47	277.52	352.67
49	187.13	267.72	297.22	379.92
50	195.88	281.36	312.83	402.13
51	201.57	290.92	323.82	418.68
52	130.26	297.69	331.70	431.52
53	207.22	302.38	337.22	441.54
54	208.40	305.68	341.19	449.60
55	209.27	308.29	344.39	456.59
56	209.25	309.31	345.79	461.14
57	207.92	308.27	344.89	462.67
58	206.18	306.54	343.19	463.24
59	204.97	305.46	342.22	464.85
60	130.28	306.37	343.49	469.59
61	206.89	309.35	220.39	477.48
62	209.43	313.47	352.09	487.15
63	212.78	318.69	358.23	498.55
64	216.89	324.88	365.40	511.62
65	221.71	331.95	373.40	526.29
66	226.63	338.89	381.29	543.85
67	231.67	345.79	389.15	564.35
68	237.76	354.14	398.46	585.85
69	245.78	365.42	410.67	606.39
70	256.66	381.13	427.23	624.03
71	269.81	400.90	447.32	633.42
72	284.63	423.71	469.95	635.86
73	301.99	450.14	496.39	639.37
74	322.70	480.80	527.88	651.96
75	347.63	516.25	565.69	681.66
76	375.95	555.31	609.01	729.21
77	407.11	597.57	656.98	789.30
78	442.31	644.84	710.84	860.75
79	482.82	698.94	771.80	942.46
80	529.86	761.67	841.03	1,033.28
81	583.05	832.61	917.83	1,133.46
82	641.53	910.57	1,001.35	1,243.79
83	705.93	996.17	1,092.74	1,363.84
84	776.85	1,090.01	1,193.14	1,493.24

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Form C78VA w/Inflation Protection Rider

$10/Day

90 Day Elimination Period

Benefit Period - Years

Age	2	4	5	Lifetime
18-34	74.95	97.34	105.49	128.02
35-39	82.04	109.35	119.04	139.26
40	91.49	123.78	136.43	164.73
41	97.57	133.28	146.60	177.99
42	104.27	143.62	157.85	192.81
43	111.54	154.85	170.16	209.21
44	119.43	166.92	183.55	227.18
45	127.91	114.21	198.01	246.72
46	137.84	194.86	214.91	269.61
47	149.25	211.90	234.25	295.83
48	160.82	229.21	253.97	322.75
49	171.25	245.01	272.00	347.68
50	179.27	257.48	286.29	368.00
51	184.46	266.22	296.34	383.15
52	187.74	272.43	303.53	394.90
53	189.65	276.71	308.61	404.07
54	190.72	279.74	312.24	411.45
55	191.52	282.13	315.17	417.85
56	191.49	283.07	316.45	422.02
57	190.28	282.11	315.63	423.42
58	188.69	280.52	314.07	423.93
59	187.58	279.53	313.17	425.41
60	187.79	280.37	314.34	429.74
61	189.33	283.09	317.66	436.95
62	191.66	286.87	322.21	445.80
63	194.73	291.64	327.84	456.25
64	126.02	297.31	334.39	468.20
65	202.89	303.77	341.71	481.64
66	207.36	310.12	348.91	497.68
67	211.92	316.40	356.08	516.41
68	217.44	324.01	364.58	536.05
69	224.82	334.34	375.75	554.86
70	234.88	348.78	390.98	571.08
71	247.45	367.20	409.64	580.01
72	261.95	388.65	430.83	582.83
73	278.66	413.34	455.46	586.56
74	297.93	441.55	484.45	598.30
75	319.99	473.49	518.71	625.05
76	344.61	508.91	558.46	668.75
77	371.57	547.64	603.10	724.67
78	401.29	590.09	652.27	789.99
79	434.24	636.63	448.06	861.86
80	470.83	687.66	484.45	937.41
81	510.13	742.09	821.68	1,015.76
82	551.86	799.66	881.89	1,098.81
83	597.43	862.01	947.50	1,187.91
84	648.19	930.73	1,022.40	1,284.41

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	92.88	103.84	122.19
35-39	79.60	105.37	114.82	134.35
40	88.72	119.01	131.34	158.60
41	94.53	127.95	140.81	170.98
42	100.83	137.59	151.17	184.68
43	107.62	147.44	162.40	199.69
44	114.93	158.92	174.53	216.01
45	122.72	170.62	187.52	233.65
46	131.83	184.13	202.69	254.28
47	142.27	199.46	220.04	277.89
48	152.79	214.91	237.64	301.99
49	162.18	228.80	253.51	324.06
50	169.17	239.46	265.75	341.60
51	173.41	246.41	273.81	354.01
52	175.68	250.74	279.00	362.94
53	176.60	253.21	282.08	369.34
54	176.76	254.57	283.89	374.09
55	176.76	255.54	285.23	378.16
56	176.02	255.32	285.15	380.27
57	174.16	253.43	283.15	379.84
58	172.02	251.07	280.60	378.72
59	170.46	249.45	278.84	378.74
60	170.34	249.75	279.25	381.76
61	171.74	252.16	282.04	387.97
62	174.13	255.86	286.29	396.13
63	177.31	165.48	291.69	405.96
64	181.14	266.19	297.94	417.19
65	185.46	272.32	304.75	429.52
66	189.87	176.77	311.85	444.69
67	194.50	284.60	319.43	462.85
68	199.90	291.83	327.90	481.45
69	206.62	301.01	337.62	497.94
70	215.22	313.06	348.99	509.75
71	225.60	327.95	361.27	512.51
72	237.40	345.05	374.25	507.91
73	250.74	364.42	388.96	502.54
74	265.80	386.11	406.48	502.91
75	282.73	410.16	427.88	515.59
76	300.75	435.66	452.56	541.30
77	319.77	462.53	479.78	575.65
78	340.94	492.22	510.47	617.57
79	365.40	526.10	545.58	666.04
80	394.30	565.57	586.03	719.96
81	427.94	611.23	632.39	780.19
82	465.57	662.13	684.10	847.43
83	506.71	717.41	740.20	920.41
84	550.94	776.14	799.82	997.95

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79VA
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	19.46	21.71	22.59	26.31
25-39	21.38	24.65	25.84	31.79
40	23.29	27.64	29.28	35.86
41	23.94	28.66	30.46	37.30
42	24.80	30.01	32.01	39.16
43	25.89	31.69	33.94	41.48
44	27.18	33.69	36.23	44.23
45	28.66	36.01	38.86	47.41
46	30.43	38.75	41.96	51.15
47	32.44	41.89	45.51	55.43
48	34.64	45.31	49.38	60.09
49	36.95	48.90	53.44	64.98
50	39.30	52.55	57.55	69.93
51	41.68	56.21	61.71	74.93
52	44.13	60.00	66.01	80.08
53	46.68	63.91	70.48	85.41
54	49.34	68.00	75.10	90.95
55	52.14	72.26	79.93	96.70
56	55.19	76.88	85.13	102.91
57	58.48	81.83	90.70	109.56
58	61.84	86.86	96.36	116.31
59	65.08	91.73	101.83	122.80
60	68.03	96.18	106.81	128.71
61	70.45	99.84	110.93	133.56
62	72.45	102.89	114.34	137.59
63	74.40	105.86	117.65	141.49
64	76.70	109.33	121.49	145.96
65	79.73	113.80	126.44	151.73
66	83.19	118.93	132.08	158.28
67	86.84	124.30	137.98	165.14
68	91.10	130.55	144.83	173.06
69	96.39	138.24	153.25	182.79
70	103.11	147.98	163.93	195.08
71	110.60	158.78	175.80	208.71
72	118.56	170.28	188.44	223.21
73	128.04	183.89	203.41	240.38
74	140.04	201.08	222.26	261.95
75	155.59	223.29	246.58	289.73
76	174.56	250.50	276.41	323.88
77	196.28	281.75	310.75	363.23
78	220.94	317.06	349.45	407.49
79	248.70	356.48	392.40	456.44
80	279.78	400.04	439.48	509.79
81	315.25	449.41	492.25	569.41
82	355.03	504.58	550.80	635.48
83	397.41	563.01	612.78	705.20
84	440.78	622.24	675.81	775.79

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	18.58	20.78	21.60	25.16
25-39	20.40	23.58	24.71	30.40
40	22.23	26.44	27.99	34.29
41	22.85	27.41	29.14	35.66
42	23.68	28.70	30.63	37.46
43	24.70	30.30	32.45	39.66
44	25.94	32.23	34.64	42.30
45	27.36	34.45	37.16	45.35
46	29.04	37.06	40.13	48.91
47	30.96	40.06	43.53	53.00
48	33.06	43.34	47.21	57.46
49	35.28	46.76	51.10	62.14
50	37.51	50.25	55.04	66.88
51	39.79	53.76	59.03	71.65
52	42.13	57.38	63.14	76.58
53	44.56	61.13	67.39	81.68
54	47.11	65.03	71.83	86.98
55	49.79	69.10	76.43	92.49
56	52.70	73.51	81.41	98.43
57	55.84	78.25	86.74	104.78
58	59.04	83.08	92.16	111.23
59	62.13	87.73	97.39	117.44
60	64.95	91.98	102.15	123.09
61	67.25	95.48	106.08	127.73
62	69.15	98.38	109.34	131.58
63	71.01	101.20	112.51	135.30
64	73.19	104.49	116.18	139.59
65	76.06	108.76	120.90	145.09
66	79.38	113.65	126.30	151.35
67	82.91	118.81	131.98	157.95
68	87.00	124.79	138.54	165.55
69	92.01	132.10	146.58	174.83
70	98.29	141.31	156.68	186.45
71	105.15	151.46	167.85	199.28
72	112.36	162.20	179.68	212.84
73	120.96	174.94	193.69	228.88
74	131.95	191.09	211.41	249.15
75	146.39	212.06	234.39	275.40
76	164.16	237.86	262.70	307.81
77	184.60	267.54	295.34	345.20
78	207.84	301.09	332.15	387.33
79	234.00	338.55	373.01	433.88
80	263.26	379.94	417.76	484.61
81	296.64	426.81	467.93	541.28
82	334.04	479.19	523.59	604.08
83	373.91	534.68	582.49	670.33
84	414.68	590.90	642.38	737.41

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	17.44	19.24	19.93	22.81
25-39	18.94	21.29	22.14	29.23
40	20.39	23.53	24.75	32.16
41	20.91	24.34	25.69	33.35
42	21.61	25.43	26.94	34.93
43	22.50	26.79	28.49	36.89
44	23.56	28.43	30.36	39.24
45	24.81	30.35	32.54	41.98
46	26.28	32.61	35.10	45.20
47	27.98	35.23	38.05	48.93
48	29.83	38.09	41.28	52.99
49	31.76	41.08	44.64	57.24
50	33.73	44.08	48.04	61.49
51	35.73	47.11	51.48	65.79
52	37.79	50.25	55.04	70.23
53	39.93	53.49	58.69	74.78
54	42.11	56.78	62.43	79.40
55	44.34	60.14	66.21	84.09
56	46.69	63.68	70.20	89.01
57	49.19	67.40	74.40	94.19
58	51.68	71.14	78.60	99.34
59	54.05	74.69	82.58	104.20
60	56.15	77.85	86.10	108.49
61	57.78	80.34	88.86	111.80
62	59.01	82.29	91.01	114.33
63	60.19	84.13	93.01	116.66
64	61.60	86.29	95.38	119.41
65	63.59	89.20	98.56	123.20
66	65.99	92.68	102.35	127.71
67	68.61	96.41	106.41	132.58
68	71.65	100.73	111.10	138.20
69	75.30	105.91	116.76	145.00
70	79.78	112.28	123.71	153.40
71	84.70	119.36	131.46	162.80
72	89.94	126.94	139.80	172.93
73	96.04	135.73	149.46	184.68
74	103.56	146.45	161.19	198.93
75	113.04	159.80	175.73	216.59
76	124.31	175.64	192.98	237.54
77	137.01	193.48	212.44	261.19
78	151.40	213.56	234.28	287.70
79	167.71	236.10	258.64	317.25
80	186.23	261.34	285.70	349.99
81	207.78	290.54	316.71	387.45
82	232.23	323.55	351.55	429.54
83	258.25	358.46	388.36	473.95
84	284.58	393.38	425.26	518.38

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	45.63	57.84	62.25	73.45
25-39	50.04	65.00	70.38	82.69
40	55.68	74.09	81.01	95.19
41	58.91	79.08	86.66	101.75
42	62.83	85.10	93.49	109.74
43	67.39	92.16	101.49	119.14
44	72.61	100.26	110.66	129.95
45	78.50	109.40	121.00	142.19
46	85.69	120.58	133.63	157.16
47	94.19	133.78	148.53	174.88
48	103.01	147.51	164.05	193.35
49	111.21	160.33	178.54	210.59
50	117.81	170.73	190.34	224.60
51	122.59	178.41	199.13	235.00
52	126.18	184.38	206.03	243.09
53	128.93	189.06	211.48	249.49
54	131.16	192.93	215.99	254.80
55	133.23	196.41	220.01	259.61
56	134.80	199.03	223.01	263.33
57	135.69	200.48	224.66	265.53
58	136.31	201.49	225.80	267.15
59	137.18	202.80	227.24	269.10
60	138.74	205.11	229.81	272.33
61	141.15	208.69	233.84	277.14
62	144.10	213.06	238.75	282.93
63	147.35	217.83	244.09	289.20
64	150.66	222.61	249.41	295.48
65	153.79	227.01	254.25	301.29
66	156.01	229.94	257.39	305.30
67	157.49	231.66	259.13	307.83
68	159.30	233.80	261.30	310.86
69	162.51	238.01	265.76	316.41
70	168.20	245.93	274.33	326.45
71	175.99	257.10	286.58	340.44
72	185.18	270.45	301.25	357.05
73	196.29	286.63	319.05	377.11
74	209.89	306.29	340.64	401.44
75	226.51	330.08	366.69	430.86
76	246.00	358.11	397.39	465.66
77	267.98	389.96	432.28	505.28
78	292.70	425.45	471.08	549.30
79	320.41	464.41	513.54	597.30
80	351.34	506.69	559.38	648.88
81	386.44	553.21	609.59	705.20
82	425.55	604.09	664.36	766.56
83	467.25	657.93	722.19	831.18
84	510.10	713.29	781.58	897.24

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	43.64	55.31	59.54	70.25
25-39	47.85	62.16	67.30	79.08
40	53.24	70.86	77.48	91.03
41	56.35	75.63	82.88	97.30
42	60.08	81.38	89.40	104.94
43	64.45	88.14	97.05	113.93
44	69.44	95.89	105.83	124.28
45	75.08	104.63	115.73	135.98
46	81.95	115.31	127.79	150.29
47	90.08	127.93	142.04	167.24
48	98.51	141.06	156.89	184.90
49	106.36	153.31	170.74	201.39
50	112.66	163.26	182.03	214.79
51	117.23	170.61	190.44	224.73
52	120.66	176.33	197.03	232.48
53	123.29	180.81	202.24	238.60
54	125.43	184.50	206.55	243.68
55	127.40	187.83	210.40	248.28
56	128.91	190.33	213.28	251.83
57	129.75	191.73	214.85	253.93
58	130.36	192.69	215.94	255.48
59	131.19	193.94	217.31	257.35
60	132.68	196.15	219.78	260.44
61	134.98	199.58	223.63	265.04
62	137.80	203.75	228.31	270.56
63	140.91	208.31	233.43	276.56
64	144.09	212.89	238.51	282.58
65	147.06	217.09	243.15	288.13
66	149.19	219.90	246.15	291.96
67	150.61	221.54	247.81	294.38
68	152.35	223.59	249.89	297.29
69	155.43	227.61	254.15	302.59
70	160.85	235.19	262.35	312.19
71	168.31	245.88	274.05	325.58
72	177.13	258.64	288.09	341.46
73	187.78	274.11	305.11	360.64
74	200.78	292.91	325.76	383.90
75	216.63	315.66	350.68	412.04
76	235.38	342.60	380.14	445.44
77	256.71	373.31	413.71	483.58
78	280.54	407.44	450.99	525.86
79	306.74	444.64	491.54	571.71
80	335.24	484.55	534.94	620.53
81	366.48	527.88	581.98	673.26
82	400.53	574.84	632.93	730.30
83	436.70	624.41	686.61	790.24
84	474.34	675.55	741.86	851.65

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	42.23	52.39	56.10	66.20
25-39	45.88	58.31	62.81	88.89
40	50.50	65.78	71.56	99.11
41	53.31	70.01	76.34	105.38
42	56.70	75.16	82.15	112.95
43	60.69	81.26	89.04	121.84
44	65.28	88.29	96.96	132.05
45	70.45	96.25	105.95	143.58
46	76.83	106.06	117.01	157.76
47	84.39	117.71	130.14	174.61
48	92.24	129.85	143.81	192.11
49	99.49	141.09	156.51	208.21
50	105.24	150.09	166.71	220.89
51	109.29	156.58	174.13	229.74
52	112.24	161.48	179.76	236.10
53	114.38	165.15	184.06	240.60
54	116.00	168.01	187.43	243.84
55	117.39	170.45	190.28	246.40
56	118.19	171.91	192.01	247.56
57	118.20	172.18	192.38	246.93
58	117.98	172.00	192.24	245.59
59	118.03	172.19	192.45	244.66
60	118.88	173.50	193.90	245.29
61	120.73	176.24	196.88	247.88
62	123.20	179.89	200.80	251.71
63	126.05	184.00	205.23	256.11
64	128.98	188.16	209.69	260.43
65	131.71	191.94	213.76	263.99
66	133.78	194.58	216.61	265.68
67	135.33	196.38	218.55	265.94
68	137.13	198.44	220.79	266.44
69	139.89	201.90	224.54	268.88
70	144.35	207.86	231.03	274.93
71	150.31	216.10	240.01	284.45
72	157.28	225.88	250.68	296.34
73	165.56	237.54	263.38	310.79
74	175.48	251.41	278.48	327.99
75	187.33	267.86	296.30	348.15
76	200.85	286.59	316.58	370.99
77	215.81	307.39	339.08	396.38
78	232.66	330.65	364.21	424.73
79	251.80	356.83	392.44	456.48
80	273.65	386.31	424.19	492.06
81	299.34	420.74	461.24	533.55
82	328.60	459.84	503.30	580.65
83	359.73	501.16	547.70	630.26
84	391.01	542.26	591.78	679.29

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	24.52	27.36	28.46	33.15
25-39	26.93	31.06	32.56	40.05
40	29.34	34.82	36.89	45.19
41	30.16	36.11	38.38	47.00
42	31.25	37.82	40.34	49.34
43	32.62	39.93	42.76	52.26
44	34.24	42.45	45.64	55.72
45	36.11	45.38	48.97	59.74
46	38.34	48.83	52.87	64.45
47	40.87	52.78	57.35	69.84
48	43.64	57.09	62.21	75.71
49	46.56	61.61	67.33	81.87
50	49.52	66.21	72.51	88.11
51	52.51	70.83	77.76	94.41
52	55.60	75.60	83.18	100.89
53	58.81	80.53	88.80	107.62
54	62.17	85.68	94.63	114.60
55	65.69	91.05	100.71	121.84
56	69.54	96.86	107.26	129.67
57	73.68	103.10	114.28	138.05
58	77.92	109.45	121.42	146.55
59	81.99	115.57	128.30	154.73
60	85.71	121.18	134.58	162.18
61	88.77	125.80	139.77	168.29
62	91.29	129.64	144.07	173.36
63	93.74	133.39	148.24	178.27
64	96.64	137.75	153.07	183.91
65	100.45	143.39	159.31	191.17
66	104.82	149.85	166.41	199.43
67	109.42	156.62	173.85	208.07
68	114.79	164.49	182.48	218.06
69	121.45	174.18	193.10	230.31
70	129.92	186.45	206.55	245.79
71	139.36	200.06	221.51	262.98
72	149.39	214.55	237.43	281.25
73	161.33	231.70	256.30	302.87
74	176.45	253.35	280.05	330.06
75	196.04	281.34	310.68	365.05
76	219.95	315.63	348.28	408.08
77	247.31	355.01	391.55	457.66
78	278.38	399.50	440.31	513.43
79	313.36	449.16	494.42	575.11
80	352.52	504.05	553.74	642.33
81	397.22	566.26	620.24	717.46
82	447.33	635.76	694.01	800.70
83	500.74	709.40	772.10	888.55
84	555.38	784.02	851.52	977.49

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.40	26.18	27.22	31.70
25-39	25.70	29.70	31.14	38.30
40	28.00	33.31	35.26	43.20
41	28.79	34.54	36.71	44.93
42	29.83	36.16	38.59	47.20
43	31.12	38.18	40.89	49.97
44	32.68	40.60	43.64	53.30
45	34.48	43.41	46.82	57.14
46	36.59	46.70	50.56	61.63
47	39.01	50.48	54.84	66.78
48	41.66	54.61	59.49	72.40
49	44.45	58.92	64.39	78.29
50	47.27	63.32	69.35	84.26
51	50.13	67.74	74.37	90.28
52	53.08	72.29	79.55	96.48
53	56.15	77.02	84.91	102.91
54	59.36	81.93	90.50	109.59
55	62.73	87.07	96.30	116.53
56	66.40	92.63	102.58	124.02
57	70.36	98.60	109.29	132.02
58	74.39	104.67	116.12	140.14
59	78.28	110.53	122.71	147.97
60	81.84	115.89	128.71	155.09
61	84.74	120.30	133.65	160.93
62	87.13	123.95	137.77	165.78
63	89.48	127.51	141.77	170.48
64	92.22	131.65	146.38	175.88
65	95.84	137.04	152.33	182.81
66	100.01	143.20	159.14	190.70
67	104.47	149.70	166.29	199.02
68	109.62	157.23	174.56	208.59
69	115.94	166.45	184.68	220.28
70	123.84	178.05	197.41	234.93
71	132.49	190.84	211.49	251.09
72	141.58	204.37	226.39	268.18
73	152.41	220.42	244.05	288.38
74	166.26	240.77	266.38	313.93
75	184.45	267.20	295.33	347.00
76	206.84	299.71	331.00	387.84
77	232.60	337.10	372.13	434.95
78	261.88	379.37	418.51	488.03
79	294.84	426.57	470.00	546.68
80	331.71	478.72	526.38	610.61
81	373.76	537.78	589.59	682.01
82	420.89	603.78	659.72	761.13
83	471.13	673.69	733.93	844.61
84	522.49	744.53	809.39	929.14

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	21.97	24.24	25.11	28.74
25-39	23.86	26.82	27.89	36.82
40	25.69	29.64	31.19	40.52
41	26.35	30.67	32.37	42.02
42	27.23	32.04	33.94	44.01
43	28.35	33.75	35.89	46.48
44	29.69	35.82	38.26	49.44
45	31.26	38.24	41.00	52.89
46	33.11	41.09	44.23	56.95
47	35.25	44.38	47.94	61.65
48	37.58	47.99	52.01	66.76
49	40.02	51.75	56.24	72.12
50	42.49	55.53	60.53	77.47
51	45.01	59.36	64.86	82.89
52	47.61	63.32	69.35	88.48
53	50.31	67.39	73.95	94.22
54	53.06	71.54	78.66	100.04
55	55.87	75.77	83.43	105.95
56	58.83	80.23	88.45	112.16
57	61.98	84.92	93.74	118.68
58	65.11	89.63	99.04	125.17
59	68.10	94.11	104.04	131.29
60	70.75	98.09	108.49	136.69
61	72.80	101.23	111.97	140.87
62	74.36	103.68	114.68	144.05
63	75.84	106.00	117.20	146.99
64	77.62	108.72	120.17	150.46
65	80.12	112.39	124.19	155.23
66	83.14	116.77	128.96	160.92
67	86.45	121.48	134.08	167.04
68	90.28	126.91	139.99	174.13
69	94.88	133.45	147.12	182.70
70	100.52	141.47	155.88	193.28
71	106.72	150.40	165.64	205.13
72	113.32	159.94	176.15	217.89
73	121.01	171.01	188.32	232.69
74	130.49	184.53	203.10	250.65
75	142.43	201.35	221.41	272.90
76	156.63	221.30	243.15	299.30
77	172.64	243.78	267.67	329.10
78	190.76	269.09	295.19	362.50
79	211.32	297.49	325.88	399.74
80	234.64	329.29	359.98	440.98
81	261.80	366.08	399.06	488.19
82	292.60	407.67	442.95	541.22
83	325.40	451.66	489.34	597.18
84	358.56	495.65	535.83	653.15

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	57.49	72.88	78.44	92.55
25-39	63.05	81.90	88.67	104.19
40	70.15	93.35	102.08	119.94
41	74.23	99.63	109.19	128.21
42	79.16	107.23	117.79	138.27
43	84.91	116.12	127.87	150.11
44	91.49	126.33	139.43	163.74
45	98.91	137.84	152.46	179.16
46	107.97	151.92	168.37	198.02
47	118.68	168.56	187.14	220.34
48	129.80	185.87	206.70	243.62
49	140.13	202.01	224.96	265.34
50	148.44	215.11	239.83	283.00
51	154.46	224.80	250.90	296.10
52	158.98	232.31	259.59	306.29
53	162.45	238.22	266.46	314.35
54	165.26	243.09	272.14	321.05
55	167.86	247.48	277.22	327.11
56	169.85	250.77	281.00	331.79
57	170.97	252.60	283.07	334.56
58	171.75	253.87	284.51	336.61
59	172.84	255.53	286.32	339.07
60	174.81	258.44	289.56	343.13
61	177.85	262.95	294.64	349.19
62	181.57	268.46	300.83	356.49
63	185.66	274.46	307.55	364.39
64	189.83	280.49	314.26	372.30
65	193.77	286.04	320.36	379.62
66	196.58	289.72	324.31	384.68
67	198.43	291.89	326.50	387.86
68	200.72	294.59	329.24	391.69
69	204.77	299.90	334.86	398.68
70	211.93	309.87	345.65	411.33
71	221.74	323.95	361.08	428.95
72	233.32	340.77	379.58	449.88
73	247.32	361.15	402.00	475.16
74	264.46	385.92	429.20	505.81
75	285.41	415.89	462.03	542.89
76	309.96	451.22	500.71	586.73
77	337.65	491.35	544.67	636.65
78	368.80	536.07	593.55	692.12
79	403.72	585.16	647.06	752.60
80	442.69	638.43	704.81	817.58
81	486.91	697.05	768.08	888.55
82	536.19	761.15	837.10	965.87
83	588.74	828.99	909.96	1,047.28
84	642.73	898.74	984.78	1,130.52

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	54.98	69.69	75.02	88.52
25-39	60.29	78.32	84.80	99.63
40	67.08	89.29	97.62	114.69
41	71.00	95.29	104.42	122.60
42	75.69	102.53	112.64	132.22
43	81.21	111.05	122.28	143.55
44	87.49	120.82	133.34	156.59
45	94.59	131.83	145.81	171.33
46	103.26	145.29	161.01	189.36
47	113.49	161.19	178.97	210.72
48	124.13	177.74	197.68	232.97
49	134.02	193.17	215.13	253.75
50	141.95	205.71	229.35	270.63
51	147.70	214.97	239.95	283.15
52	152.03	222.17	248.25	292.92
53	155.34	227.82	254.82	300.64
54	158.04	232.47	260.25	307.03
55	160.52	236.66	265.10	312.83
56	162.43	239.81	268.73	317.30
57	163.49	241.57	270.71	319.95
58	164.26	242.79	272.08	321.90
59	165.30	244.36	273.81	324.26
60	167.17	247.15	276.92	328.15
61	170.07	251.46	281.77	333.95
62	173.63	256.73	287.67	340.91
63	177.55	262.47	294.12	348.47
64	181.55	268.24	300.53	356.04
65	185.30	273.53	306.37	363.04
66	187.98	277.07	310.15	367.87
67	189.77	279.14	312.24	370.91
68	191.96	281.72	314.86	374.58
69	195.84	286.79	320.23	381.26
70	202.67	296.34	330.56	393.36
71	212.07	309.80	345.30	410.22
72	223.18	325.88	362.99	430.24
73	236.60	345.38	384.44	454.40
74	252.98	369.07	410.46	483.71
75	272.95	397.73	441.85	519.17
76	296.57	431.68	478.97	561.25
77	323.46	470.37	521.28	609.30
78	353.48	513.37	568.24	662.59
79	386.49	560.24	619.34	720.36
80	422.40	610.53	674.02	781.86
81	461.76	665.12	733.29	848.31
82	504.66	724.30	797.49	920.18
83	550.24	786.76	865.13	995.70
84	597.67	851.19	934.75	1,073.08

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	53.20	66.01	70.69	83.41
25-39	57.80	73.47	79.14	112.00
40	63.63	82.88	90.17	124.88
41	67.17	88.22	96.19	132.77
42	71.44	94.70	103.51	142.32
43	76.47	102.39	112.19	153.52
44	82.25	111.24	122.17	166.38
45	88.77	121.28	133.50	180.90
46	96.80	133.64	147.44	198.78
47	106.33	148.32	163.97	220.01
48	116.22	163.61	181.20	242.06
49	125.35	177.77	197.21	262.35
50	132.60	189.11	210.06	278.32
51	137.70	197.28	219.40	289.47
52	141.42	203.46	226.50	297.49
53	144.11	208.09	231.92	303.16
54	146.16	211.70	236.16	307.24
55	147.91	214.77	239.75	310.46
56	148.92	216.61	241.94	311.93
57	148.93	216.94	242.39	311.13
58	148.65	216.72	242.22	309.44
59	148.71	216.96	242.49	308.27
60	149.78	218.61	244.31	309.06
61	152.11	222.06	248.06	312.32
62	155.23	226.66	253.01	317.16
63	158.82	231.84	258.58	322.70
64	162.51	237.08	264.21	328.14
65	165.96	241.84	269.34	332.62
66	168.56	245.16	272.93	334.75
67	170.51	247.43	275.37	335.08
68	172.78	250.03	278.19	335.71
69	176.26	254.39	282.92	338.78
70	181.88	261.91	291.09	346.41
71	189.39	272.29	302.42	358.41
72	198.17	284.60	315.85	373.39
73	208.61	299.30	331.85	391.59
74	221.10	316.78	350.88	413.26
75	236.03	337.51	373.34	438.67
76	253.07	361.10	398.88	467.44
77	271.92	387.31	427.23	499.43
78	293.15	416.62	458.91	535.15
79	317.27	449.60	494.47	575.16
80	344.80	486.75	534.48	620.00
81	377.17	530.13	581.16	672.27
82	414.04	579.40	634.16	731.62
83	453.25	631.46	690.10	794.13
84	492.68	683.25	745.64	855.90

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Current Annual Premium per $10 of Daily Benefit

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		26.25	36.75		22.33	29.74	18%	65%
51		27.86	39.01		23.98	32.05	18%	65%
52		29.74	41.64		25.39	34.01	18%	65%
53		31.84	44.58		26.75	35.89	18%	65%
54		34.19	47.86		28.18	37.85	18%	65%
55		36.75	51.45		29.74	40.01	18%	65%
56		39.53	55.34		31.48	42.43	18%	60%
57		42.51	59.51		33.40	45.10	18%	60%
58		45.71	64.00		35.50	48.01	18%	60%
59		49.13	68.78		37.74	51.13	18%	60%
60		52.75	73.85		40.08	54.39	18%	60%
61		56.61	79.26		42.49	57.74	18%	55%
62		60.74	85.04		44.93	61.14	18%	55%
63		65.16	91.23		47.38	64.53	18%	55%
64		69.90	97.86		49.80	67.89	18%	55%
65		75.00	105.00		52.19	71.19	18%	55%
66		80.51	112.71		54.53	74.41	18%	50%
67		86.49	121.09		56.83	77.58	18%	50%
68		92.99	130.19		59.08	80.69	18%	50%
69		100.05	140.08		61.31	83.76	18%	50%
70		107.75	150.85		63.55	86.85	18%	50%
71		116.13	162.58		65.81	89.98	18%	45%
72		125.23	175.31		68.14	93.21	18%	45%
73		135.10	189.14		70.55	96.50	18%	45%
74		145.78	204.09		73.06	99.98	18%	45%
75		157.25	220.15		75.71	103.64	18%	45%
76		169.54	237.35		78.50	107.49	18%	40%
77		182.60	255.64		81.44	111.53	18%	40%
78		196.40	274.21		84.50	115.75	18%	40%
79		210.81	295.14		87.66	120.10	18%	40%
80		225.75	316.05		90.89	124.51	18%	40%
81		241.01	337.41		94.11	128.91	18%	35%
82		256.39	358.94		97.25	133.19	18%	35%
83		271.59	380.23		100.20	137.19	18%	35%
84		286.28	288.29		102.84	140.75	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Requested Annual Premium per $10 of Daily Benefit

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		33.08	46.31		28.13	37.47	18%	65%
51		35.11	49.16		30.21	40.38	18%	65%
52		37.47	52.46		31.99	42.86	18%	65%
53		40.12	56.16		33.71	45.22	18%	65%
54		43.08	60.31		35.50	47.69	18%	65%
55		46.31	64.83		37.47	50.42	18%	65%
56		49.80	69.73		39.66	53.46	18%	60%
57		53.57	74.99		42.08	56.83	18%	60%
58		57.60	80.64		44.73	60.50	18%	60%
59		61.90	86.66		47.55	64.42	18%	60%
60		66.47	93.05		50.49	68.53	18%	60%
61		71.33	99.87		53.53	72.75	18%	55%
62		76.53	107.15		56.61	77.03	18%	55%
63		82.10	114.94		59.69	81.30	18%	55%
64		88.07	123.31		62.75	85.54	18%	55%
65		94.50	132.30		65.76	89.70	18%	55%
66		101.45	142.02		68.70	93.76	18%	50%
67		108.97	152.57		71.60	97.74	18%	50%
68		117.16	164.04		74.43	101.67	18%	50%
69		126.06	176.49		77.25	105.54	18%	50%
70		135.77	190.07		80.07	109.43	18%	50%
71		146.32	204.84		82.92	113.37	18%	45%
72		157.78	220.89		85.85	117.45	18%	45%
73		170.23	238.31		88.89	121.59	18%	45%
74		183.68	257.15		92.06	125.97	18%	45%
75		198.14	277.39		95.40	130.58	18%	45%
76		213.62	299.06		98.91	135.43	18%	40%
77		230.08	322.10		102.61	140.52	18%	40%
78		247.46	345.51		106.47	145.85	18%	40%
79		265.62	371.87		110.45	151.33	18%	40%
80		284.45	398.22		114.52	156.89	18%	40%
81		303.68	425.14		118.58	162.43	18%	35%
82		323.05	452.26		122.54	167.82	18%	35%
83		342.20	479.08		126.25	172.86	18%	35%
84		360.71	363.24		129.58	177.35	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Current Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	3.38	4.25
65	3.75	4.63
66	4.00	5.00
67	4.38	5.50
68	4.88	6.00
69	5.25	6.63
70	5.88	7.25
71	6.38	7.88
72	7.00	8.63
73	7.63	9.38
74	8.25	10.25
75	9.00	11.13
76	9.75	12.13
77	10.63	13.25
78	11.63	14.50
79	12.75	15.75
80	14.00	17.25
*81	15.38	18.88
*82	16.75	20.63
*83	18.38	22.50
*84	20.00	24.50
*85	21.63	26.50
*86	23.38	28.63
*87	25.25	30.88
*88	27.13	33.13
*89	29.00	35.50
*90	30.88	37.88

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	5.25	9.88

* Renewal Only

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.25	5.36
65	4.73	5.83
66	5.04	6.30
67	5.51	6.93
68	6.14	7.56
69	6.62	8.35
70	7.40	9.14
71	8.03	9.92
72	8.82	10.87
73	9.61	11.81
74	10.40	12.92
75	11.34	14.02
76	12.29	15.28
77	13.39	16.70
78	14.65	18.27
79	16.07	19.85
80	17.64	21.74
*81	19.37	23.78
*82	21.11	25.99
*83	23.15	28.35
*84	25.20	30.87
*85	27.25	33.39
*86	29.45	36.07
*87	31.82	38.90
*88	34.18	41.74
*89	36.54	44.73
*90	38.90	47.72

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	6.62	12.44

* Renewal Only

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milliman.com

April 21, 2015

Janet Houser
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

Via SERFF

RE: The Pyramid Life Insurance Company (Pyramid Life)
Company NAIC # 68284
SERFF Tracking # UNAM-128652180
Pyramid Life Policy Forms:

Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

Dear Ms. Houser:

Thank you for reviewing this filing. This letter is in response to your letter dated October 27, 2014 regarding information needed for the above-referenced filing. The remainder of this letter provides additional information requested in your October 27 letter. Each request is restated in italics for reference.

1. *Please amend the Actuarial Memorandum to indicate the actual rate increase being submitted for review and approval. Please include an explanation as to why this change is being made and that a previous rate increase of 25% was implemented in place of the 37% rate increase that was originally approved.*

   Enclosed with this response is an amended actuarial memorandum reflecting the company's agreement to reduce the current rate increase request to 26%. The reduced increase request is based on correspondence with the Bureau. This actuarial memorandum includes language regarding the previous increase of 25% implemented in Virginia rather than the 37% increase approved.

This work product was prepared to provide assistance to Universal American Financial Services, Inc. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

2. *Please confirm the original targeted loss ratio. In reviewing the company's letter of May 3, 2013, item [3] stated the ratio to be 65%; however, in response to question 13 the anticipated loss ratio was stated as 60%.*

   The original targeted loss ratio is 65% when using the interest rate consistent with the development of the premiums (pricing net earnings rate). The 60% original anticipated loss ratio is the loss ratio stated in the original pricing memorandums which, for most forms, is based on a lower interest rate and was the maximum valuation interest rate at the time of pricing. Exhibit VI of the enclosed actuarial memorandum provides the pricing net earnings rate used in the development of the 65% original targeted loss ratio.

3. *Please provide a distribution of policies by issue year for each of the pre-rate stabilization block and the post-rate stabilization block and clarify what interest rate was used for each.*

   The table below provides, for these forms, the nationwide distribution of business that is in force as of December 31, 2012 for policies issued prior to October 1, 2003 (pre-rate stabilization) and policies issued on or after October 1, 2003 (post-rate stabilization). The original pricing interest rates vary by form and are provided in Exhibit VI of the enclosed actuarial memorandum.

Percent Distribution by Policy Issue Year

Issue Year	Percent Distribution		Pricing Interest Rate
	Pre-Rate Stabilization	Post-Rate Stabilization	
1991	<1%	0%	6.75% for 10 years grading to 4.5% for years 20+
1992	1	0	
1993	<1	0	
1994	<1	0	6.0% for forms C79 and C81 6.75% for 10 years grading to 4.5% for years 20+ was used for forms C71, C72, C76, C77, and C78
1995	2	0	
1996	2	0	
1997	4	0	
1998	14	0	
1999	17	0	
2000	19	0	
2001	17	0	
2002	14	0	
2003	10	35	
2004	0	65	

This work product was prepared to provide assistance to Universal American Financial Services, Inc. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

4. *Please submit your financial exhibits, pre and post stability separately, using the revised 26% requested amount.*

Attachments 1 and 2 provide similar information as Exhibit I of the actuarial memorandum for pre-rate stabilization and post-rate stabilization policies, respectively. Attachments 3 and 4 provide similar information as Attachments 1 and 2 except on a Virginia-specific basis.

Attachments 5 and 6 provide similar information as Exhibit V of the actuarial memorandum for pre-rate stabilization and post-rate stabilization policies, respectively. Attachments 7 and 8 provide similar information as Attachments 5 and 6 except on a Virginia-specific basis.

Attachment 9 provides similar information as Exhibit VII of the actuarial memorandum for post-rate stabilization policies. Attachment 10 provides the anticipated loss ratio for pre-rate stabilization policies. We used the statutory active life reserve (ALR) balance with an adjustment to reflect the pricing interest rate for consistency with 14VAC5-130-75. We approximated the impact of using pricing interest rather than the maximum valuation interest rate by multiplying the 2012 statutory ALR balance by 0.95. This 0.95 factor was developed from the ratio of (a) the present value of future incurred claims less the present value of future earned premium as of December 31, 2012 using the pricing interest rate to (b) the corresponding value that was calculated using the maximum valuation interest rate.

Attachments 1 through 8 and 10 are shown both before and after the 26% rate increase. Please note the nationwide experience for the post-rate stabilization business and Virginia-specific experience have minimal credibility, but are being provided as requested.

Due to the limited credibility of the post-rate stabilization business, the company reserves the right to use a larger moderately adverse experience assumption for the 58%/85% test for post-rate stabilization business for future filings.

Limitations and Qualifications

Milliman's work has been prepared for the use and benefit of Universal American Financial Services, Inc., an affiliate company of Pyramid Life. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Bureau, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Bureau may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Bureau, who receive Milliman's work and may include disclaimer language on its work product so stating. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Bureau agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Bureau may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Bureau, or (ii) any applicable regulatory or governmental agency, as required.

This work product was prepared to provide assistance to Universal American Financial Services, Inc. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

In performing this analysis, we relied on data and other information provided by Universal American Financial Services, Inc. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose. We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Universal American Financial Services, Inc. to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

This work product was prepared to provide assistance to Universal American Financial Services, Inc. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

❖❖❖

Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2419 or by e-mail at amy.pahl@milliman.com.

Respectfully,

Amy Pahl, FSA, MAAA
Principal & Consulting Actuary, Milliman Inc.

ABP/caw

Attachment 1:	Nationwide Experience on Pre-Rate Stabilized Policies
Attachment 2:	Nationwide Experience on Post-Rate Stabilized Policies
Attachment 3:	Virginia-Specific Experience on Pre-Rate Stabilized Policies
Attachment 4:	Virginia-Specific Experience on Post-Rate Stabilized Policies
Attachment 5:	Nationwide Actual-to-Expected Experience on Pre-Rate Stabilized Policies
Attachment 6:	Nationwide Actual-to-Expected Experience on Post-Rate Stabilized Policies
Attachment 7:	Virginia-Specific Actual-to-Expected Experience on Pre-Rate Stabilized Policies
Attachment 8:	Virginia-Specific Actual-to-Expected Experience on Post-Rate Stabilized Policies
Attachment 9:	Nationwide 58/85 Test for Post-Rate Stabilized Policies
Attachment 10:	Anticipated Loss Ratio Test for Pre-Rate Stabilized Policies

Enclosure: Revised Actuarial Memorandum Reflecting 26% Increase

This work product was prepared to provide assistance to Universal American Financial Services, Inc. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Attachment 1
The Pyramid Life Insurance Company
Nationwide Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		105,063	0	8,061	0%	8%	6.0%	3.510
	1992	151,789	0	14,337	0%	9%		502,025	0	47,417	0%	9%	6.0%	3.307
	1993	188,843	0	25,451	0%	13%		594,948	0	80,182	0%	13%	6.1%	3.150
	1994	227,543	0	40,930	0%	18%		672,981	0	121,053	0%	18%	6.0%	2.958
	1995	391,329	1,400	87,554	0%	22%		1,103,836	3,949	246,967	0%	22%	6.1%	2.821
	1996	571,602	15,065	107,231	3%	19%		1,531,141	40,355	287,239	3%	19%	6.2%	2.679
	1997	833,177	31,170	318,692	4%	38%		2,117,147	79,205	809,813	4%	38%	6.2%	2.541
	1998	1,350,701	41,362	246,916	3%	18%		3,284,283	100,573	600,386	3%	18%	6.3%	2.432
	1999	2,636,949	29,107	515,708	1%	20%		6,113,192	67,478	1,195,556	1%	20%	6.4%	2.318
	2000	3,902,433	101,382	846,348	3%	22%		8,556,769	222,298	1,855,766	3%	22%	6.5%	2.193
	2001	4,997,550	211,078	307,320	4%	6%		10,334,223	436,478	635,495	4%	6%	6.5%	2.068
	2002	5,768,244	257,912	1,385,369	4%	24%		11,223,749	501,841	2,695,628	4%	24%	6.5%	1.946
	2003	6,350,147	340,929	4,130,575	5%	65%		11,614,289	623,552	7,554,737	5%	65%	6.6%	1.829
	2004	6,389,401	1,494,115	3,982,128	23%	62%		10,960,418	2,563,013	6,830,967	23%	62%	6.6%	1.715
	2005	6,143,937	2,218,679	4,605,207	36%	75%		9,877,622	3,566,976	7,403,803	36%	75%	6.5%	1.608
	2006	6,449,655	2,915,456	3,969,571	45%	62%		9,720,724	4,394,086	5,982,816	45%	62%	6.5%	1.507
	2007	6,467,832	3,408,672	5,466,040	53%	85%		9,137,845	4,815,820	7,722,498	53%	85%	6.5%	1.413
	2008	6,242,489	4,308,589	3,749,194	69%	60%		8,267,943	5,706,565	4,965,667	69%	60%	6.4%	1.324
	2009	5,942,385	5,160,693	2,906,197	87%	49%		7,380,607	6,409,725	3,609,578	87%	49%	6.4%	1.242
	2010	5,645,259	5,243,115	5,419,540	93%	96%		6,579,946	6,111,220	6,316,856	93%	96%	6.3%	1.166
	2011	5,292,950	5,229,771	5,731,697	99%	108%		5,795,802	5,726,621	6,276,233	99%	108%	6.2%	1.095
	2012	5,020,434	5,469,751	5,974,169	109%	119%	2,988	5,171,830	5,634,697	6,154,326	109%	119%	6.1%	1.030
Projected Future Experience	2013	4,801,377	5,701,142	6,023,061	119%	125%	2,799	4,666,079	5,540,490	5,855,063	119%	125%	5.9%	0.972
	2014	4,660,911	5,747,799	6,298,665	123%	135%	2,613	4,282,363	5,280,976	5,791,619	123%	135%	5.8%	0.919
	2015	4,403,961	6,010,809	6,522,595	136%	148%	2,429	3,833,189	5,231,782	5,683,899	136%	148%	5.7%	0.870
	2016	4,097,406	6,224,504	6,692,724	152%	163%	2,248	3,385,233	5,142,618	5,537,725	152%	164%	5.6%	0.826
	2017	3,739,404	6,343,402	6,806,632	170%	182%	2,071	2,937,979	4,983,891	5,357,696	170%	182%	5.5%	0.786
	2018	3,394,829	6,668,638	6,865,441	196%	202%	1,899	2,540,975	4,991,367	5,149,479	196%	203%	5.4%	0.748
	2019	3,065,147	6,877,211	6,863,382	224%	224%	1,733	2,188,847	4,911,073	4,912,231	224%	224%	5.3%	0.714
	2020	2,751,674	6,990,035	6,796,527	254%	247%	1,573	1,876,834	4,767,692	4,646,097	254%	248%	5.2%	0.682
	2021	2,455,546	7,018,914	6,672,010	286%	272%	1,420	1,600,879	4,575,941	4,358,774	286%	272%	5.2%	0.652
	2022	2,177,692	6,972,718	6,489,062	320%	298%	1,275	1,357,570	4,346,782	4,052,466	320%	299%	5.1%	0.623
	2023	1,918,807	6,856,918	6,245,910	357%	326%	1,138	1,143,950	4,087,942	3,728,939	357%	326%	5.0%	0.596
	2024	1,679,407	6,674,992	5,946,273	397%	354%	1,009	957,513	3,805,744	3,393,719	397%	354%	5.0%	0.570
	2025	1,459,696	6,433,396	5,605,163	441%	384%	890	795,915	3,507,880	3,058,158	441%	384%	5.0%	0.545
	2026	1,259,728	6,141,323	5,234,473	488%	416%	780	656,901	3,202,469	2,730,285	488%	416%	4.9%	0.521
	2027	1,079,275	5,807,874	4,839,210	538%	448%	679	538,242	2,896,428	2,413,268	538%	448%	4.9%	0.499
	2028	917,828	5,442,690	4,434,479	593%	483%	587	437,758	2,595,891	2,114,399	593%	483%	4.9%	0.477
	2029	774,707	5,057,283	4,034,240	653%	521%	505	353,382	2,306,873	1,839,270	653%	520%	4.9%	0.456
	2030	649,002	4,663,567	3,647,349	719%	562%	431	283,135	2,034,540	1,590,175	719%	562%	4.9%	0.436
	2031	539,691	4,271,594	3,281,248	791%	608%	366	225,188	1,782,336	1,368,217	791%	608%	4.8%	0.417
	2032	445,529	3,889,431	2,938,189	873%	659%	309	177,803	1,552,204	1,171,916	873%	659%	4.8%	0.399
	2033	365,208	3,524,074	2,625,819	965%	719%	259	139,405	1,345,192	1,001,835	965%	719%	4.8%	0.382
	2034	297,321	3,180,556	2,342,511	1070%	788%	216	108,557	1,161,277	854,961	1070%	788%	4.8%	0.365
	2035	240,484	2,861,798	2,086,992	1190%	868%	179	83,991	999,503	728,675	1190%	868%	4.8%	0.349
	2036	193,317	2,568,944	1,858,908	1329%	962%	148	64,587	858,285	620,929	1329%	961%	4.8%	0.334
	2037	154,498	2,301,444	1,652,427	1490%	1070%	122	49,380	735,581	528,073	1490%	1069%	4.8%	0.320
	2038	122,797	2,057,836	1,466,168	1676%	1194%	100	37,548	629,231	448,276	1676%	1194%	4.8%	0.306
	2039	97,124	1,835,906	1,295,149	1890%	1333%	82	28,413	537,082	378,854	1890%	1333%	4.7%	0.293
	2040	76,446	1,633,705	1,140,159	2137%	1491%	67	21,397	457,269	319,101	2137%	1491%	4.7%	0.280
	2041	59,886	1,449,612	999,116	2421%	1668%	54	16,038	388,213	267,559	2421%	1668%	4.7%	0.268
	2042	46,710	1,282,226	872,077	2745%	1867%	44	11,969	328,557	223,468	2745%	1867%	4.7%	0.256
	2043	36,282	1,130,573	758,214	3116%	2090%	35	8,896	277,193	185,906	3116%	2090%	4.7%	0.245
	2044	28,045	992,862	652,374	3540%	2326%	28	6,579	232,920	153,037	3540%	2326%	4.7%	0.235
	2045	21,572	867,484	556,862	4021%	2581%	23	4,842	194,718	124,988	4021%	2581%	4.7%	0.224
	2046	16,512	754,008	473,392	4566%	2867%	18	3,546	161,935	101,672	4566%	2867%	4.7%	0.215
	2047	12,579	652,084	401,189	5184%	3189%	14	2,585	133,995	82,455	5184%	3190%	4.7%	0.205
	2048	9,531	561,263	338,830	5889%	3555%	11	1,874	110,354	66,631	5889%	3556%	4.7%	0.197
	2049	7,171	480,848	284,364	6705%	3965%	9	1,349	90,463	53,503	6705%	3966%	4.7%	0.188
	2050	5,367	409,838	237,231	7637%	4420%	7	966	73,770	42,709	7637%	4421%	4.7%	0.180
	2051	3,994	347,366	197,042	8698%	4934%	5	688	59,819	33,941	8698%	4935%	4.7%	0.172
	2052	2,952	292,455	161,866	9906%	5483%	4	486	48,181	26,680	9906%	5485%	4.7%	0.165
	Past	80,994,581	36,478,246	49,832,471	45%	62%		130,646,382	47,004,453	71,401,045	36%	55%		
	Future	48,069,411	148,979,121	132,637,325	310%	276%	28,179	34,832,829	86,368,458	80,996,648	248%	233%		
	Lifetime	129,063,991	185,457,367	182,469,796	144%	141%		165,479,211	133,372,910	152,397,693	81%	92%		

Attachment 1
The Pyramid Life Insurance Company
Nationwide Experience on Policies Issued Prior to October 1, 2003, After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		105,063	0	8,061	0%	8%	6.0%	3.510
	1992	151,789	0	14,337	0%	9%		502,025	0	47,417	0%	9%	6.0%	3.307
	1993	188,843	0	25,451	0%	13%		594,948	0	80,182	0%	13%	6.1%	3.150
	1994	227,543	0	40,930	0%	18%		672,981	0	121,053	0%	18%	6.0%	2.958
	1995	391,329	1,400	87,554	0%	22%		1,103,836	3,949	246,967	0%	22%	6.1%	2.821
	1996	571,602	15,065	107,231	3%	19%		1,531,141	40,355	287,239	3%	19%	6.2%	2.679
	1997	833,177	31,170	318,692	4%	38%		2,117,147	79,205	809,813	4%	38%	6.2%	2.541
	1998	1,350,701	41,362	246,916	3%	18%		3,284,283	100,573	600,386	3%	18%	6.3%	2.432
	1999	2,636,949	29,107	515,708	1%	20%		6,113,192	67,478	1,195,556	1%	20%	6.4%	2.318
	2000	3,902,433	101,382	846,348	3%	22%		8,556,769	222,298	1,855,766	3%	22%	6.5%	2.193
	2001	4,997,550	211,078	307,320	4%	6%		10,334,223	436,478	635,495	4%	6%	6.5%	2.068
	2002	5,768,244	257,912	1,385,369	4%	24%		11,223,749	501,841	2,695,628	4%	24%	6.5%	1.946
	2003	6,350,147	340,929	4,130,575	5%	65%		11,614,289	623,552	7,554,737	5%	65%	6.6%	1.829
	2004	6,389,401	1,494,115	3,982,128	23%	62%		10,960,418	2,563,013	6,830,967	23%	62%	6.6%	1.715
	2005	6,143,937	2,218,679	4,605,207	36%	75%		9,877,622	3,566,976	7,403,803	36%	75%	6.5%	1.608
	2006	6,449,655	2,915,456	3,969,571	45%	62%		9,720,724	4,394,086	5,982,816	45%	62%	6.5%	1.507
	2007	6,467,832	3,408,672	5,466,040	53%	85%		9,137,845	4,815,820	7,722,498	53%	85%	6.5%	1.413
	2008	6,242,489	4,308,589	3,749,194	69%	60%		8,267,943	5,706,565	4,965,667	69%	60%	6.4%	1.324
	2009	5,942,385	5,160,693	2,906,197	87%	49%		7,380,607	6,409,725	3,609,578	87%	49%	6.4%	1.242
	2010	5,645,259	5,243,115	5,419,540	93%	96%		6,579,946	6,111,220	6,316,856	93%	96%	6.3%	1.166
	2011	5,292,950	5,229,771	5,731,697	99%	108%		5,795,802	5,726,621	6,276,233	99%	108%	6.2%	1.095
	2012	5,020,434	5,469,751	5,974,169	109%	119%	2,988	5,171,830	5,634,697	6,154,326	109%	119%	6.1%	1.030
Projected Future Experience	2013	4,801,377	5,701,142	6,023,061	119%	125%	2,799	4,666,079	5,540,490	5,855,063	119%	125%	5.9%	0.972
	2014	5,144,623	5,747,799	6,277,514	112%	122%	2,589	4,726,450	5,280,976	5,772,183	112%	122%	5.8%	0.919
	2015	5,312,518	5,990,624	6,477,214	113%	122%	2,406	4,623,655	5,214,214	5,644,361	113%	122%	5.7%	0.870
	2016	4,992,193	6,181,198	6,643,853	124%	133%	2,225	4,124,181	5,106,839	5,497,304	124%	133%	5.6%	0.826
	2017	4,617,887	6,302,910	6,754,322	136%	146%	2,050	3,628,187	4,952,077	5,316,550	136%	147%	5.5%	0.786
	2018	4,192,363	6,621,096	6,808,945	158%	162%	1,880	3,137,916	4,955,783	5,107,143	158%	163%	5.4%	0.748
	2019	3,785,230	6,824,045	6,803,261	180%	180%	1,716	2,703,064	4,873,107	4,869,248	180%	180%	5.3%	0.714
	2020	3,398,114	6,932,275	6,733,458	204%	198%	1,557	2,317,751	4,728,296	4,603,038	204%	199%	5.2%	0.682
	2021	3,032,417	6,957,284	6,606,660	229%	218%	1,406	1,976,967	4,535,762	4,316,140	229%	218%	5.2%	0.652
	2022	2,689,289	6,907,953	6,422,186	257%	239%	1,262	1,676,499	4,306,407	4,010,761	257%	239%	5.1%	0.623
	2023	2,369,584	6,789,816	6,178,380	287%	261%	1,127	1,412,694	4,047,937	3,688,679	287%	261%	5.0%	0.596
	2024	2,073,943	6,606,405	5,879,008	319%	283%	999	1,182,458	3,766,639	3,355,383	319%	284%	5.0%	0.570
	2025	1,802,617	6,364,190	5,538,990	353%	307%	881	982,896	3,470,145	3,022,105	353%	307%	5.0%	0.545
	2026	1,555,671	6,072,344	5,170,131	390%	332%	772	811,224	3,166,499	2,696,769	390%	332%	4.9%	0.521
	2027	1,332,824	5,739,919	4,777,378	431%	358%	672	664,689	2,862,538	2,382,472	431%	358%	4.9%	0.499
	2028	1,133,449	5,376,486	4,375,689	474%	386%	581	540,599	2,564,315	2,086,400	474%	386%	4.9%	0.477
	2029	956,706	4,993,451	3,978,844	522%	416%	499	436,400	2,277,756	1,814,041	522%	416%	4.9%	0.456
	2030	801,469	4,602,595	3,595,585	574%	449%	427	349,651	2,007,940	1,567,628	574%	448%	4.9%	0.436
	2031	666,478	4,213,846	3,233,212	632%	485%	362	278,090	1,758,240	1,348,204	632%	485%	4.8%	0.417
	2032	550,196	3,835,153	2,893,896	697%	526%	305	219,573	1,530,542	1,154,262	697%	526%	4.8%	0.399
	2033	451,005	3,473,393	2,585,139	770%	573%	256	172,155	1,325,846	986,324	770%	573%	4.8%	0.382
	2034	367,170	3,133,500	2,305,294	853%	628%	214	134,060	1,144,096	841,385	853%	628%	4.8%	0.365
	2035	296,980	2,818,317	2,053,063	949%	691%	178	103,722	984,317	716,834	949%	691%	4.8%	0.349
	2036	238,732	2,528,931	1,828,038	1059%	766%	147	79,761	844,917	610,621	1059%	766%	4.8%	0.334
	2037	190,793	2,264,759	1,624,448	1187%	851%	121	60,981	723,856	519,135	1187%	851%	4.8%	0.320
	2038	151,645	2,024,325	1,440,904	1335%	950%	99	46,369	618,984	440,554	1335%	950%	4.8%	0.306
	2039	119,941	1,805,416	1,272,483	1505%	1061%	81	35,088	528,162	372,225	1505%	1061%	4.7%	0.293
	2040	94,405	1,606,084	1,119,924	1701%	1186%	66	26,424	449,538	313,438	1701%	1186%	4.7%	0.280
	2041	73,954	1,424,700	981,159	1926%	1327%	53	19,805	381,541	262,751	1926%	1327%	4.7%	0.268
	2042	57,683	1,259,861	856,223	2184%	1484%	43	14,781	322,826	219,406	2184%	1484%	4.7%	0.256
	2043	44,806	1,110,586	744,289	2479%	1661%	35	10,985	272,293	182,492	2479%	1661%	4.7%	0.245
	2044	34,634	975,095	640,287	2815%	1849%	28	8,125	228,752	150,202	2815%	1849%	4.7%	0.235
	2045	26,639	851,791	546,463	3197%	2051%	22	5,980	191,195	122,654	3197%	2051%	4.7%	0.224
	2046	20,391	740,234	464,488	3630%	2278%	18	4,379	158,976	99,760	3630%	2278%	4.7%	0.215
	2047	15,534	640,067	393,595	4120%	2534%	14	3,192	131,526	80,894	4120%	2534%	4.7%	0.205
	2048	11,770	550,837	332,380	4680%	2824%	11	2,314	108,305	65,363	4680%	2824%	4.7%	0.197
	2049	8,856	471,852	278,925	5328%	3150%	9	1,666	88,771	52,479	5328%	3150%	4.7%	0.188
	2050	6,627	402,123	232,674	6067%	3511%	7	1,193	72,381	41,888	6067%	3511%	4.7%	0.180
	2051	4,932	340,790	193,243	6910%	3918%	5	849	58,687	33,286	6910%	3919%	4.7%	0.172
	2052	3,646	286,892	158,737	7869%	4354%	4	601	47,264	26,164	7869%	4356%	4.7%	0.165
	Past	80,994,581	36,478,246	49,832,471	45%	62%		130,646,382	47,004,453	71,401,045	36%	55%		
	Future	57,429,093	147,470,084	131,223,345	257%	228%	27,929	41,191,452	85,628,737	80,245,590	208%	195%		
	Lifetime	138,423,673	183,948,330	181,055,816	133%	131%		171,837,834	132,633,190	151,646,635	77%	88%		

Attachment 2
The Pyramid Life Insurance Company
Nationwide Experience on Policies Issued on or After October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2003	96,425	0	0	0%	0%		179,098	0	0	0%	0%	6.7%	1.857
	2004	373,701	0	0	0%	0%		650,217	0	0	0%	0%	6.7%	1.740
	2005	420,872	0	0	0%	0%		686,097	0	0	0%	0%	6.7%	1.630
	2006	429,056	5,381	62,219	1%	15%		655,421	8,220	95,045	1%	15%	6.7%	1.528
	2007	435,692	23,779	81,274	5%	19%		623,580	34,033	116,323	5%	19%	6.7%	1.431
	2008	420,647	55,472	103,721	13%	25%		564,068	74,385	139,085	13%	25%	6.7%	1.341
	2009	397,543	47,563	0	12%	0%		499,487	59,759	0	12%	0%	6.7%	1.256
	2010	388,193	48,231	41,638	12%	11%		456,949	56,774	49,013	12%	11%	6.7%	1.177
	2011	377,897	64,060	175,824	17%	47%		416,753	70,647	193,902	17%	47%	6.7%	1.103
	2012	370,150	107,246	169,608	29%	46%	207	382,425	110,803	175,232	29%	46%	6.7%	1.033
Projected Future Experience	2013	348,947	103,455	248,461	30%	71%	197	337,869	100,170	240,573	30%	71%	6.7%	0.968
	2014	344,048	151,552	274,981	44%	80%	187	312,645	137,719	249,870	44%	80%	6.6%	0.909
	2015	330,177	167,729	302,010	51%	91%	177	282,179	143,346	258,075	51%	91%	6.5%	0.855
	2016	313,094	273,037	329,406	87%	105%	167	252,185	219,921	265,264	87%	105%	6.4%	0.805
	2017	291,813	312,644	354,169	107%	121%	157	221,978	237,824	269,345	107%	121%	6.3%	0.761
	2018	270,720	343,231	375,161	127%	139%	146	194,894	247,095	270,024	127%	139%	6.2%	0.720
	2019	249,919	369,763	393,664	148%	158%	136	170,634	252,459	268,747	148%	157%	6.0%	0.683
	2020	229,518	392,962	410,644	171%	179%	126	148,934	254,992	266,473	171%	179%	5.9%	0.649
	2021	209,626	413,121	424,565	197%	203%	117	129,554	255,319	262,450	197%	203%	5.8%	0.618
	2022	190,350	430,359	435,867	226%	229%	107	112,283	253,860	257,227	226%	229%	5.7%	0.590
	2023	171,798	444,237	442,113	259%	257%	98	96,894	250,549	249,532	259%	258%	5.6%	0.564
	2024	154,073	453,954	443,899	295%	288%	89	83,142	244,967	239,771	295%	288%	5.5%	0.540
	2025	137,267	459,357	441,866	335%	322%	80	70,874	237,176	228,403	335%	322%	5.4%	0.516
	2026	121,451	460,251	434,275	379%	358%	72	60,000	227,376	214,813	379%	358%	5.4%	0.494
	2027	106,682	456,170	420,519	428%	394%	64	50,428	215,631	199,053	428%	395%	5.3%	0.473
	2028	92,999	446,080	398,930	480%	429%	56	42,063	201,759	180,707	480%	430%	5.3%	0.452
	2029	80,432	430,136	374,327	535%	465%	50	34,809	186,150	162,262	535%	466%	5.2%	0.433
	2030	68,998	409,717	347,841	594%	504%	43	28,571	169,659	144,284	594%	505%	5.2%	0.414
	2031	58,698	386,087	320,508	658%	546%	38	23,257	152,973	127,218	658%	547%	5.1%	0.396
	2032	49,512	360,258	292,069	728%	590%	32	18,770	136,576	110,943	728%	591%	5.1%	0.379
	2033	41,419	332,433	261,851	803%	632%	28	15,024	120,586	95,191	803%	634%	5.1%	0.363
	2034	34,356	303,363	233,450	883%	680%	24	11,924	105,289	81,222	883%	681%	5.0%	0.347
	2035	28,254	274,236	206,804	971%	732%	20	9,383	91,069	68,865	971%	734%	5.0%	0.332
	2036	23,043	245,899	182,012	1067%	790%	17	7,322	78,131	58,008	1067%	792%	5.0%	0.318
	2037	18,643	219,145	159,744	1175%	857%	14	5,668	66,621	48,729	1175%	860%	5.0%	0.304
	2038	14,965	193,927	137,826	1296%	921%	12	4,353	56,407	40,237	1296%	924%	5.0%	0.291
	2039	11,916	170,080	117,819	1427%	989%	10	3,316	47,334	32,918	1427%	993%	4.9%	0.278
	2040	9,418	147,762	99,731	1569%	1059%	8	2,508	39,346	26,666	1569%	1063%	4.9%	0.266
	2041	7,394	127,172	83,457	1720%	1129%	7	1,884	32,401	21,352	1720%	1133%	4.9%	0.255
	2042	5,771	108,609	69,803	1882%	1210%	5	1,407	26,477	17,087	1882%	1215%	4.9%	0.244
	2043	4,480	92,099	57,826	2056%	1291%	4	1,045	21,484	13,540	2056%	1296%	4.9%	0.233
	2044	3,463	77,751	48,507	2245%	1401%	4	773	17,356	10,863	2245%	1405%	4.9%	0.223
	2045	2,668	65,685	41,437	2462%	1553%	3	570	14,032	8,874	2462%	1557%	4.9%	0.214
	2046	2,053	55,838	36,302	2719%	1768%	2	420	11,415	7,434	2719%	1771%	4.9%	0.204
	2047	1,581	48,077	32,847	3040%	2077%	2	309	9,407	6,431	3040%	2079%	4.8%	0.196
	2048	1,219	42,244	30,935	3464%	2537%	2	228	7,911	5,791	3464%	2536%	4.8%	0.187
	2049	941	38,136	30,223	4052%	3211%	1	169	6,835	5,409	4052%	3206%	4.8%	0.179
	2050	729	35,475	30,221	4869%	4148%	1	125	6,086	5,171	4869%	4137%	4.8%	0.172
	2051	572	33,953	30,507	5935%	5333%	1	94	5,575	4,992	5935%	5314%	4.8%	0.164
	2052	454	33,220	30,977	7316%	6823%	1	71	5,221	4,849	7316%	6794%	4.8%	0.157
	Past	3,710,176	351,732	634,284	9%	17%		5,114,095	414,621	768,601	8%	15%		
	Future	4,033,458	9,909,203	9,387,553	246%	233%	2,303	2,738,556	4,894,505	5,028,664	179%	184%		
	Lifetime	7,743,634	10,260,935	10,021,837	133%	129%		7,852,651	5,309,126	5,797,265	68%	74%		

Attachment 2
The Pyramid Life Insurance Company
Nationwide Experience on Policies Issued on or After October 1, 2003, After Requested 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	2003	96,425	0	0	0%	0%		179,098	0	0	0%	0%	6.7%	1.857
	2004	373,701	0	0	0%	0%		650,217	0	0	0%	0%	6.7%	1.740
	2005	420,872	0	0	0%	0%		686,097	0	0	0%	0%	6.7%	1.630
	2006	429,056	5,381	62,219	1%	15%		655,421	8,220	95,045	1%	15%	6.7%	1.528
	2007	435,692	23,779	81,274	5%	19%		623,580	34,033	116,323	5%	19%	6.7%	1.431
	2008	420,647	55,472	103,721	13%	25%		564,068	74,385	139,085	13%	25%	6.7%	1.341
	2009	397,543	47,563	0	12%	0%		499,487	59,759	0	12%	0%	6.7%	1.256
	2010	388,193	48,231	41,638	12%	11%		456,949	56,774	49,013	12%	11%	6.7%	1.177
	2011	377,897	64,060	175,824	17%	47%		416,753	70,647	193,902	17%	47%	6.7%	1.103
	2012	370,150	107,246	169,608	29%	46%	207	382,425	110,803	175,232	29%	46%	6.7%	1.033
Projected Future Experience	2013	348,947	103,455	248,461	30%	71%	197	337,869	100,170	240,573	30%	71%	6.7%	0.968
	2014	383,981	151,552	273,807	39%	71%	185	348,904	137,719	248,803	39%	71%	6.6%	0.909
	2015	400,136	167,012	299,647	42%	75%	175	341,963	142,734	256,056	42%	75%	6.5%	0.855
	2016	382,090	271,287	326,797	71%	86%	165	307,745	218,512	263,163	71%	86%	6.4%	0.805
	2017	360,367	310,400	351,467	86%	98%	155	274,126	236,117	267,291	86%	98%	6.3%	0.761
	2018	334,319	340,624	372,072	102%	111%	145	240,679	245,218	267,802	102%	111%	6.2%	0.720
	2019	308,631	366,799	390,190	119%	126%	135	210,721	250,436	266,376	119%	126%	6.0%	0.683
	2020	283,438	389,632	406,786	137%	144%	125	183,922	252,831	263,969	137%	144%	5.9%	0.649
	2021	258,873	409,407	420,345	158%	162%	115	159,990	253,024	259,841	158%	162%	5.8%	0.618
	2022	235,068	426,260	431,307	181%	183%	106	138,662	251,442	254,536	181%	184%	5.7%	0.590
	2023	212,157	439,776	437,265	207%	206%	97	119,657	248,033	246,796	207%	206%	5.6%	0.564
	2024	190,269	449,171	438,819	236%	231%	88	102,675	242,386	237,027	236%	231%	5.5%	0.540
	2025	169,514	454,299	436,608	268%	258%	79	87,524	234,564	225,685	268%	258%	5.4%	0.516
	2026	149,983	454,973	428,923	303%	286%	71	74,096	224,769	212,165	303%	286%	5.4%	0.494
	2027	131,744	450,744	415,167	342%	315%	63	62,275	213,066	196,519	342%	316%	5.3%	0.473
	2028	114,847	440,593	393,699	384%	343%	56	51,945	199,277	178,337	384%	343%	5.3%	0.452
	2029	99,328	424,679	369,280	428%	372%	49	42,986	183,788	160,075	428%	372%	5.2%	0.433
	2030	85,207	404,368	343,030	475%	403%	43	35,283	167,444	142,288	475%	403%	5.2%	0.414
	2031	72,487	380,908	315,963	525%	436%	37	28,720	150,921	125,414	525%	437%	5.1%	0.396
	2032	61,144	355,299	287,824	581%	471%	32	23,180	134,697	109,330	581%	472%	5.1%	0.379
	2033	51,149	327,742	257,952	641%	504%	27	18,554	118,885	93,774	641%	505%	5.1%	0.363
	2034	42,427	298,978	229,896	705%	542%	23	14,725	103,768	79,986	705%	543%	5.0%	0.347
	2035	34,891	270,182	203,589	774%	583%	20	11,587	89,722	67,794	774%	585%	5.0%	0.332
	2036	28,457	242,184	179,125	851%	629%	17	9,042	76,950	57,088	851%	631%	5.0%	0.318
	2037	23,023	215,765	157,161	937%	683%	14	6,999	65,594	47,941	937%	685%	5.0%	0.304
	2038	18,480	190,877	135,560	1033%	734%	12	5,375	55,520	39,575	1033%	736%	5.0%	0.291
	2039	14,715	167,356	115,851	1137%	787%	10	4,095	46,576	32,368	1137%	790%	4.9%	0.278
	2040	11,630	145,357	98,040	1250%	843%	8	3,097	38,706	26,214	1250%	846%	4.9%	0.266
	2041	9,132	125,069	82,022	1370%	898%	6	2,327	31,865	20,985	1370%	902%	4.9%	0.255
	2042	7,127	106,786	68,586	1498%	962%	5	1,737	26,032	16,789	1498%	966%	4.9%	0.244
	2043	5,532	90,532	56,806	1637%	1027%	4	1,290	21,118	13,301	1637%	1031%	4.9%	0.233
	2044	4,276	76,411	47,641	1787%	1114%	4	955	17,057	10,669	1787%	1118%	4.9%	0.223
	2045	3,295	64,539	40,687	1959%	1235%	3	704	13,787	8,714	1959%	1238%	4.9%	0.214
	2046	2,536	54,850	35,636	2163%	1405%	2	518	11,213	7,298	2163%	1408%	4.9%	0.204
	2047	1,953	47,216	32,237	2418%	1651%	2	382	9,238	6,312	2418%	1652%	4.8%	0.196
	2048	1,506	41,477	30,353	2754%	2016%	2	282	7,767	5,682	2754%	2015%	4.8%	0.187
	2049	1,162	37,434	29,648	3221%	2551%	1	208	6,710	5,306	3221%	2547%	4.8%	0.179
	2050	900	34,813	29,640	3869%	3294%	1	154	5,973	5,072	3869%	3286%	4.8%	0.172
	2051	706	33,311	29,917	4715%	4235%	1	116	5,470	4,896	4715%	4220%	4.8%	0.164
	2052	561	32,586	30,375	5812%	5417%	1	88	5,122	4,754	5812%	5395%	4.8%	0.157
	Past	3,710,176	351,732	634,284	9%	17%		5,114,095	414,621	768,601	8%	15%		
	Future	4,845,987	9,794,705	9,278,179	202%	191%	2,282	3,255,158	4,844,219	4,976,562	149%	153%		
	Lifetime	8,556,163	10,146,436	9,912,463	119%	116%		8,369,253	5,258,840	5,745,163	63%	69%		

Attachment 3
The Pyramid Life Insurance Company
Virginia-Specific Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1992*	16,706	0	1,302	0%	8%		55,253	0	4,307	0%	8%	6.0%	3.307
	1993*	20,784	0	2,312	0%	11%		65,480	0	7,283	0%	11%	6.1%	3.150
	1994*	25,044	0	3,718	0%	15%		74,069	0	10,995	0%	15%	6.0%	2.958
	1995*	43,070	127	7,952	0%	18%		121,489	359	22,432	0%	18%	6.1%	2.821
	1996*	62,911	1,368	9,740	2%	15%		168,518	3,665	26,089	2%	15%	6.2%	2.679
	1997*	91,700	2,831	28,946	3%	32%		233,015	7,194	73,554	3%	32%	6.2%	2.541
	1998*	148,659	3,757	22,427	3%	15%		361,471	9,135	54,532	3%	15%	6.3%	2.432
	1999*	290,225	2,644	46,841	1%	16%		672,822	6,129	108,590	1%	16%	6.4%	2.318
	2000*	429,505	9,208	76,872	2%	18%		941,764	20,191	168,556	2%	18%	6.5%	2.193
	2001*	550,034	19,172	27,913	3%	5%		1,137,392	39,645	57,721	3%	5%	6.5%	2.068
	2002*	634,857	23,426	125,831	4%	20%		1,235,294	45,581	244,840	4%	20%	6.5%	1.946
	2003*	695,808	30,966	375,174	4%	54%		1,272,619	56,636	686,185	4%	54%	6.6%	1.829
	2004*	691,232	135,708	361,690	20%	52%		1,185,744	232,794	620,446	20%	52%	6.6%	1.715
	2005	614,016	200,514	826,563	33%	135%		987,154	322,367	1,328,867	33%	135%	6.5%	1.608
	2006	648,278	182,637	1,079	28%	0%		977,065	275,265	1,626	28%	0%	6.5%	1.507
	2007	696,019	228,813	557,288	33%	80%		983,345	323,271	787,345	33%	80%	6.5%	1.413
	2008	673,651	311,972	150,501	46%	22%		892,226	413,195	199,332	46%	22%	6.4%	1.324
	2009	649,216	503,636	382,112	78%	59%		806,344	625,530	474,594	78%	59%	6.4%	1.242
	2010	622,357	381,112	382,856	61%	62%		725,400	444,213	446,246	61%	62%	6.3%	1.166
	2011	601,880	430,242	465,469	71%	77%		659,061	471,117	509,690	71%	77%	6.2%	1.095
	2012	568,407	414,102	670,290	73%	118%	361	585,548	426,589	690,503	73%	118%	6.1%	1.030
Projected Future Experience	2013	526,365	596,320	596,398	113%	113%	340	511,583	579,573	579,850	113%	113%	5.9%	0.972
	2014	493,497	530,582	642,748	108%	130%	320	453,517	487,597	591,259	108%	130%	5.8%	0.919
	2015	460,773	571,817	685,436	124%	149%	300	401,160	497,837	597,691	124%	149%	5.7%	0.871
	2016	428,310	609,795	724,149	142%	169%	280	353,934	503,904	599,652	142%	169%	5.6%	0.826
	2017	396,242	681,750	757,539	172%	191%	260	311,346	535,682	596,741	172%	192%	5.5%	0.786
	2018	364,715	734,520	785,053	201%	215%	240	272,952	549,713	589,194	201%	216%	5.4%	0.748
	2019	333,886	776,133	805,361	232%	241%	221	238,348	554,050	576,637	232%	242%	5.3%	0.714
	2020	303,912	807,730	816,900	266%	269%	202	207,182	550,644	558,543	266%	270%	5.2%	0.682
	2021	274,949	829,500	819,528	302%	298%	184	179,153	540,491	535,427	302%	299%	5.2%	0.652
	2022	247,147	841,243	812,411	340%	329%	166	153,990	524,156	507,361	340%	329%	5.1%	0.623
	2023	220,648	843,174	796,490	382%	361%	149	131,478	502,424	475,487	382%	362%	5.1%	0.596
	2024	195,583	835,389	771,004	427%	394%	133	111,454	476,051	439,960	427%	395%	5.0%	0.570
	2025	172,071	818,106	736,751	475%	428%	118	93,774	445,846	401,862	475%	429%	5.0%	0.545
	2026	150,209	791,953	696,249	527%	464%	104	78,285	412,748	363,023	527%	464%	4.9%	0.521
	2027	130,073	758,369	652,273	583%	501%	91	64,831	377,988	325,122	583%	501%	4.9%	0.498
	2028	111,713	719,211	606,154	644%	543%	79	53,250	342,825	288,842	644%	542%	4.9%	0.477
	2029	95,146	675,782	557,471	710%	586%	68	43,374	308,069	253,971	710%	586%	4.9%	0.456
	2030	80,358	629,417	508,335	783%	633%	58	35,035	274,419	221,446	783%	632%	4.9%	0.436
	2031	67,302	581,954	462,622	865%	687%	49	28,064	242,668	192,740	865%	687%	4.8%	0.417
	2032	55,905	535,118	420,548	957%	752%	42	22,297	213,421	167,589	957%	752%	4.8%	0.399
	2033	46,070	490,112	381,567	1064%	828%	35	17,575	186,967	145,447	1064%	828%	4.8%	0.381
	2034	37,676	447,290	344,323	1187%	914%	29	13,748	163,215	125,564	1187%	913%	4.8%	0.365
	2035	30,589	406,984	310,409	1330%	1015%	24	10,677	142,060	108,308	1330%	1014%	4.8%	0.349
	2036	24,668	369,784	280,785	1499%	1138%	20	8,237	123,477	93,742	1499%	1138%	4.8%	0.334
	2037	19,768	335,591	252,926	1698%	1279%	16	6,315	107,206	80,793	1698%	1279%	4.8%	0.319
	2038	15,754	303,970	226,501	1929%	1438%	13	4,815	92,903	69,222	1929%	1438%	4.8%	0.306
	2039	12,490	274,277	200,266	2196%	1603%	11	3,653	80,206	58,562	2196%	1603%	4.7%	0.292
	2040	9,861	246,115	175,284	2496%	1778%	9	2,759	68,865	49,050	2496%	1778%	4.7%	0.280
	2041	7,750	219,442	151,927	2831%	1960%	7	2,075	58,756	40,680	2831%	1960%	4.7%	0.268
	2042	6,068	194,261	130,194	3202%	2146%	6	1,555	49,775	33,352	3202%	2145%	4.7%	0.256
	2043	4,731	170,645	110,480	3607%	2335%	5	1,160	41,843	27,073	3607%	2334%	4.7%	0.245
	2044	3,672	148,568	92,188	4046%	2511%	4	862	34,864	21,609	4046%	2508%	4.7%	0.235
	2045	2,837	127,926	75,360	4509%	2656%	3	637	28,729	16,900	4509%	2653%	4.7%	0.225
	2046	2,181	108,862	60,920	4991%	2793%	2	469	23,396	13,068	4991%	2788%	4.7%	0.215
	2047	1,667	91,701	49,335	5502%	2960%	2	343	18,861	10,122	5502%	2953%	4.7%	0.206
	2048	1,265	76,631	40,029	6058%	3164%	1	249	15,084	7,854	6058%	3154%	4.7%	0.197
	2049	953	63,577	32,223	6672%	3382%	1	179	11,976	6,047	6672%	3369%	4.7%	0.188
	2050	711	52,256	25,318	7354%	3563%	1	128	9,420	4,545	7354%	3548%	4.7%	0.180
	2051	523	42,487	19,713	8122%	3768%	1	90	7,329	3,384	8122%	3750%	4.7%	0.173
	2052	380	34,157	15,199	8995%	4002%	0	63	5,638	2,496	8995%	3982%	4.7%	0.165
	Past	8,774,358	2,882,237	4,526,877	33%	52%		14,141,076	3,722,879	6,523,734	26%	46%		
	Future	5,338,419	18,372,497	16,628,368	344%	311%	3,593	3,820,597	10,190,675	9,780,217	267%	256%		
	Lifetime	14,112,777	21,254,734	21,155,245	151%	150%		17,961,673	13,913,554	16,303,951	77%	91%		

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 3
The Pyramid Life Insurance Company
Virginia-Specific Experience on Policies Issued Prior to October 1, 2003, After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1992*	16,706	0	1,302	0%	8%		55,253	0	4,307	0%	8%	6.0%	3.307
	1993*	20,784	0	2,312	0%	11%		65,480	0	7,283	0%	11%	6.1%	3.150
	1994*	25,044	0	3,718	0%	15%		74,069	0	10,995	0%	15%	6.0%	2.958
	1995*	43,070	127	7,952	0%	18%		121,489	359	22,432	0%	18%	6.1%	2.821
	1996*	62,911	1,368	9,740	2%	15%		168,518	3,665	26,089	2%	15%	6.2%	2.679
	1997*	91,700	2,831	28,946	3%	32%		233,015	7,194	73,554	3%	32%	6.2%	2.541
	1998*	148,659	3,757	22,427	3%	15%		361,471	9,135	54,532	3%	15%	6.3%	2.432
	1999*	290,225	2,644	46,841	1%	16%		672,822	6,129	108,590	1%	16%	6.4%	2.318
	2000*	429,505	9,208	76,872	2%	18%		941,764	20,191	168,556	2%	18%	6.5%	2.193
	2001*	550,034	19,172	27,913	3%	5%		1,137,392	39,645	57,721	3%	5%	6.5%	2.068
	2002*	634,857	23,426	125,831	4%	20%		1,235,294	45,581	244,840	4%	20%	6.5%	1.946
	2003*	695,808	30,966	375,174	4%	54%		1,272,619	56,636	686,185	4%	54%	6.6%	1.829
	2004*	691,232	135,708	361,690	20%	52%		1,185,744	232,794	620,446	20%	52%	6.6%	1.715
	2005	614,016	200,514	826,563	33%	135%		987,154	322,367	1,328,867	33%	135%	6.5%	1.608
	2006	648,278	182,637	1,079	28%	0%		977,065	275,265	1,626	28%	0%	6.5%	1.507
	2007	696,019	228,813	557,288	33%	80%		983,345	323,271	787,345	33%	80%	6.5%	1.413
	2008	673,651	311,972	150,501	46%	22%		892,226	413,195	199,332	46%	22%	6.4%	1.324
	2009	649,216	503,636	382,112	78%	59%		806,344	625,530	474,594	78%	59%	6.4%	1.242
	2010	622,357	381,112	382,856	61%	62%		725,400	444,213	446,246	61%	62%	6.3%	1.166
	2011	601,880	430,242	465,469	71%	77%		659,061	471,117	509,690	71%	77%	6.2%	1.095
	2012	568,407	414,102	670,290	73%	118%	361	585,548	426,589	690,503	73%	118%	6.1%	1.030
Projected Future Experience	2013	526,365	596,320	596,398	113%	113%	340	511,583	579,573	579,850	113%	113%	5.9%	0.972
	2014	550,635	530,582	639,917	96%	116%	317	506,005	487,597	588,655	96%	116%	5.8%	0.919
	2015	569,021	569,298	679,350	100%	119%	297	495,402	495,644	592,383	100%	120%	5.7%	0.871
	2016	528,932	604,380	717,487	114%	136%	277	437,083	499,429	594,134	114%	136%	5.6%	0.826
	2017	489,330	676,170	750,316	138%	153%	257	384,489	531,298	591,050	138%	154%	5.5%	0.786
	2018	450,397	727,938	777,305	162%	173%	238	337,076	544,787	583,377	162%	173%	5.4%	0.748
	2019	412,325	768,785	797,135	186%	193%	219	294,342	548,805	570,745	186%	194%	5.3%	0.714
	2020	375,309	799,766	808,268	213%	215%	200	255,855	545,214	552,639	213%	216%	5.2%	0.682
	2021	339,541	821,015	810,571	242%	239%	182	221,241	534,963	529,574	242%	239%	5.2%	0.652
	2022	305,208	832,331	803,215	273%	263%	164	190,167	518,603	501,618	273%	264%	5.1%	0.623
	2023	272,484	833,930	787,153	306%	289%	148	162,366	496,916	469,913	306%	289%	5.1%	0.596
	2024	241,531	825,918	761,653	342%	315%	132	137,638	470,654	434,625	342%	316%	5.0%	0.570
	2025	212,495	808,523	727,515	380%	342%	117	115,804	440,623	396,826	380%	343%	5.0%	0.545
	2026	185,497	782,374	687,231	422%	370%	103	96,677	407,755	358,323	422%	371%	4.9%	0.521
	2027	160,630	748,900	643,540	466%	401%	90	80,062	373,269	320,771	466%	401%	4.9%	0.498
	2028	137,957	709,945	597,773	515%	433%	78	65,759	338,408	284,850	515%	433%	4.9%	0.477
	2029	117,498	666,804	549,526	568%	468%	67	53,564	303,976	250,353	568%	467%	4.9%	0.456
	2030	99,236	620,802	500,875	626%	505%	58	43,266	270,663	218,198	626%	504%	4.9%	0.436
	2031	83,114	573,753	455,636	690%	548%	49	34,657	239,248	189,830	690%	548%	4.8%	0.417
	2032	69,039	527,360	414,020	764%	600%	41	27,535	210,327	164,989	764%	599%	4.8%	0.399
	2033	56,893	482,809	375,494	849%	660%	35	21,704	184,181	143,133	849%	659%	4.8%	0.381
	2034	46,528	440,450	338,714	947%	728%	29	16,978	160,719	123,519	947%	728%	4.8%	0.365
	2035	37,776	400,606	305,242	1060%	808%	24	13,186	139,833	106,506	1060%	808%	4.8%	0.349
	2036	30,464	363,853	276,017	1194%	906%	20	10,172	121,497	92,150	1194%	906%	4.8%	0.334
	2037	24,412	330,092	248,555	1352%	1018%	16	7,798	105,449	79,397	1352%	1018%	4.8%	0.319
	2038	19,455	298,890	222,527	1536%	1144%	13	5,946	91,351	68,007	1536%	1144%	4.8%	0.306
	2039	15,425	269,612	196,707	1748%	1275%	11	4,511	78,842	57,521	1748%	1275%	4.7%	0.292
	2040	12,177	241,863	172,134	1986%	1414%	9	3,407	67,676	48,169	1986%	1414%	4.7%	0.280
	2041	9,571	215,600	149,171	2253%	1559%	7	2,563	57,728	39,942	2253%	1559%	4.7%	0.268
	2042	7,493	190,819	127,811	2547%	1706%	6	1,920	48,893	32,742	2547%	1705%	4.7%	0.256
	2043	5,843	167,590	108,443	2868%	1856%	5	1,433	41,094	26,574	2868%	1855%	4.7%	0.245
	2044	4,535	145,884	90,478	3217%	1995%	4	1,064	34,234	21,208	3217%	1993%	4.7%	0.235
	2045	3,504	125,597	73,955	3585%	2111%	3	787	28,206	16,585	3585%	2108%	4.7%	0.225
	2046	2,693	106,866	59,779	3968%	2219%	2	579	22,967	12,823	3968%	2215%	4.7%	0.215
	2047	2,058	90,010	48,406	4374%	2352%	2	423	18,513	9,931	4374%	2346%	4.7%	0.206
	2048	1,562	75,210	39,272	4814%	2514%	1	308	14,804	7,706	4814%	2506%	4.7%	0.197
	2049	1,177	62,392	31,611	5302%	2686%	1	222	11,753	5,932	5302%	2676%	4.7%	0.188
	2050	877	51,278	24,836	5844%	2830%	1	158	9,244	4,458	5844%	2818%	4.7%	0.180
	2051	646	41,689	19,336	6453%	2993%	1	111	7,191	3,320	6453%	2979%	4.7%	0.173
	2052	469	33,513	14,908	7146%	3179%	0	77	5,532	2,448	7146%	3162%	4.7%	0.165
	Past	8,774,358	2,882,237	4,526,877	33%	52%		14,141,076	3,722,879	6,523,734	26%	46%		
	Future	6,410,099	18,159,519	16,428,280	283%	256%	3,561	4,543,916	10,087,459	9,674,774	222%	213%		
	Lifetime	15,184,457	21,041,756	20,955,156	139%	138%		18,684,992	13,810,337	16,198,508	74%	87%		

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 4
The Pyramid Life Insurance Company
Virginia-Specific Experience on Policies Issued on or After October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	2003*	13,706	0	0	0%	0%		25,458	0	0	0%	0%	6.7%	1.857
	2004*	53,120	0	0	0%	0%		92,425	0	0	0%	0%	6.7%	1.740
	2005	59,825	0	0	0%	0%		97,526	0	0	0%	0%	6.7%	1.630
	2006	62,246	0	0	0%	0%		95,087	0	0	0%	0%	6.7%	1.528
	2007	67,429	0	0	0%	0%		96,508	0	0	0%	0%	6.7%	1.431
	2008	66,677	0	0	0%	0%		89,410	0	0	0%	0%	6.7%	1.341
	2009	66,262	0	0	0%	0%		83,254	0	0	0%	0%	6.7%	1.256
	2010	64,722	0	0	0%	0%		76,186	0	0	0%	0%	6.7%	1.177
	2011	63,379	0	380	0%	1%		69,896	0	419	0%	1%	6.7%	1.103
	2012	63,952	2,651	28,693	4%	45%	33	66,072	2,738	29,645	4%	45%	6.7%	1.033
Projected Future Experience	2013	58,134	16,887	28,539	29%	49%	31	56,286	16,351	27,634	29%	49%	6.7%	0.968
	2014	55,022	24,739	31,642	45%	58%	30	49,992	22,477	28,757	45%	58%	6.6%	0.909
	2015	51,884	27,379	34,906	53%	67%	28	44,330	23,393	29,837	53%	67%	6.5%	0.854
	2016	48,726	33,140	38,286	68%	79%	27	39,233	26,684	30,845	68%	79%	6.4%	0.805
	2017	45,559	37,752	41,412	83%	91%	25	34,642	28,706	31,512	83%	91%	6.3%	0.760
	2018	42,392	41,137	43,863	97%	103%	24	30,505	29,602	31,591	97%	104%	6.2%	0.720
	2019	39,242	44,126	46,338	112%	118%	22	26,781	30,114	31,654	112%	118%	6.1%	0.682
	2020	36,128	46,911	48,738	130%	135%	20	23,432	30,426	31,645	130%	135%	5.9%	0.649
	2021	33,067	49,575	50,933	150%	154%	19	20,427	30,625	31,498	150%	154%	5.8%	0.618
	2022	30,081	52,062	52,865	173%	176%	17	17,736	30,696	31,206	173%	176%	5.7%	0.590
	2023	27,190	54,274	54,324	200%	200%	16	15,329	30,599	30,662	200%	200%	5.6%	0.564
	2024	24,413	56,127	55,650	230%	228%	14	13,170	30,279	30,055	230%	228%	5.5%	0.539
	2025	21,767	57,682	56,778	265%	261%	13	11,237	29,777	29,337	265%	261%	5.4%	0.516
	2026	19,265	58,983	57,526	306%	299%	11	9,517	29,137	28,437	306%	299%	5.4%	0.494
	2027	16,917	59,936	57,817	354%	342%	10	7,996	28,332	27,342	354%	342%	5.3%	0.473
	2028	14,728	60,124	56,241	408%	382%	9	6,662	27,196	25,443	408%	382%	5.3%	0.452
	2029	12,703	59,262	53,970	467%	425%	8	5,498	25,651	23,358	467%	425%	5.2%	0.433
	2030	10,846	57,453	50,874	530%	469%	7	4,493	23,797	21,063	530%	469%	5.2%	0.414
	2031	9,161	54,825	47,263	598%	516%	6	3,631	21,730	18,718	598%	515%	5.1%	0.396
	2032	7,649	51,503	43,130	673%	564%	5	2,901	19,534	16,339	673%	563%	5.1%	0.379
	2033	6,309	47,457	38,021	752%	603%	4	2,290	17,223	13,778	752%	602%	5.1%	0.363
	2034	5,137	42,819	32,981	834%	642%	3	1,784	14,870	11,433	834%	641%	5.0%	0.347
	2035	4,125	37,847	27,937	918%	677%	3	1,371	12,577	9,264	918%	676%	5.0%	0.332
	2036	3,267	32,759	23,262	1003%	712%	2	1,039	10,417	7,379	1003%	710%	5.0%	0.318
	2037	2,551	27,824	19,039	1091%	746%	2	776	8,466	5,778	1091%	744%	5.0%	0.304
	2038	1,962	23,225	15,323	1184%	781%	1	571	6,762	4,448	1184%	779%	5.0%	0.291
	2039	1,485	19,068	12,164	1284%	819%	1	414	5,312	3,378	1284%	817%	4.9%	0.279
	2040	1,107	15,381	9,410	1390%	850%	1	295	4,100	2,500	1390%	848%	4.9%	0.267
	2041	813	12,167	7,106	1497%	874%	1	207	3,103	1,806	1497%	871%	4.9%	0.255
	2042	588	9,437	5,267	1605%	896%	1	143	2,303	1,281	1605%	893%	4.9%	0.244
	2043	417	7,175	3,832	1719%	918%	0	97	1,675	892	1719%	915%	4.9%	0.233
	2044	292	5,353	2,740	1836%	940%	0	65	1,196	610	1836%	937%	4.9%	0.223
	2045	199	3,921	1,912	1966%	959%	0	43	838	407	1966%	955%	4.9%	0.214
	2046	134	2,818	1,310	2103%	977%	0	27	576	267	2103%	974%	4.9%	0.204
	2047	88	1,988	878	2249%	993%	0	17	389	171	2249%	990%	4.8%	0.196
	2048	57	1,377	576	2406%	1006%	0	11	258	107	2406%	1003%	4.8%	0.187
	2049	36	936	370	2583%	1021%	0	6	168	66	2583%	1018%	4.8%	0.179
	2050	21	621	218	2945%	1035%	0	4	106	37	2945%	1033%	4.8%	0.171
	2051	12	399	125	3238%	1016%	0	2	65	20	3238%	1014%	4.8%	0.164
	2052	7	250	73	3583%	1042%	0	1	39	11	3583%	1041%	4.8%	0.157
	Past	581,319	2,651	29,074	0%	5%		791,822	2,738	30,064	0%	4%		
	Future	633,482	1,236,704	1,153,639	195%	182%	362	432,963	625,547	620,569	144%	143%		
	Lifetime	1,214,801	1,239,354	1,182,712	102%	97%		1,224,785	628,285	650,633	51%	53%		

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 4
The Pyramid Life Insurance Company
Virginia-Specific Experience on Policies Issued on or After October 1, 2003, After Requested 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	2003*	13,706	0	0	0%	0%		25,458	0	0	0%	0%	6.7%	1.857
	2004*	53,120	0	0	0%	0%		92,425	0	0	0%	0%	6.7%	1.740
	2005	59,825	0	0	0%	0%		97,526	0	0	0%	0%	6.7%	1.630
	2006	62,246	0	0	0%	0%		95,087	0	0	0%	0%	6.7%	1.528
	2007	67,429	0	0	0%	0%		96,508	0	0	0%	0%	6.7%	1.431
	2008	66,677	0	0	0%	0%		89,410	0	0	0%	0%	6.7%	1.341
	2009	66,262	0	0	0%	0%		83,254	0	0	0%	0%	6.7%	1.256
	2010	64,722	0	0	0%	0%		76,186	0	0	0%	0%	6.7%	1.177
	2011	63,379	0	380	0%	1%		69,896	0	419	0%	1%	6.7%	1.103
	2012	63,952	2,651	28,693	4%	45%	33	66,072	2,738	29,645	4%	45%	6.7%	1.033
Projected Future Experience	2013	58,134	16,891	28,539	29%	49%	31	56,286	16,354	27,634	29%	49%	6.7%	0.968
	2014	61,951	24,744	31,526	40%	51%	30	56,283	22,482	28,652	40%	51%	6.6%	0.909
	2015	64,073	27,269	34,655	43%	54%	28	54,745	23,299	29,623	43%	54%	6.5%	0.854
	2016	60,173	32,943	37,998	55%	63%	26	48,450	26,525	30,613	55%	63%	6.4%	0.805
	2017	56,262	37,489	41,084	67%	73%	25	42,780	28,506	31,263	67%	73%	6.3%	0.760
	2018	52,351	40,821	43,496	78%	83%	23	37,672	29,375	31,326	78%	83%	6.2%	0.720
	2019	48,462	43,763	45,928	90%	95%	22	33,073	29,866	31,374	90%	95%	6.1%	0.682
	2020	44,615	46,504	48,284	104%	108%	20	28,937	30,162	31,351	104%	108%	5.9%	0.649
	2021	40,835	49,122	50,434	120%	124%	19	25,226	30,345	31,190	120%	124%	5.8%	0.618
	2022	37,148	51,561	52,321	139%	141%	17	21,903	30,401	30,885	139%	141%	5.7%	0.590
	2023	33,578	53,727	53,738	160%	160%	16	18,930	30,290	30,332	160%	160%	5.6%	0.564
	2024	30,148	55,535	55,024	184%	183%	14	16,264	29,960	29,717	184%	183%	5.5%	0.539
	2025	26,880	57,047	56,114	212%	209%	13	13,876	29,449	28,995	212%	209%	5.4%	0.516
	2026	23,791	58,308	56,829	245%	239%	11	11,752	28,803	28,092	245%	239%	5.4%	0.494
	2027	20,891	59,225	57,093	283%	273%	10	9,875	27,996	27,000	283%	273%	5.3%	0.473
	2028	18,188	59,387	55,517	327%	305%	9	8,227	26,863	25,116	327%	305%	5.3%	0.452
	2029	15,687	58,514	53,257	373%	339%	8	6,790	25,328	23,050	373%	339%	5.2%	0.433
	2030	13,395	56,710	50,186	423%	375%	7	5,548	23,489	20,778	423%	375%	5.2%	0.414
	2031	11,314	54,098	46,608	478%	412%	6	4,484	21,442	18,459	478%	412%	5.1%	0.396
	2032	9,447	50,805	42,519	538%	450%	5	3,583	19,269	16,108	538%	450%	5.1%	0.379
	2033	7,792	46,799	37,472	601%	481%	4	2,828	16,985	13,579	601%	480%	5.1%	0.363
	2034	6,344	42,214	32,496	665%	512%	3	2,203	14,660	11,265	665%	511%	5.0%	0.347
	2035	5,094	37,303	27,519	732%	540%	3	1,693	12,396	9,126	732%	539%	5.0%	0.332
	2036	4,035	32,281	22,908	800%	568%	2	1,283	10,265	7,267	800%	566%	5.0%	0.318
	2037	3,150	27,412	18,745	870%	595%	2	958	8,340	5,688	870%	594%	5.0%	0.304
	2038	2,423	22,875	15,083	944%	623%	1	705	6,660	4,379	944%	621%	5.0%	0.291
	2039	1,833	18,778	11,972	1024%	653%	1	511	5,231	3,325	1024%	651%	4.9%	0.279
	2040	1,367	15,144	9,259	1108%	678%	1	364	4,037	2,460	1108%	675%	4.9%	0.267
	2041	1,004	11,978	6,992	1193%	696%	1	256	3,055	1,777	1193%	694%	4.9%	0.255
	2042	726	9,288	5,181	1279%	714%	0	177	2,267	1,260	1279%	711%	4.9%	0.244
	2043	515	7,062	3,769	1370%	731%	0	120	1,649	877	1370%	729%	4.9%	0.233
	2044	360	5,268	2,695	1463%	748%	0	80	1,177	600	1463%	746%	4.9%	0.223
	2045	246	3,859	1,880	1566%	763%	0	53	825	400	1566%	761%	4.9%	0.214
	2046	166	2,773	1,288	1675%	778%	0	34	567	263	1675%	776%	4.9%	0.204
	2047	109	1,956	863	1792%	790%	0	21	383	168	1792%	788%	4.8%	0.196
	2048	71	1,355	566	1917%	801%	0	13	254	106	1917%	799%	4.8%	0.187
	2049	45	921	364	2058%	813%	0	8	165	65	2058%	810%	4.8%	0.179
	2050	26	611	214	2346%	824%	0	4	104	37	2346%	822%	4.8%	0.171
	2051	15	393	123	2580%	809%	0	2	64	20	2580%	808%	4.8%	0.164
	2052	9	246	71	2855%	830%	0	1	39	11	2855%	828%	4.8%	0.157
	Past	581,319	2,651	29,074	0%	5%		791,822	2,738	30,064	0%	4%		
	Future	762,650	1,222,979	1,140,610	160%	150%	359	516,001	619,323	614,229	120%	119%		
	Lifetime	1,343,968	1,225,630	1,169,684	91%	87%		1,307,823	622,061	644,294	48%	49%		

** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 5
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.0%	6.0%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.0%	6.0%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%	6.0%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.92	6.0%	6.0%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.05	6.1%	6.1%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	1.00	6.2%	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.20	6.2%	6.2%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	21%	1.04	6.3%	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	21%	0.99	6.4%	6.4%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.97	6.5%	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.73	6.5%	6.5%
	2002	5,768,244	1,385,369	24%	5,649,142	1,701,282	30%	0.80	19%	25%	0.75	6.5%	6.5%
	2003	6,350,147	4,130,575	65%	5,871,723	2,014,719	34%	1.90	28%	27%	1.05	6.6%	6.6%
	2004	6,389,401	3,982,128	62%	5,254,663	2,194,911	42%	1.49	33%	29%	1.16	6.6%	6.5%
	2005	6,143,937	4,605,207	75%	4,539,317	2,286,564	50%	1.49	39%	31%	1.25	6.5%	6.5%
	2006	6,449,655	3,969,571	62%	3,972,425	2,320,554	58%	1.05	41%	33%	1.25	6.5%	6.5%
	2007	6,467,832	5,466,040	85%	3,508,348	2,319,877	66%	1.28	45%	35%	1.29	6.5%	6.5%
	2008	6,242,489	3,749,194	60%	3,122,703	2,311,564	74%	0.81	46%	37%	1.26	6.4%	6.4%
	2009	5,942,385	2,906,197	49%	2,795,339	2,311,098	83%	0.59	47%	39%	1.20	6.4%	6.3%
	2010	5,645,259	5,419,540	96%	2,510,152	2,320,798	92%	1.04	49%	40%	1.22	6.3%	6.3%
	2011	5,292,950	5,731,697	108%	2,255,380	2,335,955	104%	1.05	52%	42%	1.24	6.2%	6.2%
	2012	5,020,434	5,974,169	119%	2,023,652	2,351,784	116%	1.02	55%	44%	1.25	6.1%	6.1%
Projected Future Experience (40 Years)	2013	4,801,377	6,023,061	125%	1,810,855	2,363,943	131%	0.96	57%	45%	1.27	5.9%	5.9%
	2014	4,660,911	6,298,665	135%	1,615,432	2,370,638	147%	0.92	59%	47%	1.28	5.8%	5.8%
	2015	4,403,961	6,522,595	148%	1,436,590	2,370,768	165%	0.90	62%	48%	1.29	5.7%	5.7%
	2016	4,097,406	6,692,724	163%	1,273,401	2,363,068	186%	0.88	64%	49%	1.30	5.6%	5.6%
	2017	3,739,404	6,806,632	182%	1,124,907	2,346,331	209%	0.87	67%	51%	1.31	5.5%	5.5%
	2018	3,394,829	6,865,441	202%	990,193	2,319,793	234%	0.86	69%	52%	1.32	5.4%	5.4%
	2019	3,065,147	6,863,382	224%	868,367	2,283,339	263%	0.85	71%	53%	1.33	5.3%	5.3%
	2020	2,751,674	6,796,527	247%	758,565	2,237,147	295%	0.84	73%	55%	1.34	5.2%	5.3%
	2021	2,455,546	6,672,010	272%	659,942	2,180,696	330%	0.82	75%	56%	1.35	5.2%	5.2%
	2022	2,177,692	6,489,062	298%	571,684	2,114,242	370%	0.81	77%	57%	1.36	5.1%	5.1%
	2023	1,918,807	6,245,910	326%	492,997	2,038,085	413%	0.79	79%	58%	1.36	5.0%	5.1%
	2024	1,679,407	5,946,273	354%	423,119	1,952,870	462%	0.77	80%	59%	1.37	5.0%	5.0%
	2025	1,459,696	5,605,163	384%	361,318	1,859,516	515%	0.75	82%	60%	1.38	5.0%	5.0%
	2026	1,259,728	5,234,473	416%	306,904	1,759,344	573%	0.72	83%	60%	1.38	4.9%	4.9%
	2027	1,079,275	4,839,210	448%	259,221	1,653,977	638%	0.70	84%	61%	1.39	4.9%	4.9%
	2028	917,828	4,434,479	483%	217,649	1,544,998	710%	0.68	86%	62%	1.39	4.9%	4.9%
	2029	774,707	4,034,240	521%	181,604	1,433,993	790%	0.66	86%	62%	1.39	4.9%	4.9%
	2030	649,002	3,647,349	562%	150,537	1,322,165	878%	0.64	87%	63%	1.39	4.9%	4.9%
	2031	539,691	3,281,248	608%	123,934	1,211,261	977%	0.62	88%	63%	1.39	4.8%	4.8%
	2032	445,529	2,938,189	659%	101,311	1,102,700	1088%	0.61	89%	63%	1.40	4.8%	4.8%
	2033	365,208	2,625,819	719%	82,212	997,308	1213%	0.59	89%	64%	1.40	4.8%	4.8%
	2034	297,321	2,342,511	788%	66,213	896,049	1353%	0.58	90%	64%	1.40	4.8%	4.8%
	2035	240,484	2,086,992	868%	52,917	799,725	1511%	0.57	90%	64%	1.40	4.8%	4.8%
	2036	193,317	1,858,908	962%	41,961	708,606	1689%	0.57	90%	65%	1.40	4.8%	4.8%
	2037	154,498	1,652,427	1070%	33,008	623,101	1888%	0.57	91%	65%	1.40	4.8%	4.8%
	2038	122,797	1,466,168	1194%	25,756	543,468	2110%	0.57	91%	65%	1.40	4.8%	4.8%
	2039	97,124	1,295,149	1333%	19,933	470,013	2358%	0.57	91%	65%	1.40	4.7%	4.7%
	2040	76,446	1,140,159	1491%	15,296	402,604	2632%	0.57	91%	65%	1.40	4.7%	4.7%
	2041	59,886	999,116	1668%	11,635	341,529	2935%	0.57	91%	65%	1.40	4.7%	4.7%
	2042	46,710	872,077	1867%	8,770	286,711	3269%	0.57	92%	65%	1.40	4.7%	4.7%
	2043	36,282	758,214	2090%	6,547	237,950	3635%	0.57	92%	65%	1.40	4.7%	4.7%
	2044	28,045	652,374	2326%	4,836	195,088	4034%	0.58	92%	65%	1.40	4.7%	4.7%
	2045	21,572	556,862	2581%	3,532	157,816	4468%	0.58	92%	65%	1.40	4.7%	4.7%
	2046	16,512	473,392	2867%	2,548	125,868	4941%	0.58	92%	65%	1.40	4.7%	4.7%
	2047	12,579	401,189	3189%	1,812	98,743	5450%	0.59	92%	65%	1.40	4.7%	4.7%
	2048	9,531	338,830	3555%	1,268	76,047	5996%	0.59	92%	65%	1.41	4.7%	4.7%
	2049	7,171	284,364	3965%	872	57,543	6596%	0.60	92%	65%	1.41	4.7%	4.7%
	2050	5,367	237,231	4420%	588	42,662	7253%	0.61	92%	65%	1.41	4.7%	4.7%
	2051	3,994	197,042	4934%	388	31,008	7991%	0.62	92%	65%	1.41	4.7%	4.7%
	2052	2,952	161,866	5483%	250	21,976	8801%	0.62	92%	65%	1.41	4.7%	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 5
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued Prior to October 1, 2003, After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.0%	6.0%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.0%	6.0%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%	6.0%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.92	6.0%	6.0%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.05	6.1%	6.1%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	1.00	6.2%	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.20	6.2%	6.2%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	21%	1.04	6.3%	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	21%	0.99	6.4%	6.4%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.97	6.5%	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.73	6.5%	6.5%
	2002	5,768,244	1,385,369	24%	5,649,142	1,701,282	30%	0.80	19%	25%	0.75	6.5%	6.5%
	2003	6,350,147	4,130,575	65%	5,871,723	2,014,719	34%	1.90	28%	27%	1.05	6.6%	6.6%
	2004	6,389,401	3,982,128	62%	5,254,663	2,194,911	42%	1.49	33%	29%	1.16	6.6%	6.5%
	2005	6,143,937	4,605,207	75%	4,539,317	2,286,564	50%	1.49	39%	31%	1.25	6.5%	6.5%
	2006	6,449,655	3,969,571	62%	3,972,425	2,320,554	58%	1.05	41%	33%	1.25	6.5%	6.5%
	2007	6,467,832	5,466,040	85%	3,508,348	2,319,877	66%	1.28	45%	35%	1.29	6.5%	6.5%
	2008	6,242,489	3,749,194	60%	3,122,703	2,311,564	74%	0.81	46%	37%	1.26	6.4%	6.4%
	2009	5,942,385	2,906,197	49%	2,795,339	2,311,098	83%	0.59	47%	39%	1.20	6.4%	6.3%
	2010	5,645,259	5,419,540	96%	2,510,152	2,320,798	92%	1.04	49%	40%	1.22	6.3%	6.3%
	2011	5,292,950	5,731,697	108%	2,255,380	2,335,955	104%	1.05	52%	42%	1.24	6.2%	6.2%
	2012	5,020,434	5,974,169	119%	2,023,652	2,351,784	116%	1.02	55%	44%	1.25	6.1%	6.1%
Projected Future Experience (40 Years)	2013	4,801,377	6,023,061	125%	1,810,855	2,363,943	131%	0.96	57%	45%	1.27	5.9%	5.9%
	2014	5,144,623	6,277,514	122%	1,615,432	2,370,638	147%	0.83	59%	47%	1.27	5.8%	5.8%
	2015	5,312,518	6,477,214	122%	1,436,590	2,370,768	165%	0.74	61%	48%	1.28	5.7%	5.7%
	2016	4,992,193	6,643,853	133%	1,273,401	2,363,068	186%	0.72	63%	49%	1.28	5.6%	5.6%
	2017	4,617,887	6,754,322	146%	1,124,907	2,346,331	209%	0.70	65%	51%	1.28	5.5%	5.5%
	2018	4,192,363	6,808,945	162%	990,193	2,319,793	234%	0.69	67%	52%	1.29	5.4%	5.4%
	2019	3,785,230	6,803,261	180%	868,367	2,283,339	263%	0.68	69%	53%	1.30	5.3%	5.3%
	2020	3,398,114	6,733,458	198%	758,565	2,237,147	295%	0.67	71%	55%	1.30	5.2%	5.3%
	2021	3,032,417	6,606,660	218%	659,942	2,180,696	330%	0.66	73%	56%	1.31	5.2%	5.2%
	2022	2,689,289	6,422,186	239%	571,684	2,114,242	370%	0.65	75%	57%	1.31	5.1%	5.1%
	2023	2,369,584	6,178,380	261%	492,997	2,038,085	413%	0.63	76%	58%	1.32	5.0%	5.1%
	2024	2,073,943	5,879,008	283%	423,119	1,952,870	462%	0.61	78%	59%	1.32	5.0%	5.0%
	2025	1,802,617	5,538,990	307%	361,318	1,859,516	515%	0.60	79%	60%	1.33	5.0%	5.0%
	2026	1,555,671	5,170,131	332%	306,904	1,759,344	573%	0.58	80%	60%	1.33	4.9%	4.9%
	2027	1,332,824	4,777,378	358%	259,221	1,653,977	638%	0.56	81%	61%	1.33	4.9%	4.9%
	2028	1,133,449	4,375,689	386%	217,649	1,544,998	710%	0.54	82%	62%	1.33	4.9%	4.9%
	2029	956,706	3,978,844	416%	181,604	1,433,993	790%	0.53	83%	62%	1.34	4.9%	4.9%
	2030	801,469	3,595,585	449%	150,537	1,322,165	878%	0.51	84%	63%	1.34	4.9%	4.9%
	2031	666,478	3,233,212	485%	123,934	1,211,261	977%	0.50	84%	63%	1.34	4.8%	4.8%
	2032	550,196	2,893,896	526%	101,311	1,102,700	1088%	0.48	85%	63%	1.34	4.8%	4.8%
	2033	451,005	2,585,139	573%	82,212	997,308	1213%	0.47	86%	64%	1.34	4.8%	4.8%
	2034	367,170	2,305,294	628%	66,213	896,049	1353%	0.46	86%	64%	1.34	4.8%	4.8%
	2035	296,980	2,053,063	691%	52,917	799,725	1511%	0.46	86%	64%	1.34	4.8%	4.8%
	2036	238,732	1,828,038	766%	41,961	708,606	1689%	0.45	87%	65%	1.34	4.8%	4.8%
	2037	190,793	1,624,448	851%	33,008	623,101	1888%	0.45	87%	65%	1.34	4.8%	4.8%
	2038	151,645	1,440,904	950%	25,756	543,468	2110%	0.45	87%	65%	1.34	4.8%	4.8%
	2039	119,941	1,272,483	1061%	19,933	470,013	2358%	0.45	87%	65%	1.34	4.7%	4.7%
	2040	94,405	1,119,924	1186%	15,296	402,604	2632%	0.45	88%	65%	1.34	4.7%	4.7%
	2041	73,954	981,159	1327%	11,635	341,529	2935%	0.45	88%	65%	1.34	4.7%	4.7%
	2042	57,683	856,223	1484%	8,770	286,711	3269%	0.45	88%	65%	1.34	4.7%	4.7%
	2043	44,806	744,289	1661%	6,547	237,950	3635%	0.46	88%	65%	1.34	4.7%	4.7%
	2044	34,634	640,287	1849%	4,836	195,088	4034%	0.46	88%	65%	1.35	4.7%	4.7%
	2045	26,639	546,463	2051%	3,532	157,816	4468%	0.46	88%	65%	1.35	4.7%	4.7%
	2046	20,391	464,488	2278%	2,548	125,868	4941%	0.46	88%	65%	1.35	4.7%	4.7%
	2047	15,534	393,595	2534%	1,812	98,743	5450%	0.46	88%	65%	1.35	4.7%	4.7%
	2048	11,770	332,380	2824%	1,268	76,047	5996%	0.47	88%	65%	1.35	4.7%	4.7%
	2049	8,856	278,925	3150%	872	57,543	6596%	0.48	88%	65%	1.35	4.7%	4.7%
	2050	6,627	232,674	3511%	588	42,662	7253%	0.48	88%	65%	1.35	4.7%	4.7%
	2051	4,932	193,243	3918%	388	31,008	7991%	0.49	88%	65%	1.35	4.7%	4.7%
	2052	3,646	158,737	4354%	250	21,976	8801%	0.49	88%	65%	1.35	4.7%	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 6
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued On or After October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	2003	96,425	0	0%	31,093	3,468	11%	0.00	0%	11%	0.00	6.7%	6.7%
	2004	373,701	0	0%	463,463	50,597	11%	0.00	0%	11%	0.00	6.7%	6.7%
	2005	420,872	0	0%	468,005	76,604	16%	0.00	0%	13%	0.00	6.7%	6.7%
	2006	429,056	62,219	15%	394,947	98,819	25%	0.58	4%	17%	0.26	6.7%	6.7%
	2007	435,692	81,274	19%	344,782	118,368	34%	0.54	8%	20%	0.38	6.7%	6.7%
	2008	420,647	103,721	25%	300,753	128,182	43%	0.58	10%	23%	0.46	6.7%	6.7%
	2009	397,543	0	0%	264,833	130,636	49%	0.00	9%	25%	0.36	6.7%	6.7%
	2010	388,193	41,638	11%	235,481	131,105	56%	0.19	9%	28%	0.34	6.7%	6.7%
	2011	377,897	175,824	47%	211,375	132,327	63%	0.74	13%	30%	0.42	6.7%	6.7%
	2012	370,150	169,608	46%	191,329	134,403	70%	0.65	15%	32%	0.48	6.7%	6.7%
Projected Future Experience (40 Years)	2013	348,947	248,461	71%	174,042	137,840	79%	0.90	19%	33%	0.55	6.7%	6.7%
	2014	344,048	274,981	80%	158,039	141,538	90%	0.89	22%	35%	0.62	6.6%	6.6%
	2015	330,177	302,010	91%	142,991	145,068	101%	0.90	25%	37%	0.68	6.5%	6.5%
	2016	313,094	329,406	105%	128,943	148,429	115%	0.91	28%	39%	0.73	6.4%	6.4%
	2017	291,813	354,169	121%	115,869	151,414	131%	0.93	31%	40%	0.78	6.3%	6.3%
	2018	270,720	375,161	139%	103,738	153,802	148%	0.93	35%	42%	0.82	6.2%	6.2%
	2019	249,919	393,664	158%	92,519	155,583	168%	0.94	38%	44%	0.86	6.0%	6.0%
	2020	229,518	410,644	179%	82,181	156,626	191%	0.94	41%	45%	0.90	5.9%	5.9%
	2021	209,626	424,565	203%	72,692	157,135	216%	0.94	44%	47%	0.93	5.8%	5.8%
	2022	190,350	435,867	229%	64,019	156,868	245%	0.93	46%	48%	0.96	5.7%	5.7%
	2023	171,798	442,113	257%	56,127	155,844	278%	0.93	49%	50%	0.99	5.6%	5.6%
	2024	154,073	443,899	288%	48,979	153,994	314%	0.92	52%	51%	1.02	5.5%	5.5%
	2025	137,267	441,866	322%	42,534	151,250	356%	0.91	54%	52%	1.04	5.4%	5.4%
	2026	121,451	434,275	358%	36,752	147,567	402%	0.89	57%	54%	1.06	5.4%	5.4%
	2027	106,682	420,519	394%	31,591	142,957	453%	0.87	59%	55%	1.08	5.3%	5.3%
	2028	92,999	398,930	429%	27,007	137,573	509%	0.84	61%	56%	1.10	5.3%	5.2%
	2029	80,432	374,327	465%	22,955	131,453	573%	0.81	63%	57%	1.11	5.2%	5.2%
	2030	68,998	347,841	504%	19,394	124,585	642%	0.78	65%	58%	1.12	5.2%	5.2%
	2031	58,698	320,508	546%	16,282	116,922	718%	0.76	66%	58%	1.13	5.1%	5.1%
	2032	49,512	292,069	590%	13,580	108,826	801%	0.74	67%	59%	1.14	5.1%	5.1%
	2033	41,419	261,851	632%	11,250	100,390	892%	0.71	68%	60%	1.14	5.1%	5.1%
	2034	34,356	233,450	680%	9,252	91,828	992%	0.68	69%	60%	1.15	5.0%	5.0%
	2035	28,254	206,804	732%	7,552	83,274	1103%	0.66	70%	61%	1.15	5.0%	5.0%
	2036	23,043	182,012	790%	6,116	74,736	1222%	0.65	71%	61%	1.15	5.0%	5.0%
	2037	18,643	159,744	857%	4,914	66,423	1352%	0.63	71%	62%	1.16	5.0%	5.0%
	2038	14,965	137,826	921%	3,915	58,454	1493%	0.62	72%	62%	1.16	5.0%	5.0%
	2039	11,916	117,819	989%	3,093	50,939	1647%	0.60	72%	62%	1.16	4.9%	4.9%
	2040	9,418	99,731	1059%	2,422	43,958	1815%	0.58	72%	63%	1.16	4.9%	4.9%
	2041	7,394	83,457	1129%	1,880	37,368	1988%	0.57	73%	63%	1.16	4.9%	4.9%
	2042	5,771	69,803	1210%	1,445	31,446	2177%	0.56	73%	63%	1.16	4.9%	4.9%
	2043	4,480	57,826	1291%	1,100	26,129	2376%	0.54	73%	63%	1.16	4.9%	4.9%
	2044	3,463	48,507	1401%	829	21,488	2592%	0.54	73%	63%	1.16	4.9%	4.9%
	2045	2,668	41,437	1553%	618	17,459	2823%	0.55	73%	63%	1.16	4.9%	4.9%
	2046	2,053	36,302	1768%	457	14,035	3074%	0.58	73%	63%	1.16	4.9%	4.8%
	2047	1,581	32,847	2077%	333	11,178	3352%	0.62	73%	63%	1.16	4.8%	4.8%
	2048	1,219	30,935	2537%	241	8,830	3666%	0.69	74%	63%	1.16	4.8%	4.8%
	2049	941	30,223	3211%	172	6,884	4003%	0.80	74%	63%	1.16	4.8%	4.8%
	2050	729	30,221	4148%	121	5,363	4422%	0.94	74%	63%	1.16	4.8%	4.8%
	2051	572	30,507	5333%	84	4,123	4880%	1.09	74%	63%	1.17	4.8%	4.8%
	2052	454	30,977	6823%	58	3,185	5478%	1.25	74%	63%	1.17	4.8%	4.8%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 6
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued On or After October 1, 2003, After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	2003	96,425	0	0%	31,093	3,468	11%	0.00	0%	11%	0.00	6.7%	6.7%
	2004	373,701	0	0%	463,463	50,597	11%	0.00	0%	11%	0.00	6.7%	6.7%
	2005	420,872	0	0%	468,005	76,604	16%	0.00	0%	13%	0.00	6.7%	6.7%
	2006	429,056	62,219	15%	394,947	98,819	25%	0.58	4%	17%	0.26	6.7%	6.7%
	2007	435,692	81,274	19%	344,782	118,368	34%	0.54	8%	20%	0.38	6.7%	6.7%
	2008	420,647	103,721	25%	300,753	128,182	43%	0.58	10%	23%	0.46	6.7%	6.7%
	2009	397,543	0	0%	264,833	130,636	49%	0.00	9%	25%	0.36	6.7%	6.7%
	2010	388,193	41,638	11%	235,481	131,105	56%	0.19	9%	28%	0.34	6.7%	6.7%
	2011	377,897	175,824	47%	211,375	132,327	63%	0.74	13%	30%	0.42	6.7%	6.7%
	2012	370,150	169,608	46%	191,329	134,403	70%	0.65	15%	32%	0.48	6.7%	6.7%
Projected Future Experience (40 Years)	2013	348,947	248,461	71%	174,042	137,840	79%	0.90	19%	33%	0.55	6.7%	6.7%
	2014	383,981	273,807	71%	158,039	141,538	90%	0.80	22%	35%	0.62	6.6%	6.6%
	2015	400,136	299,647	75%	142,991	145,068	101%	0.74	25%	37%	0.67	6.5%	6.5%
	2016	382,090	326,797	86%	128,943	148,429	115%	0.74	28%	39%	0.71	6.4%	6.4%
	2017	360,367	351,467	98%	115,869	151,414	131%	0.75	30%	40%	0.75	6.3%	6.3%
	2018	334,319	372,072	111%	103,738	153,802	148%	0.75	33%	42%	0.79	6.2%	6.2%
	2019	308,631	390,190	126%	92,519	155,583	168%	0.75	36%	44%	0.82	6.0%	6.0%
	2020	283,438	406,786	144%	82,181	156,626	191%	0.75	39%	45%	0.85	5.9%	5.9%
	2021	258,873	420,345	162%	72,692	157,135	216%	0.75	41%	47%	0.88	5.8%	5.8%
	2022	235,068	431,307	183%	64,019	156,868	245%	0.75	44%	48%	0.91	5.7%	5.7%
	2023	212,157	437,265	206%	56,127	155,844	278%	0.74	46%	50%	0.93	5.6%	5.6%
	2024	190,269	438,819	231%	48,979	153,994	314%	0.73	49%	51%	0.96	5.5%	5.5%
	2025	169,514	436,608	258%	42,534	151,250	356%	0.72	51%	52%	0.98	5.4%	5.4%
	2026	149,983	428,923	286%	36,752	147,567	402%	0.71	53%	54%	0.99	5.4%	5.4%
	2027	131,744	415,167	315%	31,591	142,957	453%	0.70	55%	55%	1.01	5.3%	5.3%
	2028	114,847	393,699	343%	27,007	137,573	509%	0.67	57%	56%	1.02	5.3%	5.2%
	2029	99,328	369,280	372%	22,955	131,453	573%	0.65	59%	57%	1.03	5.2%	5.2%
	2030	85,207	343,030	403%	19,394	124,585	642%	0.63	60%	58%	1.04	5.2%	5.2%
	2031	72,487	315,963	436%	16,282	116,922	718%	0.61	61%	58%	1.05	5.1%	5.1%
	2032	61,144	287,824	471%	13,580	108,826	801%	0.59	63%	59%	1.06	5.1%	5.1%
	2033	51,149	257,952	504%	11,250	100,390	892%	0.57	64%	60%	1.06	5.1%	5.1%
	2034	42,427	229,896	542%	9,252	91,828	992%	0.55	64%	60%	1.07	5.0%	5.0%
	2035	34,891	203,589	583%	7,552	83,274	1103%	0.53	65%	61%	1.07	5.0%	5.0%
	2036	28,457	179,125	629%	6,116	74,736	1222%	0.52	66%	61%	1.07	5.0%	5.0%
	2037	23,023	157,161	683%	4,914	66,423	1352%	0.50	66%	62%	1.07	5.0%	5.0%
	2038	18,480	135,560	734%	3,915	58,454	1493%	0.49	67%	62%	1.08	5.0%	5.0%
	2039	14,715	115,851	787%	3,093	50,939	1647%	0.48	67%	62%	1.08	4.9%	4.9%
	2040	11,630	98,040	843%	2,422	43,958	1815%	0.46	67%	63%	1.08	4.9%	4.9%
	2041	9,132	82,022	898%	1,880	37,368	1988%	0.45	68%	63%	1.08	4.9%	4.9%
	2042	7,127	68,586	962%	1,445	31,446	2177%	0.44	68%	63%	1.08	4.9%	4.9%
	2043	5,532	56,806	1027%	1,100	26,129	2376%	0.43	68%	63%	1.08	4.9%	4.9%
	2044	4,276	47,641	1114%	829	21,488	2592%	0.43	68%	63%	1.08	4.9%	4.9%
	2045	3,295	40,687	1235%	618	17,459	2823%	0.44	68%	63%	1.08	4.9%	4.9%
	2046	2,536	35,636	1405%	457	14,035	3074%	0.46	68%	63%	1.08	4.9%	4.8%
	2047	1,953	32,237	1651%	333	11,178	3352%	0.49	68%	63%	1.08	4.8%	4.8%
	2048	1,506	30,353	2016%	241	8,830	3666%	0.55	68%	63%	1.08	4.8%	4.8%
	2049	1,162	29,648	2551%	172	6,884	4003%	0.64	68%	63%	1.08	4.8%	4.8%
	2050	900	29,640	3294%	121	5,363	4422%	0.74	69%	63%	1.08	4.8%	4.8%
	2051	706	29,917	4235%	84	4,123	4880%	0.87	69%	63%	1.08	4.8%	4.8%
	2052	561	30,375	5417%	58	3,185	5478%	0.99	69%	63%	1.08	4.8%	4.8%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Attachment 7
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued Prior to October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1992**	16,706	1,302	8%	3,307	175	5%	1.47	8%	5%	1.47	6.0%	6.0%
	1993**	20,784	2,312	11%	7,944	1,100	14%	0.80	10%	11%	0.85	6.1%	6.0%
	1994**	25,044	3,718	15%	19,770	3,575	18%	0.82	12%	15%	0.75	6.0%	6.1%
	1995**	43,070	7,952	18%	55,284	9,177	17%	1.11	14%	16%	0.88	6.1%	6.2%
	1996**	62,911	9,740	15%	99,140	18,400	19%	0.83	15%	17%	0.85	6.2%	6.2%
	1997**	91,700	28,946	32%	142,355	26,551	19%	1.69	20%	18%	1.14	6.2%	6.2%
	1998**	148,659	22,427	15%	209,862	39,421	19%	0.80	18%	18%	1.02	6.3%	6.3%
	1999**	290,225	46,841	16%	327,656	60,141	18%	0.88	18%	18%	0.97	6.4%	6.4%
	2000**	429,505	76,872	18%	448,860	88,888	20%	0.90	18%	19%	0.95	6.5%	6.5%
	2001**	550,034	27,913	5%	557,213	120,166	22%	0.24	14%	19%	0.72	6.5%	6.5%
	2002**	634,857	125,831	20%	649,868	154,336	24%	0.83	15%	20%	0.76	6.5%	6.5%
	2003**	695,808	375,174	54%	722,370	187,725	26%	2.07	23%	21%	1.09	6.6%	6.6%
	2004**	691,232	361,690	52%	652,721	208,284	32%	1.64	28%	23%	1.22	6.6%	6.5%
	2005	614,016	826,563	135%	571,041	221,578	39%	3.47	40%	24%	1.65	6.5%	6.5%
	2006	648,278	1,079	0%	506,283	230,309	45%	0.00	36%	26%	1.38	6.5%	6.5%
	2007	696,019	557,288	80%	452,764	235,924	52%	1.54	40%	28%	1.45	6.5%	6.4%
	2008	673,651	150,501	22%	407,803	240,911	59%	0.38	39%	29%	1.33	6.4%	6.4%
	2009	649,216	382,112	59%	369,305	246,936	67%	0.88	40%	31%	1.31	6.4%	6.3%
	2010	622,357	382,856	62%	335,502	254,058	76%	0.81	41%	32%	1.28	6.3%	6.3%
	2011	601,880	465,469	77%	304,946	261,857	86%	0.90	43%	34%	1.28	6.2%	6.2%
	2012	568,407	670,290	118%	276,749	269,667	97%	1.21	46%	35%	1.31	6.1%	6.1%
Projected Future Experience (40 Years)	2013	526,365	596,398	113%	250,427	277,033	111%	1.02	48%	37%	1.33	5.9%	5.9%
	2014	493,497	642,748	130%	225,841	283,571	126%	1.04	51%	38%	1.34	5.8%	5.8%
	2015	460,773	685,436	149%	202,974	288,952	142%	1.04	53%	39%	1.36	5.7%	5.7%
	2016	428,310	724,149	169%	181,772	292,949	161%	1.05	56%	41%	1.37	5.6%	5.6%
	2017	396,242	757,539	191%	162,169	295,314	182%	1.05	59%	42%	1.39	5.5%	5.5%
	2018	364,715	785,053	215%	144,102	295,605	205%	1.05	61%	44%	1.41	5.4%	5.4%
	2019	333,886	805,361	241%	127,508	294,134	231%	1.05	64%	45%	1.42	5.3%	5.3%
	2020	303,912	816,900	269%	112,322	290,853	259%	1.04	66%	46%	1.44	5.2%	5.3%
	2021	274,949	819,528	298%	98,480	285,710	290%	1.03	69%	47%	1.46	5.2%	5.2%
	2022	247,147	812,411	329%	85,917	278,915	325%	1.01	71%	48%	1.47	5.1%	5.1%
	2023	220,648	796,490	361%	74,565	270,470	363%	1.00	73%	49%	1.49	5.1%	5.1%
	2024	195,583	771,004	394%	64,358	260,490	405%	0.97	75%	50%	1.50	5.0%	5.0%
	2025	172,071	736,751	428%	55,229	249,319	451%	0.95	77%	51%	1.51	5.0%	5.0%
	2026	150,209	696,249	464%	47,109	237,118	503%	0.92	79%	52%	1.52	4.9%	5.0%
	2027	130,073	652,273	501%	39,929	224,123	561%	0.89	81%	53%	1.53	4.9%	4.9%
	2028	111,713	606,154	543%	33,621	210,607	626%	0.87	82%	53%	1.53	4.9%	4.9%
	2029	95,146	557,471	586%	28,116	196,760	700%	0.84	83%	54%	1.54	4.9%	4.9%
	2030	80,358	508,335	633%	23,347	182,819	783%	0.81	84%	55%	1.54	4.9%	4.9%
	2031	67,302	462,622	687%	19,246	169,039	878%	0.78	85%	55%	1.55	4.8%	4.8%
	2032	55,905	420,548	752%	15,747	155,487	987%	0.76	86%	55%	1.55	4.8%	4.8%
	2033	46,070	381,567	828%	12,786	142,293	1113%	0.74	87%	56%	1.55	4.8%	4.8%
	2034	37,676	344,323	914%	10,302	129,602	1258%	0.73	87%	56%	1.56	4.8%	4.8%
	2035	30,589	310,409	1015%	8,237	117,479	1426%	0.71	88%	56%	1.56	4.8%	4.8%
	2036	24,668	280,785	1138%	6,535	105,950	1621%	0.70	88%	57%	1.56	4.8%	4.8%
	2037	19,768	252,926	1279%	5,145	94,946	1845%	0.69	89%	57%	1.56	4.8%	4.8%
	2038	15,754	226,501	1438%	4,020	84,479	2101%	0.68	89%	57%	1.56	4.8%	4.8%
	2039	12,490	200,266	1603%	3,118	74,636	2394%	0.67	90%	57%	1.56	4.7%	4.7%
	2040	9,861	175,284	1778%	2,400	65,388	2725%	0.65	90%	57%	1.56	4.7%	4.7%
	2041	7,750	151,927	1960%	1,833	56,788	3097%	0.63	90%	57%	1.57	4.7%	4.7%
	2042	6,068	130,194	2146%	1,390	48,753	3508%	0.61	90%	58%	1.57	4.7%	4.7%
	2043	4,731	110,480	2335%	1,045	41,315	3952%	0.59	90%	58%	1.57	4.7%	4.7%
	2044	3,672	92,188	2511%	780	34,583	4436%	0.57	90%	58%	1.57	4.7%	4.7%
	2045	2,837	75,360	2656%	576	28,525	4954%	0.54	91%	58%	1.57	4.7%	4.7%
	2046	2,181	60,920	2793%	421	23,138	5501%	0.51	91%	58%	1.57	4.7%	4.7%
	2047	1,667	49,335	2960%	303	18,378	6058%	0.49	91%	58%	1.57	4.7%	4.7%
	2048	1,265	40,029	3164%	215	14,278	6626%	0.48	91%	58%	1.57	4.7%	4.7%
	2049	953	32,223	3382%	150	10,881	7237%	0.47	91%	58%	1.57	4.7%	4.7%
	2050	711	25,318	3563%	103	8,064	7848%	0.45	91%	58%	1.57	4.7%	4.7%
	2051	523	19,713	3768%	69	5,813	8486%	0.44	91%	58%	1.57	4.7%	4.7%
	2052	380	15,199	4002%	44	4,054	9137%	0.44	91%	58%	1.57	4.7%	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*
*** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 7
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued Prior to October 1, 2003, After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1992**	16,706	1,302	8%	3,307	175	5%	1.47	8%	5%	1.47	6.0%	6.0%
	1993**	20,784	2,312	11%	7,944	1,100	14%	0.80	10%	11%	0.85	6.1%	6.0%
	1994**	25,044	3,718	15%	19,770	3,575	18%	0.82	12%	15%	0.75	6.0%	6.1%
	1995**	43,070	7,952	18%	55,284	9,177	17%	1.11	14%	16%	0.88	6.1%	6.2%
	1996**	62,911	9,740	15%	99,140	18,400	19%	0.83	15%	17%	0.85	6.2%	6.2%
	1997**	91,700	28,946	32%	142,355	26,551	19%	1.69	20%	18%	1.14	6.2%	6.2%
	1998**	148,659	22,427	15%	209,862	39,421	19%	0.80	18%	18%	1.02	6.3%	6.3%
	1999**	290,225	46,841	16%	327,656	60,141	18%	0.88	18%	18%	0.97	6.4%	6.4%
	2000**	429,505	76,872	18%	448,860	88,888	20%	0.90	18%	19%	0.95	6.5%	6.5%
	2001**	550,034	27,913	5%	557,213	120,166	22%	0.24	14%	19%	0.72	6.5%	6.5%
	2002**	634,857	125,831	20%	649,868	154,336	24%	0.83	15%	20%	0.76	6.5%	6.5%
	2003**	695,808	375,174	54%	722,370	187,725	26%	2.07	23%	21%	1.09	6.6%	6.6%
	2004**	691,232	361,690	52%	652,721	208,284	32%	1.64	28%	23%	1.22	6.6%	6.5%
	2005	614,016	826,563	135%	571,041	221,578	39%	3.47	40%	24%	1.65	6.5%	6.5%
	2006	648,278	1,079	0%	506,283	230,309	45%	0.00	36%	26%	1.38	6.5%	6.5%
	2007	696,019	557,288	80%	452,764	235,924	52%	1.54	40%	28%	1.45	6.5%	6.4%
	2008	673,651	150,501	22%	407,803	240,911	59%	0.38	39%	29%	1.33	6.4%	6.4%
	2009	649,216	382,112	59%	369,305	246,936	67%	0.88	40%	31%	1.31	6.4%	6.3%
	2010	622,357	382,856	62%	335,502	254,058	76%	0.81	41%	32%	1.28	6.3%	6.3%
	2011	601,880	465,469	77%	304,946	261,857	86%	0.90	43%	34%	1.28	6.2%	6.2%
	2012	568,407	670,290	118%	276,749	269,667	97%	1.21	46%	35%	1.31	6.1%	6.1%
Projected Future Experience (40 Years)	2013	526,365	596,398	113%	250,427	277,033	111%	1.02	48%	37%	1.33	5.9%	5.9%
	2014	550,635	639,917	116%	225,841	283,571	126%	0.93	51%	38%	1.33	5.8%	5.8%
	2015	569,021	679,350	119%	202,974	288,952	142%	0.84	53%	39%	1.34	5.7%	5.7%
	2016	528,932	717,487	136%	181,772	292,949	161%	0.84	55%	41%	1.35	5.6%	5.6%
	2017	489,330	750,316	153%	162,169	295,314	182%	0.84	57%	42%	1.36	5.5%	5.5%
	2018	450,397	777,305	173%	144,102	295,605	205%	0.84	60%	44%	1.37	5.4%	5.4%
	2019	412,325	797,135	193%	127,508	294,134	231%	0.84	62%	45%	1.38	5.3%	5.3%
	2020	375,309	808,268	215%	112,322	290,853	259%	0.83	64%	46%	1.40	5.2%	5.3%
	2021	339,541	810,571	239%	98,480	285,710	290%	0.82	67%	47%	1.41	5.2%	5.2%
	2022	305,208	803,215	263%	85,917	278,915	325%	0.81	69%	48%	1.42	5.1%	5.1%
	2023	272,484	787,153	289%	74,565	270,470	363%	0.80	71%	49%	1.43	5.1%	5.1%
	2024	241,531	761,653	315%	64,358	260,490	405%	0.78	73%	50%	1.44	5.0%	5.0%
	2025	212,495	727,515	342%	55,229	249,319	451%	0.76	74%	51%	1.45	5.0%	5.0%
	2026	185,497	687,231	370%	47,109	237,118	503%	0.74	76%	52%	1.46	4.9%	5.0%
	2027	160,630	643,540	401%	39,929	224,123	561%	0.71	77%	53%	1.46	4.9%	4.9%
	2028	137,957	597,773	433%	33,621	210,607	626%	0.69	79%	53%	1.47	4.9%	4.9%
	2029	117,498	549,526	468%	28,116	196,760	700%	0.67	80%	54%	1.47	4.9%	4.9%
	2030	99,236	500,875	505%	23,347	182,819	783%	0.64	81%	55%	1.48	4.9%	4.9%
	2031	83,114	455,636	548%	19,246	169,039	878%	0.62	82%	55%	1.48	4.8%	4.8%
	2032	69,039	414,020	600%	15,747	155,487	987%	0.61	82%	55%	1.48	4.8%	4.8%
	2033	56,893	375,494	660%	12,786	142,293	1113%	0.59	83%	56%	1.49	4.8%	4.8%
	2034	46,528	338,714	728%	10,302	129,602	1258%	0.58	84%	56%	1.49	4.8%	4.8%
	2035	37,776	305,242	808%	8,237	117,479	1426%	0.57	84%	56%	1.49	4.8%	4.8%
	2036	30,464	276,017	906%	6,535	105,950	1621%	0.56	84%	57%	1.49	4.8%	4.8%
	2037	24,412	248,555	1018%	5,145	94,946	1845%	0.55	85%	57%	1.49	4.8%	4.8%
	2038	19,455	222,527	1144%	4,020	84,479	2101%	0.54	85%	57%	1.49	4.8%	4.8%
	2039	15,425	196,707	1275%	3,118	74,636	2394%	0.53	86%	57%	1.49	4.7%	4.7%
	2040	12,177	172,134	1414%	2,400	65,388	2725%	0.52	86%	57%	1.49	4.7%	4.7%
	2041	9,571	149,171	1559%	1,833	56,788	3097%	0.50	86%	57%	1.50	4.7%	4.7%
	2042	7,493	127,811	1706%	1,390	48,753	3508%	0.49	86%	58%	1.50	4.7%	4.7%
	2043	5,843	108,443	1856%	1,045	41,315	3952%	0.47	86%	58%	1.50	4.7%	4.7%
	2044	4,535	90,478	1995%	780	34,583	4436%	0.45	86%	58%	1.50	4.7%	4.7%
	2045	3,504	73,955	2111%	576	28,525	4954%	0.43	86%	58%	1.50	4.7%	4.7%
	2046	2,693	59,779	2219%	421	23,138	5501%	0.40	87%	58%	1.50	4.7%	4.7%
	2047	2,058	48,406	2352%	303	18,378	6058%	0.39	87%	58%	1.50	4.7%	4.7%
	2048	1,562	39,272	2514%	215	14,278	6626%	0.38	87%	58%	1.50	4.7%	4.7%
	2049	1,177	31,611	2686%	150	10,881	7237%	0.37	87%	58%	1.50	4.7%	4.7%
	2050	877	24,836	2830%	103	8,064	7848%	0.36	87%	58%	1.50	4.7%	4.7%
	2051	646	19,336	2993%	69	5,813	8486%	0.35	87%	58%	1.50	4.7%	4.7%
	2052	469	14,908	3179%	44	4,054	9137%	0.35	87%	58%	1.50	4.7%	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*
*** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 8
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued On or After October 1, 2003, Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	2003**	13,706	0	0%	5,555	474	9%	0.00	0%	9%	0.00	6.7%	6.7%
	2004**	53,120	0	0%	82,663	6,699	8%	0.00	0%	8%	0.00	6.7%	6.7%
	2005	59,825	0	0%	84,491	9,919	12%	0.00	0%	10%	0.00	6.7%	6.7%
	2006	62,246	0	0%	72,679	12,948	18%	0.00	0%	12%	0.00	6.7%	6.7%
	2007	67,429	0	0%	63,815	15,699	25%	0.00	0%	14%	0.00	6.7%	6.7%
	2008	66,677	0	0%	56,555	17,463	31%	0.00	0%	17%	0.00	6.7%	6.7%
	2009	66,262	0	0%	50,586	18,210	36%	0.00	0%	19%	0.00	6.7%	6.7%
	2010	64,722	0	0%	45,656	18,687	41%	0.00	0%	20%	0.00	6.7%	6.8%
	2011	63,379	380	1%	41,535	19,288	46%	0.01	0%	22%	0.00	6.7%	6.7%
	2012	63,952	28,693	45%	38,065	20,042	53%	0.85	4%	23%	0.16	6.7%	6.8%
Projected Future Experience (40 Years)	2013	58,134	28,539	49%	34,956	20,940	60%	0.82	7%	25%	0.27	6.7%	6.7%
	2014	55,022	31,642	58%	32,005	21,817	68%	0.84	10%	26%	0.36	6.6%	6.6%
	2015	51,884	34,906	67%	29,192	22,635	78%	0.87	12%	28%	0.44	6.5%	6.5%
	2016	48,726	38,286	79%	26,523	23,378	88%	0.89	15%	29%	0.51	6.4%	6.4%
	2017	45,559	41,412	91%	23,995	24,012	100%	0.91	18%	31%	0.57	6.3%	6.3%
	2018	42,392	43,863	103%	21,607	24,515	113%	0.91	20%	32%	0.62	6.2%	6.2%
	2019	39,242	46,338	118%	19,358	24,893	129%	0.92	23%	34%	0.67	6.1%	6.1%
	2020	36,128	48,738	135%	17,248	25,109	146%	0.93	25%	35%	0.71	5.9%	5.9%
	2021	33,067	50,933	154%	15,279	25,237	165%	0.93	27%	36%	0.75	5.8%	5.8%
	2022	30,081	52,865	176%	13,451	25,213	187%	0.94	30%	38%	0.79	5.7%	5.7%
	2023	27,190	54,324	200%	11,765	25,084	213%	0.94	32%	39%	0.82	5.6%	5.6%
	2024	24,413	55,650	228%	10,219	24,801	243%	0.94	34%	40%	0.86	5.5%	5.5%
	2025	21,767	56,778	261%	8,812	24,326	276%	0.94	36%	41%	0.89	5.4%	5.4%
	2026	19,265	57,526	299%	7,542	23,636	313%	0.95	38%	42%	0.91	5.4%	5.4%
	2027	16,917	57,817	342%	6,403	22,748	355%	0.96	40%	43%	0.94	5.3%	5.3%
	2028	14,728	56,241	382%	5,391	21,664	402%	0.95	42%	44%	0.96	5.3%	5.3%
	2029	12,703	53,970	425%	4,499	20,399	453%	0.94	44%	45%	0.99	5.2%	5.2%
	2030	10,846	50,874	469%	3,719	18,972	510%	0.92	46%	45%	1.01	5.2%	5.2%
	2031	9,161	47,263	516%	3,044	17,324	569%	0.91	47%	46%	1.02	5.1%	5.1%
	2032	7,649	43,130	564%	2,465	15,588	632%	0.89	48%	47%	1.04	5.1%	5.1%
	2033	6,309	38,021	603%	1,974	13,760	697%	0.86	49%	47%	1.05	5.1%	5.1%
	2034	5,137	32,981	642%	1,562	11,941	765%	0.84	50%	47%	1.06	5.0%	5.0%
	2035	4,125	27,937	677%	1,220	10,197	836%	0.81	51%	48%	1.07	5.0%	5.0%
	2036	3,267	23,262	712%	939	8,553	911%	0.78	51%	48%	1.07	5.0%	5.0%
	2037	2,551	19,039	746%	713	7,048	988%	0.76	52%	48%	1.08	5.0%	5.0%
	2038	1,962	15,323	781%	533	5,690	1068%	0.73	52%	48%	1.08	5.0%	5.0%
	2039	1,485	12,164	819%	392	4,498	1148%	0.71	52%	49%	1.08	4.9%	4.9%
	2040	1,107	9,410	850%	283	3,491	1233%	0.69	53%	49%	1.08	4.9%	4.9%
	2041	813	7,106	874%	201	2,618	1304%	0.67	53%	49%	1.09	4.9%	4.9%
	2042	588	5,267	896%	140	1,929	1383%	0.65	53%	49%	1.09	4.9%	4.9%
	2043	417	3,832	918%	95	1,359	1432%	0.64	53%	49%	1.09	4.9%	4.9%
	2044	292	2,740	940%	63	927	1470%	0.64	53%	49%	1.09	4.9%	4.9%
	2045	199	1,912	959%	41	617	1511%	0.63	53%	49%	1.09	4.9%	4.9%
	2046	134	1,310	977%	26	399	1546%	0.63	53%	49%	1.09	4.9%	4.9%
	2047	88	878	993%	16	255	1612%	0.62	53%	49%	1.09	4.8%	4.9%
	2048	57	576	1006%	9	161	1707%	0.59	53%	49%	1.09	4.8%	4.8%
	2049	36	370	1021%	5	97	1791%	0.57	53%	49%	1.09	4.8%	4.8%
	2050	21	218	1035%	3	57	1876%	0.55	53%	49%	1.09	4.8%	4.8%
	2051	12	125	1016%	2	32	1968%	0.52	53%	49%	1.09	4.8%	4.8%
	2052	7	73	1042%	1	17	2083%	0.50	53%	49%	1.09	4.8%	4.8%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*
*** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 8
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued On or After October 1, 2003, After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	2003**	13,706	0	0%	5,555	474	9%	0.00	0%	9%	0.00	6.7%	6.7%
	2004**	53,120	0	0%	82,663	6,699	8%	0.00	0%	8%	0.00	6.7%	6.7%
	2005	59,825	0	0%	84,491	9,919	12%	0.00	0%	10%	0.00	6.7%	6.7%
	2006	62,246	0	0%	72,679	12,948	18%	0.00	0%	12%	0.00	6.7%	6.7%
	2007	67,429	0	0%	63,815	15,699	25%	0.00	0%	14%	0.00	6.7%	6.7%
	2008	66,677	0	0%	56,555	17,463	31%	0.00	0%	17%	0.00	6.7%	6.7%
	2009	66,262	0	0%	50,586	18,210	36%	0.00	0%	19%	0.00	6.7%	6.7%
	2010	64,722	0	0%	45,656	18,687	41%	0.00	0%	20%	0.00	6.7%	6.8%
	2011	63,379	380	1%	41,535	19,288	46%	0.01	0%	22%	0.00	6.7%	6.7%
	2012	63,952	28,693	45%	38,065	20,042	53%	0.85	4%	23%	0.16	6.7%	6.8%
Projected Future Experience (40 Years)	2013	58,134	28,539	49%	34,956	20,940	60%	0.82	7%	25%	0.27	6.7%	6.7%
	2014	61,951	31,526	51%	32,005	21,817	68%	0.75	10%	26%	0.36	6.6%	6.6%
	2015	64,073	34,655	54%	29,192	22,635	78%	0.70	12%	28%	0.43	6.5%	6.5%
	2016	60,173	37,998	63%	26,523	23,378	88%	0.72	15%	29%	0.49	6.4%	6.4%
	2017	56,262	41,084	73%	23,995	24,012	100%	0.73	17%	31%	0.55	6.3%	6.3%
	2018	52,351	43,496	83%	21,607	24,515	113%	0.73	19%	32%	0.60	6.2%	6.2%
	2019	48,462	45,928	95%	19,358	24,893	129%	0.74	21%	34%	0.64	6.1%	6.1%
	2020	44,615	48,284	108%	17,248	25,109	146%	0.74	24%	35%	0.68	5.9%	5.9%
	2021	40,835	50,434	124%	15,279	25,237	165%	0.75	26%	36%	0.71	5.8%	5.8%
	2022	37,148	52,321	141%	13,451	25,213	187%	0.75	28%	38%	0.74	5.7%	5.7%
	2023	33,578	53,738	160%	11,765	25,084	213%	0.75	30%	39%	0.77	5.6%	5.6%
	2024	30,148	55,024	183%	10,219	24,801	243%	0.75	32%	40%	0.80	5.5%	5.5%
	2025	26,880	56,114	209%	8,812	24,326	276%	0.76	34%	41%	0.83	5.4%	5.4%
	2026	23,791	56,829	239%	7,542	23,636	313%	0.76	36%	42%	0.85	5.4%	5.4%
	2027	20,891	57,093	273%	6,403	22,748	355%	0.77	38%	43%	0.88	5.3%	5.3%
	2028	18,188	55,517	305%	5,391	21,664	402%	0.76	39%	44%	0.90	5.3%	5.3%
	2029	15,687	53,257	339%	4,499	20,399	453%	0.75	41%	45%	0.92	5.2%	5.2%
	2030	13,395	50,186	375%	3,719	18,972	510%	0.73	42%	45%	0.94	5.2%	5.2%
	2031	11,314	46,608	412%	3,044	17,324	569%	0.72	44%	46%	0.95	5.1%	5.1%
	2032	9,447	42,519	450%	2,465	15,588	632%	0.71	45%	47%	0.96	5.1%	5.1%
	2033	7,792	37,472	481%	1,974	13,760	697%	0.69	46%	47%	0.97	5.1%	5.1%
	2034	6,344	32,496	512%	1,562	11,941	765%	0.67	47%	47%	0.98	5.0%	5.0%
	2035	5,094	27,519	540%	1,220	10,197	836%	0.65	47%	48%	0.99	5.0%	5.0%
	2036	4,035	22,908	568%	939	8,553	911%	0.62	48%	48%	0.99	5.0%	5.0%
	2037	3,150	18,745	595%	713	7,048	988%	0.60	48%	48%	1.00	5.0%	5.0%
	2038	2,423	15,083	623%	533	5,690	1068%	0.58	48%	48%	1.00	5.0%	5.0%
	2039	1,833	11,972	653%	392	4,498	1148%	0.57	49%	49%	1.00	4.9%	4.9%
	2040	1,367	9,259	678%	283	3,491	1233%	0.55	49%	49%	1.01	4.9%	4.9%
	2041	1,004	6,992	696%	201	2,618	1304%	0.53	49%	49%	1.01	4.9%	4.9%
	2042	726	5,181	714%	140	1,929	1383%	0.52	49%	49%	1.01	4.9%	4.9%
	2043	515	3,769	731%	95	1,359	1432%	0.51	49%	49%	1.01	4.9%	4.9%
	2044	360	2,695	748%	63	927	1470%	0.51	49%	49%	1.01	4.9%	4.9%
	2045	246	1,880	763%	41	617	1511%	0.51	49%	49%	1.01	4.9%	4.9%
	2046	166	1,288	778%	26	399	1546%	0.50	49%	49%	1.01	4.9%	4.9%
	2047	109	863	790%	16	255	1612%	0.49	49%	49%	1.01	4.8%	4.9%
	2048	71	566	801%	9	161	1707%	0.47	49%	49%	1.01	4.8%	4.8%
	2049	45	364	813%	5	97	1791%	0.45	49%	49%	1.01	4.8%	4.8%
	2050	26	214	824%	3	57	1876%	0.44	49%	49%	1.01	4.8%	4.8%
	2051	15	123	809%	2	32	1968%	0.41	49%	49%	1.01	4.8%	4.8%
	2052	9	71	830%	1	17	2083%	0.40	49%	49%	1.01	4.8%	4.8%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*
*** Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.*

Attachment 9
The Pyramid Life Insurance Company
58/85 Test After 26% Increase
Nationwide Experience for Policies Issued On or After October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79 and C81

1	Accumulated value of initial earned premium	4,151,148	x	58%	=	2,407,666
2a	Accumulated value of earned premium	4,593,430				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	442,282	x	85%	=	375,940
3	Present value of future projected initial earned premium	2,223,962	x	58%	=	1,289,898
4a	Present value of future projected premium	3,507,259				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	1,283,296	x	85%	=	1,090,802
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**5,164,305**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					720,494
6b	Present value of future projected incurred claims without the inclusion of active life reserves					6,269,538
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**6,990,032**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves of 4.5%.
The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience

Attachment 10
The Pyramid Life Insurance Company
Anticipated Loss Ratios
Nationwide Experience on Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79 and C81

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	80,996,648
2	Active Life Reserves* at 12/31/2012:	42,236,695
3	Present Value of Future Premium:	34,832,829
	Anticipated Loss Ratio = (1 - 2) / 3:	**111%**

Nationwide Experience
With Increase

1	Present Value of Future Claims:	80,245,590
2	Active Life Reserves* at 12/31/2012:	42,236,695
3	Present Value of Future Premium:	41,191,452
	Anticipated Loss Ratio = (1 - 2) / 3:	**92%**

*Statutory Active Life Reserve balance uses an adjustment to reflect pricing interest

The Pyramid Life Insurance Company

@DATX@

@INSNAM@
@OWNAD1@
@OWNAD2@
@OWNAD3@
@OWNCS@

Re: Policy Number: @POLNUM@ New Premium: $@.NEXTPRM@ Premium Mode: @MODY@
Effective Date: @.EFFDT@ Increase %: @%@

Dear Policyholder:

The purpose of any health insurance policy is to help spread the claim costs over a large group of policyholders, so as to reduce the financial burden on any one individual. Whenever covered claims become much greater than anticipated, the premiums from which benefits are paid, must be adjusted. This is now the case with your policy which is guaranteed renewable as long as premiums are paid when due.

We know that premium increases can cause a hardship, and our customer service staff stands ready to assist you with ways to possibly make your payments easier to handle. Strategies to lower your costs include adjusting your Benefit Period; Daily Benefit Amount; or the Elimination Period, if applicable. If you would like to discuss your options, please contact our service staff at 1-800-444-0321 during our normal business hours which are: 8am – 6pm EST Monday – Thursday; 8am – 4pm EST Friday.

Please note that this increase has triggered a Contingent Benefit Upon Lapse (CBUL) as an option to the rate increase. This allows your policy to lapse for non-payment of premium and receive a paid-up benefit equal to the greater of:

(a) 100% of the premiums paid; or
(b) 30 times the Maximum Daily Benefit as defined in your policy.

The benefits elected for the Contingent Benefit Upon Lapse will begin with a new claim period and will not be reduced by any benefits previously paid. However, in no event, will total claims paid for the new claim period and previous claim periods ever exceed the Lifetime Maximum Benefit Amount before this change. Please call us within the next 45 days if you wish to elect this option.

This rate increase request was reviewed by the commission and found to be compliant with Virginia laws and regulations for long term care insurance. Rate filings are accessible for public inspection online at www.scc.virginia.gov/BOI.

We at Pyramid Life are pleased to serve you as a member of our family of policyholders. Please be assured that we will continue to work to keep your premium as reasonable as possible. However, there may be a possibility of future increases as the company feels that a minimum of 270% is required.

Sincerely,

Policyholder Services Department, The Pyramid Life Insurance Company

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

Pyramid Life Insurance Company, The
1064 Greenwood Blvd., Suite 200
Lake Mary, Florida 32746

Contingent Benefit Upon Lapse Endorsement

PYLTCCNFB (11/15)

I hereby certify that the Flesch reading ease score of the above policy form is 33.4. It contains 13 sentences and 571 words. The type size text of the text of the policy form is Univers point type, 11 point leaded.

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.

Carmen Boyd

Digitally signed by Carmen Boyd, AVP, Actuarial Compliance
DN: cn=Carmen Boyd, AVP, Actuarial Compliance, o, ou, email=cboyd@universalamerican.com, c=US
Date: 2016.07.14 14:47:14 -04'00'

Carmen Boyd
Assistant Vice President, Actuarial Compliance
July 14, 2016

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

Pyramid Life Insurance Company, The
1001 Heathrow Park Lane, Suite 5001
Lake Mary, Florida 32746

Amendment Letter

PYAMENDLTR

I hereby certify that the Flesch reading ease score of the above policy form is 42.9. It contains 4 sentences, 78 words and 119 (excluding numerals) syllables. The type size text of the text of the policy form is Times New Roman point type, 12 point leaded.

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.

Carmen Boyd

Digitally signed by Carmen Boyd, AVP, Actuarial Compliance
DN: cn=Carmen Boyd, AVP, Actuarial Compliance, o, ou, email=cboyd@universalamerican.com, c=US
Date: 2015.11.17 12:41:17 -05'00'

Carmen Boyd
Assistant Vice President, Actuarial Compliance
November 11, 2015

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

Pyramid Life Insurance Company, The
1001 Heathrow Park Lane, Suite 5001
Lake Mary, Florida 32746

Amendment Endorsement

PYAMEND (11/15)

I hereby certify that the Flesch reading ease score of the above policy form is 33.6. It contains 2 sentences, 84 words and 100 (excluding numerals) syllables. The type size text of the text of the policy form is Times New Roman point type, 12 point leaded.

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.

Carmen Boyd

Digitally signed by Carmen Boyd, AVP, Actuarial Compliance
DN: cn=Carmen Boyd, AVP, Actuarial Compliance, o, ou, email=cboyd@universalamerican.com, c=US
Date: 2015.11.17 12:37:58 -05'00'

Carmen Boyd
Assistant Vice President, Actuarial Compliance
November 11, 2015

PYRAMID LIFE INSURANCE COMPANY

STATEMENT OF VARIABILITY

General Guidelines

While not enclosed in brackets, we may vary the names and /or titles of officers that appear on any of the forms. We may vary items such as addresses and telephone numbers, company officer names, titles and signatures. Case and individual information, such as names, numbers, amounts, timeframes, etc., included in bracketed [] information will be completed with information appropriate to the specific insured as described below. The appropriate sequential page numbers will be assigned to the bottom of each page.

Policyholder Rate Increase Notification Letter

Explanation of Variable Language Applicable to the Policyholder Rate Increase Notification Letter

General Guidelines

While not enclosed in brackets, we may vary the names and /or titles of officers that appear on any of the forms. We may vary items such as addresses and telephone numbers, company officer names, titles and signatures. Case and individual information, such as names, numbers, amounts, timeframes, etc., included in bracketed [] information will be completed with information appropriate to the specific insured as described below. The appropriate sequential page numbers will be assigned to the bottom of each page.

The following shows the variable limits applicable to the letter. Wording may vary in the indicated spot as follows:

- Where [DATX] appears, we will insert the date that the letter generates.
- Where [INSNAM] appears we will insert the name of the insured/policyholder associated with the applicable policy.
- Where [POLNUM] appears we will insert the policy number of the applicable policy.
- Where [OWNAD1], [OWNAD2], [OWNAD3], etc. appears, we will insert the current mailing address as reflected in our administration system.
- Where [OWNCS] appears, we will insert the city and state of the policyholder.
- Where [NEXTPRM] appears, we will insert the new premium amount.
- Where [MODY] appears we will insert the modal method of payment.
- Where [EFFDT] appears, we will insert the effective date of the increase.
- Where [%] appears, we will insert the increase percentage.

Coverage Amendment Rider & Amendment Letter

Explanation of Variable Language Applicable to the Amendment Endorsement & Amendment Letter

The following shows the variable limits applicable to the rider. This rider is sent to the policyholder to reflect changes made to the benefits of the policy. Only changes made to the policy will be reflected on the amendment. Wording may vary in the indicated spot as follows:

- Where [BENEFITCHANGE] appears, we will print the requested benefit change.
- Where [EFFDT] appears, we will print the effective date of the coverage change.
- Where [POLNUM] appears, we will print the policy number.
- Where [INSNAM] appears we will print the name of the policyholder.
- Where [DATX] appears, we will insert the date that the letter generates.
- Where [INSNAM] appears we will insert the name of the insured/policyholder associated with the applicable policy.
- Where [POLNUM] appears we will insert the policy number of the applicable policy.
- Where [OWNAD1], [OWNAD2], [OWNAD3], etc. appears, we will insert the current mailing address as reflected in our administration system.
- Where [OWNCS] appears, we will insert the city and state of the policyholder.
- Where [NEXTPREM] appears , we will insert the new premium.

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

Pyramid Life Insurance Company, The
1064 Greenwood Blvd., Suite 200
Lake Mary, Florida 32746

Policyholder Notification Letter

PY VA 4SY PRIL

I hereby certify that the Flesch reading ease score of the above policy form is 45.4. It contains 26 sentences and 614 words. The type size text of the text of the policy form is Times New Roman point type, 12 point leaded.

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.

Carmen Boyd

Digitally signed by Carmen Boyd, AVP, Actuarial Compliance
DN: cn=Carmen Boyd, AVP, Actuarial Compliance, o, ou, email=cboyd@universalamerican.com, c=US
Date: 2016.07.14 14:48:18 -04'00'

Carmen Boyd
Assistant Vice President, Actuarial Compliance
July 14, 2016

The Pyramid Life Insurance Company
Rate Filing Status as of November 24, 2015
All Jurisdictions in which these Forms are in Force

			Past Increase		2012 Filings				2013 Filings				2014 Filings				2015 Filings				
Jurisdiction	Inforce Life Count as of 12/31/2014	Annualized Premium as of 12/31/2014	Average Increase	Date of Past Increase	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Total Cumulative Increase
Arkansas	49	65,331	4%	2006	3 ann - 50%	7/10/2012	10/18/2012	10%	50%	10/25/2013	10/29/2013	0%	10%	12/29/2014	2/5/2015	0%					15%
Arizona	1	2,552	N/A	N/A	Not Filing																0%
Colorado[1]	19	40,776	5%	2006	Not Filed				50%	8/30/2013	2/7/2014	0%	Not Filing								5%
Florida[1]	107	175,405	6%	2012	33%[2]	12/31/2012	12/24/2014	4.2%[2]	54%[3]	4/18/2014	7/21/2014	0%	41%[3]	1/14/2015	4/22/2015	13%[3][4]	32%[2]	7/23/2015	11/3/2015	10%[2][4]	21%
Georgia	6	24,926	10%	2006	3 ann - 50%	8/3/2012	11/20/2012	15%	50%	11/14/2013	7/14/2014	15%	50%	11/25/2014	3/9/2015	12%					63%
Iowa	22	38,830	N/A	N/A	3 ann - 50%	8/6/2012	11/1/2012	20%	50%	12/11/2013	4/8/2014	17%	50%	10/23/2014	12/31/2014	18%					66%
Illinois	416	934,602	25%	2006	3 ann - 50%	7/3/2012	Pending	Pending													25%
Indiana	255	454,859	24%	2006	3 ann - 50%	7/25/2012	12/27/2012	15%	50%	5/14/2014	10/10/2014	12.2%	50%	5/5/2015	9/17/2015	12.2%					80%
Kansas	41	70,123	15%	2006	3 ann - 50%	7/19/2012	12/20/2012	10%	50%	12/17/2013	8/15/2014	50%	Not Filed								90%
Kentucky	29	68,197	25%	2006	3 ann - 50%	7/25/2012	10/25/2012	10%	50%	11/14/2013	1/29/2014	22%	50%	12/6/2014	5/28/2015	20%[4]					101%
Louisiana	19	26,831	N/A	N/A	3 ann - 50%	8/15/2012	11/20/2012	0%	Not Filing												0%
Michigan	2	4,968	25%	2006	Not Filing																25%
Missouri[1]	32	55,319	N/A	N/A	3 ann - 50%	8/2/2012	7/30/2013	22.5%	22.5%	6/30/2014	7/2/2014	22.5%	22.5%	4/8/2015	4/16/2015	22.5%					84%
Mississippi[1]	40	100,561	25%	2006	3 ann - 25%	7/30/2012	9/21/2012	25%	25%	9/5/2013	10/17/2013	25%	25%	9/16/2014	10/16/2014	25%	25%	10/8/2015	Pending	Pending	144%
North Carolina	90	230,578	N/A	N/A	3 ann - 50%	8/16/2012	7/2/2013	50%	50%	3/4/2014	9/16/2014	18%	Not Filed								77%
Nebraska	58	219,666	25%	2006	3 ann - 50%	8/20/2012	11/7/2012	50%	50%	10/25/2013	12/11/2013	50%	50%	10/3/2014	3/12/2015	10%					209%
New Mexico	2	3,067	25%	2006	Not Filing																25%
Nevada	6	9,815	N/A	N/A	Not Filing																0%
Ohio	109	198,979	15%	2006	3 ann - 50%	7/25/2012	9/1/2013	22%	50%	7/15/2014	9/10/2015	15%	Not Filed								61%
Oklahoma	36	83,327	14%	2006	3 ann - 50%	8/9/2012	10/19/2012	25%	50%	1/9/2014	5/30/2014	25%	Not Filed								78%
Oregon	86	170,071	10%	2007	3 ann - 50%	8/9/2012	3/26/2014	25%	Not Filed				50%	9/16/2014	3/31/2015	20%					65%
South Carolina	137	382,140	25%	2006	3 ann - 50%	8/1/2012	12/3/2012	20%	50%	12/10/2013	4/15/2014	20%	50%	11/25/2014	3/10/2015	20%					116%
South Dakota	29	88,461	25%	2006	3 ann - 50%	7/19/2012	9/21/2012	50%	50%	10/18/2013	11/21/2013	50%	50%	10/2/2014	11/25/2014	50%	33%	11/4/2015	Pending	Pending	322%
Tennessee	188	501,823	25%	2006	3 ann - 50%	7/25/2012	11/19/2012	3 ann - 25%	Not Filed				Not Filed				50%	10/19/2015	Pending	Pending	144%
Texas	572	1,060,050	14%	2006	3 ann - 50%	9/11/2012	9/18/2012	0%	50%[5]	11/10/2013	1/27/2014	25%[5]	Not Filed								41%
Utah	39	66,469	N/A	N/A	3 ann - 50%	8/27/2012	4/19/2013	50%[6]	50%	5/2/2014	7/2/2014	0%	Not Filed								48%
Virginia	355	574,094	25%	2006	3 ann - 50%	8/31/2012	Pending	Pending													25%
Wyoming	3	10,514	25%	2006	Not Filing																25%

[1] The requested rate increases in this jurisdiction are limited by the Department of Insurance
[2] Comprehensive forms only
[3] Home health care forms only
[4] Increase varies by benefit period and/or issue age; average approval shown
[5] Loss ratio business only
[6] Increase applies to policy forms C77, C78, C79, et al. only

PYRAMID®
LIFE INSURANCE COMPANY

Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

AMENDMENT ENDORSEMENT

It is hereby understood and agreed that the policy to which this Endorsement is attached and made a part thereof, shall be amended as follows:

As requested by the policyholder, the following benefit changes have been made to the Policy: Decreased Benefit Period from 5 Years with a 0 Day Elimination Period to a Benefit Period of 2 Years with a 90 Day Elimination Period, effective [@.EFFDT@].

Attached to and forming a part of Policy Number [@POLNUM@]

Issued by The Pyramid Life Insurance Company to [@INSNAM@]

Signed on the Rider Effective Date by:_____ Date:_____
Insured Name

Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

AMENDMENT ENDORSEMENT

It is hereby understood and agreed that the policy to which this Endorsement is attached and made a part thereof, shall be amended as follows:

As requested by the policyholder, the following changes have been made to the Policy: the Daily Benefit Amount has been reduced from $100 Per Day to $40 Per Day, effective [@.EFFDT@].

Attached to and forming a part of Policy Number [@POLNUM@]

Issued by The Pyramid Life Insurance Company to [@INSNAM@]

Signed on the Rider Effective Date by:_____ Date:_____
Insured Name

Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

AMENDMENT ENDORSEMENT

It is hereby understood and agreed that the policy to which this Endorsement is attached and made a part thereof, shall be amended as follows:

As requested by the policyholder, the Synchronized Inflation Protection Rider has been eliminated from the policy effective [@.EFFDT@].

Attached to and forming a part of Policy Number [@POLNUM@]

Issued by The Pyramid Life Insurance Company to [@INSNAM@]

Signed on the Rider Effective Date by:_____ Date:_____
Insured Name

Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

@DATX@

@INSNAM@
@OWNAD1@
@OWNAD2@
@OWNAD3@
@OWNCS@

Re: Policy Number: @POLNUM@

Dear Policyholder:

As requested, we have revised your above referenced policy as follows, [@BENEFIT CHANGE@], effective [@@.EFFDT@]. The new premium is [@NEXTPREM@].

Enclosed is the amendment endorsement. Please sign, date and attach to your policy for your future record.

We at The Pyramid Life Insurance Company value you as one of our policyholders and look forward to being of continued service.

Sincerely,

Policyholder Services Department
The Pyramid Life Insurance Company

Reset Form

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

Company Name and NAIC Number: The Pyramid Life Insurance Company; NAIC # 68284

SERFF Tracking Number: UNAM-128652180

Effective Date: Next premium billing date following a 75-day notification period following effective date of rate increase.

Revised Rates

Average Annual Premium Per Member: $1,928

Average Requested Percentage Rate Change Per Member: 26%

Minimum Requested Percentage Rate Change Per Member: 26%

Maximum Requested Percentage Rate Change Per Member: 26%

Number of Policy Holders Affected : 394

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

Form#	"Product Name"(if applicable)
C71	Comprehensive Long-Term Care
C72VA	Comprehensive Long-Term Care
C77VA	Comprehensive Long-Term Care
C79VA	Home Health Care Only
C81VA	Home Health Care Only
C76	Nursing Home Only
C78VA	Nursing Home Only
G-20-A	Nursing Home Only

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.

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

When these products were originally priced, Pyramid Life's actuaries needed to make various assumptions about future results. Based on actual experience, Pyramid Life has determined that certain assumptions need to be updated and this resulted in an increase to premiums. One example is that people are living longer and keeping their policies for a longer time than expected. This means Pyramid Life expects to pay more claims in the future. The magnitude of the increase was determined based on projections reflecting actual experience, the revised assumptions, and the resulting lifetime loss ratio.

The original and current assumptions are provided in Exhibit VI and section 5 of the August 29, 2012 actuarial memorandum, respectively, and are summarized in the table below. Table 1 shows the impact that each change in the assumptions from pricing to current has on the loss ratio. The table shows the impact on the lifetime loss ratio for each incremental change from original pricing. The impact on the loss ratio is equal to the lifetime loss ratio reflecting each step in the incremental change from original pricing assumptions to current assumptions divided by the prior loss ratio minus 1. The total impact equals the product of each changed assumption's impact on the loss ratio (e.g., 41% = (1 + 23%) x (1 + 2%) x (1 + 13%) x (1 + 0%) – 1). As seen in Table 1, the requested increase is needed due to a combination of adverse morbidity and historical experience, and higher persistency.

Table 1a
Nationwide Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	23%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**41%**

Table 1b
Nationwide Policies Issued On or After October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	-13%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	4%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	29%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**17%**

Table 1c
Nationwide Policies Regardless of Issue Date
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	21%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**39%**

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

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)
09/13/2016	Withdrawn 09/14/2016	Supporting Document	Rate Filing Summary Form 12.31.2014 - rev 9-13-16	09/20/2016	VA_Rate_Filing_Summary_Form_20160913.pdf (Superceded)
09/02/2016	Withdrawn 09/14/2016	Supporting Document	Rate Filing Summary Form 12.31.2014	09/13/2016	VA_Rate_Filing_Summary_Form_20160901.pdf (Superceded)
08/31/2016	Withdrawn 09/14/2016	Supporting Document	Rate Filing Summary Form 12.31.2014	09/02/2016	VA_Rate_Filing_Summary_Form_20160829.pdf (Superceded)
08/29/2016	Withdrawn 09/01/2016	Supporting Document	Rate Filing Summary Form 12.31.2014	08/31/2016	Rate_Filing_Summary_Form_12.31.2014.pdf (Superceded)
07/14/2016	Withdrawn 09/01/2016	Form	Contingent Benefit Upon Lapse Endorsement	08/29/2016	PYLTCCNFB 11-15.pdf (Superceded)
07/14/2016	Withdrawn 09/01/2016	Form	Amendment Letter	08/29/2016	PYAMENDLTR.pdf (Superceded)
07/14/2016	Withdrawn 09/01/2016	Form	Polcyholder Notification Letter	08/29/2016	PY VA 4SY PRIL.pdf (Superceded)
11/17/2015	Withdrawn 09/14/2016	Supporting Document	Readability Certification for Policyholder Notification Letter PY VA 4SY PRIL	07/14/2016	PY 4SY PRIL READABILITY COMPLIANCE CERT.pdf (Superceded)
11/17/2015	Withdrawn 08/24/2016	Form	Polcyholder Notification Letter	07/14/2016	PY VA 4SY PRIL Special Mailing.pdf (Superceded)
11/17/2015	Withdrawn 08/24/2016	Form	Amendment Endorsement	07/14/2016	PYAMEND 11-15.pdf
11/17/2015	Withdrawn 08/24/2016	Form	Amendment Letter	07/14/2016	PYAMENDLTR.pdf (Superceded)
11/11/2015	Withdrawn 08/24/2016	Form	Contingent Benefit Upon Lapse Endorsement	07/14/2016	PYLTCCNFB 11-15.pdf (Superceded)
11/11/2015	Withdrawn 09/01/2016	Supporting Document	Readability Certification for form PYLTCCNFB (11/15)	07/14/2016	VA PYLTCCNFB 11-15 READABILITY COMPLIANCE CERT.pdf (Superceded)

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/14/2015	Withdrawn 09/14/2016	Supporting Document	L&H Actuarial Memorandum	09/13/2016	VA_CovLtr_Pyramid Life_RS_20120829.pdf (Superceded) Checklist Rate Revisions_VA_20120829.pdf VA_AM_Pyramid Life_RS_20150421.pdf (Superceded)
06/10/2015	Withdrawn 12/15/2015	Form	Contingent Benefit Upon Lapse Endorsement	11/11/2015	PY-LTCCNFB4-15 (3).pdf (Superceded)
06/10/2015	Withdrawn 12/15/2015	Form	Contingent Benefit Upon Lapse Endorsement	06/10/2015	PY-LTCCNFB4-15 (3).pdf
04/22/2015	Withdrawn 09/14/2016	Supporting Document	Response to 10/27/14 Letter	07/14/2015	VA_PY_Response to 20141027 Letter_20150421.pdf VA_AM_Pyramid Life_RS_20150421.pdf (Superceded)
03/18/2015	Withdrawn 09/14/2016	Rate	Requested Rates	03/21/2016	VA G-20-A Rates Req 26%.pdf (Superceded)
03/18/2015	Withdrawn 09/01/2016	Supporting Document	Current & Requested Rates: C71VA, C72VA, C76VA, C77VA, C79VA, C81VA, G-20-A	03/21/2016	C71VA Rates Current & Req 26%.pdf C72VA Rates Current & Req 26%.pdf C76VA Rates Current & Req 26%.pdf C77VA Rates Current & Req 26%.pdf C78VA Rates Current & Req 26%.pdf C79VA Rates Current & Req 26%.pdf VA G-20-A Rates Current & Req 26%.pdf (Superceded) C81VA Rates Current & Req 26%.pdf
03/18/2015	Withdrawn 09/14/2016	Rate	Requested Rates	09/08/2016	C71VA Rates Req 26%.pdf (Superceded)
03/18/2015	Withdrawn 09/14/2016	Rate	Requested Rates	09/08/2016	C76VA Rates Req 26%.pdf (Superceded)

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/18/2015	Withdrawn 09/14/2016	Rate	Requested Rates	09/08/2016	C78VA Rates Req 26%.pdf
03/13/2014	Withdrawn 12/15/2015	Rate	Current and Requested Rates	03/18/2015	C76VA W E-643,E-645 RATES 45%.pdf (Superceded)
03/13/2014	Withdrawn 12/15/2015	Rate	Current and Requested Rates	03/18/2015	C77VA Rates 45%.pdf (Superceded)
03/13/2014	Withdrawn 12/15/2015	Rate	Current and Requested Rates	03/18/2015	C79VA Rates 45%.pdf (Superceded)
03/13/2014	Withdrawn 12/15/2015	Rate	Current and Requested Rates	03/18/2015	C81VA Rates 45%.pdf (Superceded)
03/13/2014	Withdrawn 12/15/2015	Rate	Current and Requested Rates	03/18/2015	VA G-20-A Rates 45%.pdf (Superceded)
03/13/2014	Withdrawn 12/15/2015	Rate	Current and Requested Rates	03/18/2015	C72VA Rates 45%.pdf (Superceded)
03/13/2014	Withdrawn 12/15/2015	Rate	Current and Requested Rates	03/18/2015	C71VA Rates 45%.pdf (Superceded)
01/28/2014	Withdrawn 09/14/2016	Supporting Document	Revised Policyholder Notification Letter 2-3-14	08/21/2014	PY VA 4MY PRIL.pdf (Superceded)
11/07/2013	Withdrawn 03/25/2014	Rate	Current and Requested Rates	03/13/2014	C72VA Rates 152%.pdf (Superceded)
11/07/2013	Withdrawn 03/25/2014	Rate	Current and Requested Rates	03/13/2014	C71VA Rates 152%.pdf (Superceded)
11/07/2013	Withdrawn 03/25/2014	Rate	Current and Requested Rates	03/13/2014	C76VA Rates 152%.pdf (Superceded)
11/07/2013	Withdrawn 03/25/2014	Rate	Current and Requested Rates	03/13/2014	C77VA Rates 152%.pdf (Superceded)
11/07/2013	Withdrawn 12/15/2015	Rate	Current and Requested Rates	03/18/2015	C78VA Rates 152%.pdf (Superceded)
11/07/2013	Withdrawn 03/25/2014	Rate	Current and Requested Rates	03/13/2014	C79VA Rates 152%.pdf (Superceded)
11/07/2013	Withdrawn 03/25/2014	Rate	Current and Requested Rates	03/13/2014	VA G-20-A Rates 152%.pdf (Superceded)
06/12/2013	Withdrawn 03/25/2014	Rate	Current and Requested Rates	03/13/2014	C81VA Rates 152%.pdf (Superceded)
05/07/2013	Withdrawn 12/05/2013	Supporting Document	Policyholder Notification Letter & Rate Filing Status in all Jursidictions	11/08/2013	PY VA 4MY PRIL.pdf PY Rate Status ALL JURIS 5-7-13.pdf (Superceded)

State: *Virginia* **Filing Company:** *The Pyramid Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *PY LTC 2012 VA/C71, C72, C76, C77, C78, C79, C81, G-20*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/21/2012	Withdrawn 12/05/2013	Rate	Current and Requested Rates	11/07/2013	VA C76 W E-643,E-645 RATES.pdf (Superceded)
08/21/2012	Withdrawn 12/05/2013	Rate	Current and Requested Rates	11/07/2013	Generic C77 Rates.pdf (Superceded)
08/21/2012	Withdrawn 12/05/2013	Rate	Current and Requested Rates	11/07/2013	VA C78 Rates.pdf (Superceded)
08/21/2012	Withdrawn 12/05/2013	Rate	Current and Requested Rates	11/07/2013	LA,NC,UT,VA C79 Rates.pdf (Superceded)
08/21/2012	Withdrawn 12/05/2013	Rate	Current and Requested Rates	06/12/2013	VA C81 Rates.pdf (Superceded)
08/21/2012	Withdrawn 12/05/2013	Rate	Current and Requested Rates	11/07/2013	IN, VA G-20 Rates.pdf (Superceded)
08/21/2012	Withdrawn 12/05/2013	Rate	Current and Requested Rates	11/07/2013	VA C-71 Rates.pdf (Superceded)
08/21/2012	Withdrawn 11/25/2015	Supporting Document	Certification of Compliance	11/17/2015	Certification of Compliance.pdf (Superceded)
08/21/2012	Withdrawn 07/14/2015	Supporting Document	L&H Actuarial Memorandum	07/14/2015	VA_CovLtr_Pyramid Life_RS_20120829.pdf VA_AM_Pyramid Life_RS_20120829.pdf (Superceded) Checklist Rate Revisions_VA_20120829.pdf

Reset Form

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

Company Name and NAIC Number: The Pyramid Life Insurance Company; NAIC # 68284

SERFF Tracking Number: UNAM-128652180

Effective Date: Next premium billing date following a 75-day notification period following effective date of rate increase.

Revised Rates

Average Annual Premium Per Member: $1,928

Average Requested Percentage Rate Change Per Member: 26%

Minimum Requested Percentage Rate Change Per Member: 26%

Maximum Requested Percentage Rate Change Per Member: 26%

Number of Policy Holders Affected : 394

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

Form#	"Product Name"(if applicable)
C71	Comprehensive Long-Term Care
C72VA	Comprehensive Long-Term Care
C77VA	Comprehensive Long-Term Care
C79VA	Home Health Care Only
C81VA	Home Health Care Only
C76	Nursing Home Only
C78VA	Nursing Home Only
G-20-A	Nursing Home Only

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.

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When these products were originally priced, Pyramid Life's actuaries needed to make various assumptions about future results. Based on actual experience, Pyramid Life has determined that certain assumptions need to be updated and this resulted in an increase to premiums. One example is that people are living longer and keeping their policies for a longer time than expected. This means Pyramid Life expects to pay more claims in the future. The magnitude of the increase was determined based on projections reflecting actual experience, the revised assumptions, and the resulting lifetime loss ratio.

The original and current assumptions are provided in Exhibit VI and section 5 of the August 29, 2012 actuarial memorandum, respectively, and are summarized in the table below. Table 1 shows the impact that each change in the assumptions from pricing to current has on the loss ratio. The table shows the impact on the lifetime loss ratio for each incremental change from original pricing. The impact on the loss ratio is equal to the lifetime loss ratio reflecting each step in the incremental change from original pricing assumptions to current assumptions divided by the prior loss ratio minus 1. The total impact equals the product of each changed assumption's impact on the loss ratio (e.g., 41% = (1 + 23%) x (1 + 2%) x (1 + 13%) x (1 + 0%) – 1). As seen in Table 1, the requested increase is needed due to a combination of adverse morbidity and historical experience, and higher persistency.

Table 1a
Nationwide Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	23%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**41%**

Table 1b
Nationwide Policies Issued On or After October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	-13%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	4%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	29%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**17%**

Table 1c
Nationwide Policies Regardless of Issue Date
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	21%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**39%**

Reset Form

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

Company Name and NAIC Number: The Pyramid Life Insurance Company; NAIC # 68284

SERFF Tracking Number: UNAM-128652180

Effective Date: Next premium billing date following a 75-day notification period following effective date of rate increase.

Revised Rates

Average Annual Premium Per Member: $1,530

Average Requested Percentage Rate Change Per Member: 26%

Minimum Requested Percentage Rate Change Per Member: 26%

Maximum Requested Percentage Rate Change Per Member: 26%

Number of Policy Holders Affected : 394

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

Form#	"Product Name"(if applicable)
C71VA	Comprehensive Long-Term Care
C72VA	Comprehensive Long-Term Care
C77	Comprehensive Long-Term Care
C79	Home Health Care Only
C81VA	Home Health Care Only
C76VA	Nursing Home Only
C78	Nursing Home Only
G-20-A	Nursing Home Only

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.

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

When these products were originally priced, Pyramid Life's actuaries needed to make various assumptions about future results. Based on actual experience, Pyramid Life has determined that certain assumptions need to be updated and this resulted in an increase to premiums. One example is that people are living longer and keeping their policies for a longer time than expected. This means Pyramid Life expects to pay more claims in the future. The magnitude of the increase was determined based on projections reflecting actual experience, the revised assumptions, and the resulting lifetime loss ratio.

The original and current assumptions are provided in Exhibit VI and section 5 of the August 29, 2012 actuarial memorandum, respectively, and are summarized in the table below. Table 1 shows the impact that each change in the assumptions from pricing to current has on the loss ratio. The table shows the impact on the lifetime loss ratio for each incremental change from original pricing. The impact on the loss ratio is equal to the lifetime loss ratio reflecting each step in the incremental change from original pricing assumptions to current assumptions divided by the prior loss ratio minus 1. The total impact equals the product of each changed assumption's impact on the loss ratio (e.g., 41% = (1 + 23%) x (1 + 2%) x (1 + 13%) x (1 + 0%) – 1). As seen in Table 1, the requested increase is needed due to a combination of adverse morbidity and historical experience, and higher persistency.

Table 1a
Nationwide Policies Issued Prior to October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	23%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**41%**

Table 1b
Nationwide Policies Issued On or After October 1, 2003
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	-13%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	4%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	29%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**17%**

Table 1c
Nationwide Policies Regardless of Issue Date
Policy Forms C71, C72, C76, C77, C78, C79, and C81

Assumption	Original Pricing Assumptions	Proposed Pricing Assumptions	Impact on Loss Ratio
Actual Historical Experience and Morbidity	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.	Milliman 2011 *Long-Term Care Guidelines (LTCGs)* with a 75% scalar	21%
Mortality	1983 Group Annuitant Mortality (GAM) Table with selection was used for forms C71, C72, C76, C77, and C78 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81	95% of the 1994 GAM Table without selection or improvement	2%
Lapse	Ultimate lapse rates vary by policy form, issue age, gender, and elimination period option and range between 2% and 12% (additional detail in Exhibit VI of the August 29, 2012 actuarial memorandum)	Lapse rates grade from 10.5% down to an ultimate lapse rate of 1.5%	13%
Investment Return	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78 6% was used for forms C79 and C81		0%
Total			**39%**

Reset Form

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

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

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:

Number of Policy Holders Affected :

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.

PYRAMID®
LIFE INSURANCE COMPANY

Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

A STOCK COMPANY

CONTINGENT BENEFITS UPON LAPSE ENDORSEMENT

Your application for the Long-Term Care Policy indicates that you rejected the Nonforfeiture Benefit Rider. Therefore, this Endorsement is added and made part of your policy.

The options described in the **BENEFITS** section of this Endorsement will be offered to you in the event that we increase the premium rates of your Policy as described in the **PREMIUMS SUBJECT TO CHANGE** provision in your Policy and the rate increase results in a cumulative increase of annual premium equal to or exceeding the percentage of your initial annual premium as set forth in the **TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE**. This table is based on your age when the Policy was originally issued. If your policy was issued at least twenty (20) years prior to the effective date of your premium increase, you automatically qualify for this benefit.

BENEFITS

On or before a substantial increase in premium as described in the **TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE,** We shall:

1. offer you the option to reduce your policy benefits provided by your current coverage without the requirement of additional underwriting so that your required premium payments are not increased; or
2. offer you the option to convert your coverage to a paid-up status with a Contingent Benefit Upon Lapse Amount that provides paid-up Long-Term Care insurance coverage after lapse.

The above options may be elected at any time within the one-hundred-twenty (120) day period of the due date of the premium increase. We will notify you that a default or lapse at any time during the one-hundred-twenty (120) day period shall be deemed to be the election of the offer to convert your coverage to paid-up status with a Contingent Benefit Upon Lapse Amount.

The Maximum Daily Benefit Amount in effect at the time of lapse will be the current Maximum Daily Benefit Amount in effect and will not be increased under this option.

The Contingent Benefit Upon Lapse Amount will be the greater of:

a) thirty times the Maximum Daily Benefit Amount paid for Long-Term Care at the time of lapse; or
b) one-hundred percent (100%) of the sum of all premiums paid for the Policy to which this Endorsement is attached and all other attached riders paid as of the date of lapse. This includes any premiums paid prior to any change in benefits.

In no event will benefits paid under the base Policy and any attached riders prior to the date of lapse plus benefits paid under this Endorsement exceed the maximum benefits available under the Policy that were available at the time of lapse.

The Contingent Benefit Upon Lapse Amount may be used for all care and services qualifying for benefits under the terms of the Long-Term Care Insurance Policy, up to the limits specified in the Policy.

TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE

Issue Age	Percent Increase Over Initial Premium
54 and under	100%
55-59	90%
60	70%
61	66%
62	62%
63	58%
64	54%
65	50%
66	48%
67	46%
68	44%
69	42%
70	40%
71	38%
72	36%
73	34%
74	32%
75	30%
76	28%
77	26%
78	24%
79	22%
80	20%
81	19%
82	18%
83	17%
84	16%
85	15%
86	14%
87	13%
88	12%
89	11%
90 and over	10%

Signed on the Rider Effective Date by:

Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

@DATX@

@INSNAM@
@OWNAD1@
@OWNAD2@
@OWNAD3@
@OWNCS@

Re: Policy Number: @POLNUM@

Dear Policyholder:

As requested, we have revised your above referenced policy as follows, [@BENEFIT CHANGE@], effective [@@.EFFDT@]. The new premium is [@NEXTPREM@].

Enclosed is the amendment endorsement. Please sign, date and attach to your policy for your future record.

We at The Pyramid Life Insurance Company value you as one of our policyholders and look forward to being of continued service.

Sincerely,

Policyholder Services Department
The Pyramid Life Insurance Company

PYRAMID®
LIFE INSURANCE COMPANY

Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

[DATX]

[INSNAM]
[OWNAD1]
[OWNAD2]
[OWNAD3]
[OWNCS]

Re: Policy Number: [POLNUM] New Premium: $[.NEXTPRM]
Premium Mode: [MODY] Effective Date: [.EFFDT] Increase %: [%]

Dear Policyholder:

The purpose of any health insurance policy is to help spread the claim costs over a large group of policyholders so as to reduce the financial burden on any one individual. Whenever covered claims become much greater than anticipated, the premiums from which benefits are paid, must be adjusted. This is now the case with your policy which is guaranteed renewable as long as premiums are paid when due.

Rates are being raised on all policies like yours to pay for claims that are higher than anticipated. This is due in part to individuals living longer and keeping their policies longer, which has resulted in more claims being filed than expected when this policy was originally priced. As a result, the premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs. The company feels that a minimum increase of 270% may be justified under current regulations, but at this time we requested a lower increase and will continue to monitor the experience. As a result, future increases are likely.

Please note that this rate increase request was reviewed by the Virginia State Corporation Commission and found to be compliant with Virginia laws and regulations for long term care insurance. Rate filings are accessible for public inspection online at www.scc.virginia.gov/BOI.

We know that premium increases can cause a hardship, and our customer service staff stands ready to assist you with ways to possibly make your payments easier to handle. Strategies to lower your costs include dropping a Rider; reducing your Benefit Period; lowering you Daily or Monthly Benefit Amount; or increasing the Elimination Period, if applicable. **All options may not be of equal value.** If you would like to discuss your options, please contact our Policyholder Service Center at **1-800-444-0321** during our normal business hours which are: 8am – 6pm EST Monday – Thursday; 8am – 4pm EST Friday. Benefits may also be revised at any time, regardless of this increase, by calling the Service Center. You have a right to a revised premium rate or rate schedule upon request.

PY VA 2SY PRIL

The Pyramid Life Insurance Company
(Administrative Office) P.O. Box 41537, Pensacola, Florida 32591-3547

This increase may have triggered a Contingent Benefit Upon Lapse (CBUL) as an option to the rate increase. This allows your policy to lapse for non-payment of premium and receive a paid-up **benefit amount** equal to the greater of:

a) 30 times the Maximum Daily Benefit as defined in your policy; or
b) 100% of the premiums you've paid.

The benefits elected for the Contingent Benefit Upon Lapse will begin with a new claim period and will not be reduced by any benefits previously paid. However, in no event, will total claims paid for the new claim period and previous claim periods ever exceed the Lifetime Maximum Benefit Amount before this change.

You may determine your eligibility and elect this option by contacting Policyholder Services. If you're eligible for the CBUL and your policy lapses within 120 days of the premium due date, the policy will automatically be converted to a paid-up status where no further premiums are due. This benefit will be applied to your future claims.

We at Pyramid Life are pleased to serve you as a member of our family of policyholders. Please be assured that we will continue to work to keep your premium as reasonable as possible.

Sincerely,

Policyholder Services Department
The Pyramid Life Insurance Company
1-800-444-0321

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

Pyramid Life Insurance Company, The
1001 Heathrow Park Lane, Suite 5001
Lake Mary, Florida 32746

Policyholder Notification Letter

PY VA 4SY PRIL

I hereby certify that the Flesch reading ease score of the above policy form is 46.9. It contains 23 sentences and 535 words. The type size text of the text of the policy form is Times New Roman point type, 12 point leaded.

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.

Carmen Boyd

Digitally signed by Carmen Boyd, AVP, Actuarial Compliance
DN: cn=Carmen Boyd, AVP, Actuarial Compliance, o, ou, email=cboyd@universalamerican.com, c=US
Date: 2015.11.25 07:10:55 -05'00'

Carmen Boyd
Assistant Vice President, Actuarial Compliance
November 25, 2015

The Pyramid Life Insurance Company
Administrative Offices – Pensacola, Florida

[DATX]

[INSNAM]
[OWNAD1]
[OWNAD2]
[OWNAD3]
[OWNCS]

Re: Policy Number: [POLNUM] New Premium: $[.NEXTPRM]
Premium Mode: [MODY] Effective Date: [.EFFDT] Increase %: [%]

Dear Policyholder:

The purpose of any health insurance policy is to help spread the claim costs over a large group of policyholders, so as to reduce the financial burden on any one individual. Whenever covered claims become much greater than anticipated, the premiums from which benefits are paid, must be adjusted. This is now the case with your policy which is guaranteed renewable as long as premiums are paid when due. Please be assured that we will continue to work to keep your premium as reasonable as possible. However, there may be a possibility of future increases as the company feels that a minimum of 270% is required.

Rates are being raised on all policies like yours to pay for anticipated claims that are higher than anticipated. This is due in part to individuals living longer and keeping their policies longer, which has resulted in more claims being filed than we anticipated when this policy was originally priced. As a result, the premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs.

We know that premium increases can cause a hardship, and our customer service staff stands ready to assist you with ways to possibly make your payments easier to handle. Strategies to lower your costs include lowering your Benefit Period; lowering you Daily Benefit Amount; or increasing the Elimination Period, if applicable. **All options may not be of equal value.** If you would like to discuss your options, please contact our service staff at 1-800-444-0321 during our normal business hours which are: 8am – 6pm EST Monday – Thursday; 8am – 4pm EST Friday. Benefits may be revised at any time, regardless of this increase, by calling our customer service staff. You have a right to a revised premium rate or rate schedule upon request.

Please note that this increase has triggered a Contingent Benefit Upon Lapse (CBUL) as an option to the rate increase. This allows your policy to lapse for non-payment of premium and receive a paid-up benefit equal to the greater of:

(a) 100% of the premiums paid; or
(b) 30 times the Maximum Daily Benefit as defined in your policy.

The benefits elected for the Contingent Benefit Upon Lapse will begin with a new claim period and will not be reduced by any benefits previously paid. However, in no event, will total claims paid for the new

claim period and previous claim periods ever exceed the Lifetime Maximum Benefit Amount before this change. Please call us within the next 45 days if you wish to elect this option.

This rate increase request was reviewed by the Virginia State Corporation Commission and found to be compliant with Virginia laws and regulations for long term care insurance. Rate filings are accessible for public inspection online at www.scc.virginia.gov/BOI.

We at Pyramid Life are pleased to serve you as a member of our family of policyholders.

Sincerely,

Policyholder Services Department, The Pyramid Life Insurance Company

@DATX@

@INSNAM@
@OWNAD1@
@OWNAD2@
@OWNAD3@
@OWNCS@

Re: Policy Number: @POLNUM@

Dear Policyholder:

As requested, we have revised your above referenced policy as follows, [@BENEFIT CHANGE@], effective [@@.EFFDT@]. The new premium is [@NEXTPREM@].

Attached is the amendment endorsement enclosed for your records.

We at The Pyramid Life Insurance Company value you as one of our policyholders and look forward to being of continued service.

Sincerely,

Policyholder Services Department
The Pyramid Life Insurance Company

PYRAMID®
LIFE INSURANCE COMPANY

Administrative Office: P.O. Box 41537, Pensacola, Florida 32591-3547

A STOCK COMPANY

CONTINGENT BENEFITS UPON LAPSE ENDORSEMENT

Your application for the Long-Term Care Policy indicates that You have rejected the Nonforfeiture Benefit Rider. Therefore, this Endorsement is added and made part of Your policy.

The options described in the **BENEFITS** section of this Endorsement will be offered to You in the event We increase the premium rates of Your Policy as described in the **PREMIUMS SUBJECT TO CHANGE** provision in Your Policy and the rate increase results in a cumulative increase of annual premium equal to or exceeding the percentage of Your initial annual premium set forth in the **TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE**. This table is based on Your age with the Policy was originally issued.

BENEFITS

On or before a substantial increase in premium as described in the **TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE,** We shall:

1. offer You the option to reduce Your policy benefits provided by Your current coverage without the requirement of additional underwriting so that Your required premium payments are not increased; or
2. offer You the option to convert Your coverage to a paid-up status with a Contingent Benefit Upon Lapse Amount that provides paid-up Long-Term Care insurance coverage after lapse.

The above options may be elected at any time within the one-hundred-twenty (120)-day period of the due date of the premium increase. We will notify You that a default or lapse at any time during the one-hundred-twenty (120)-day period shall be deemed to be the election of the offer to convert Your coverage to paid-up status with a Contingent Benefit Upon Lapse Amount.

The Maximum Daily Benefit Amount in effect at the time of lapse will be the current Maximum Daily Benefit Amount in effect and will not be increased under this option.

The Contingent Benefit Upon Lapse Amount is available upon issuance of the Policy and will be the greater of:

1. thirty times the Maximum Daily Benefit Amount paid for Long-Term Care at the time of lapse; or
2. one-hundred percent (100%) of the sum of all premiums paid for the Policy to which this Endorsement is attached and all other attached riders paid as of the date of lapse. This includes any premiums paid prior to any change in benefits.

In no event will benefits paid under the base Policy and any attached riders prior to the date of lapse plus benefits paid under this Endorsement exceed the maximum benefits available under the Policy that were available at the time of lapse.

The Contingent Benefit Upon Lapse Amount may be used for all care and services qualifying for benefits under the terms of the Long-Term Care Insurance Policy, up to the limits specified in the Policy.

TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE

Issue Age	Percent Increase Over Initial Premium
54 and under	100%
55-59	90%
60	70%
61	66%
62	62%
63	58%
64	54%
65	50%
66	48%
67	46%
68	44%
69	42%
70	40%
71	38%
72	36%
73	34%
74	32%
75	30%
76	28%
77	26%
78	24%
79	22%
80	20%
81	19%
82	18%
83	17%
84	16%
85	15%
86	14%
87	13%
88	12%
89	11%
90 and over	10%

Signed on the Rider Effective Date by:

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

Pyramid Life Insurance Company, The
1001 Heathrow Park Lane, Suite 5001
Lake Mary, Florida 32746

Contingent Benefit Upon Lapse Endorsement

PYLTCCNFB (11/15)

I hereby certify that the Flesch reading ease score of the above policy form is 33.6. It contains 12 sentences, 529 words and 780 (excluding numerals) syllables. The type size text of the text of the policy form is Univers point type, 11 point leaded.

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.

Carmen Boyd

Digitally signed by Carmen Boyd, AVP, Actuarial Compliance
DN: cn=Carmen Boyd, AVP, Actuarial Compliance, o, ou, email=cboyd@universalamerican.com, c=US
Date: 2015.11.17 12:32:39 -05'00'

Carmen Boyd
Assistant Vice President, Actuarial Compliance
November 11, 2015

8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437
USA

Tel +1 952 897 5300
Fax +1 952 897 5301

milliman.com

August 29, 2012

Honorable Jacqueline Cunningham
Commissioner of Insurance
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

RE: The Pyramid Life Insurance Company (Pyramid Life)
Company NAIC # 68284
Pyramid Life Policy Forms:

Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

Dear Commissioner Cunningham:

These forms are existing individual policy forms providing nursing home and home health care coverage. Policies currently in force on these forms were issued in Virginia during the time periods shown in the following table. These forms are no longer being marketed in any state.

Policy Form	For Policies In Force at 12/31/2011	
	Issue Start Date	Issue End Date
C71VA	5/5/1992	6/1/1997
C72VA	12/3/1996	12/3/1996
C77	5/12/1997	7/8/2004
C79	4/8/1997	10/25/2002
C81VA	2/3/1995	7/11/1997
C76VA	9/6/1995	10/27/1997
C78	3/1/1997	5/15/2004
G-20-A	2/1/1989	2/1/1989

Pyramid Life is requesting the approval of a premium rate increase on the above-listed forms. The increase is needed due to higher persistency. The company believes that a 270% increase is needed to restore the lifetime loss ratio on this block of business to the level expected in original

This work product was prepared to provide assistance to Pyramid Life. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

pricing. This level of increase is required to allow certification that no future premium rate increases are needed under moderately adverse conditions. The company prefers to lessen the impact of the rate increase on policyholders by phasing in the rate increase as it continues to monitor the experience. The company is requesting three annual 50% rate increases, for a cumulative rate increase of 238%. The company plans to continue to monitor the experience over the next three years and then assess at that time whether to pursue additional rate increases.

The company will notify policyholders of all three rate increases at the time of implementing the first rate increase. The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

If the Bureau approves a rate increase, the company will offer insureds a contingent nonforfeiture benefit, if the policy was issued after December 1, 2001 and the cumulative rate increase for that policy triggers the definition of a substantial rate increase.

The following electronic items are included with this submission:

- this cover letter;
- the Review Requirements Checklist;
- an actuarial memorandum; and
- rate schedules prepared by Pyramid Life.

No filing fee is required for this submission.

The contact person for this filing is:

Carmen Boyd
Assistant Vice President, Actuarial Compliance
1001 Heathrow Park Lane
Suite 5001
Lake Mary, FL 32746
(407) 444-4345
cboyd@UniversalAmerican.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

ABP/sww

Enclosures

This work product was prepared to provide assistance to Pyramid Life. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

The Pyramid Life Insurance Company
Address: 1001 Heathrow Park Lane, Lake Mary, FL 32746

Actuarial Memorandum
April 21, 2015

Product	Number
Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

These policy forms were issued in Virginia by The Pyramid Life Insurance Company (Pyramid Life) from February 1989 through July 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the rate increase requested on the above-listed products meets the minimum requirements of your jurisdiction and demonstrating compliance with its loss ratio and rate stability regulations. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policy forms providing benefits for nursing home and home health care to insureds meeting certain benefit eligibility requirements. Specific benefits vary by form.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only. The above-listed policy forms are no longer being sold in the market. The premium change will apply to the base forms and all riders associated with the base forms. The premium change will apply to any guaranteed purchase option elections that have occurred to date. The rate increase also applies to the rate schedule for future guaranteed purchase options.

5. Actuarial Assumptions

a. Morbidity. The morbidity assumption was developed by creating claim costs from the Milliman 2011 *Long-Term Care Guidelines (LTCGs)* for each policy form or group of policy forms with similar plan designs. The *LTCGs* provide a flexible, but consistent, basis for the determination of claim costs for a wide variety of long-term care benefit packages. These rating structures can be used to anticipate future claim levels, evaluate past experience, and establish inter-relationships between different long-term care coverages. Milliman analyzed nearly $11.5 billion in long-term care insurance incurred claims to develop these *LTCGs*.

Salvage factors were applied to the claim costs to reflect the difference between actual charge levels and the daily benefit amount.

The claim costs, reflecting a salvage factor adjustment, were then used to project the December 31, 2012 in force. The projected incurred claims were compared to actual experience. A scalar experience adjustment of 75% was applied to all claim costs based on this comparison. This adjustment was made to reflect that actual historical experience has been running better than the *LTCGs'* estimate. The adjustment was developed by inspection of the progression of the historical to projected values and smoothed the transition of annual loss ratios from the historical period to the projection period.

b. Persistency. The mortality assumption for these policy forms is 95% of the 1994 Group Annuitant Mortality Table (GAM) without selection or improvement. An ultimate lapse rate of 1.5% is used to project future experience for durations eight and later. These assumptions were selected based on the results of a termination study that analyzed experience for the most recent five years, and the associated credibility.

The following table provides the calendar year 2008 through 2012 experience used to determine the persistency assumption. The derived lapses are equal to 1 – (1 – total termination rate) / (1 – expected mortality rate). The expected mortality rate reflects the mortality assumption described above.

Calendar	Total Terminations			Expected Mortality		Derived Lapse	
Year	Exposure	Count	Rate	Count	Rate	Count	Rate
2008	4,225	183	4.3%	140	3.3%	43	1.1%
2009	4,042	186	4.6%	146	3.6%	40	1.0%
2010	3,856	194	5.0%	151	3.9%	43	1.2%
2011	3,662	243	6.6%	156	4.3%	87	2.5%
2012	3,419	185	5.4%	155	4.5%	30	0.9%
Total	19,204	991	5.2%	748	3.9%	243	1.3%

A credibility standard of a 90% confidence interval for the number of events with an error of plus or minus 5% was used. Based on these parameters, 1,082 terminations is the criterion for full credibility. The credibility percentage was determined as (Number of Terminations / 1,082)$^{1/2}$.

c. Policyholder Behavior Due to the Rate Increase. In the year of the rate increase notification to policyholders, an additional 1% of in-force policyholders are assumed to lapse. An additional portion of policyholders is assumed to elect to reduce benefits resulting in a 1% reduction in premiums and benefits. We assume no increase in morbidity due to adverse selection from the rate increase.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commissions will not be paid on the increased premium.

The above assumptions are based on the experience of Pyramid Life, industry experience, and judgment. These assumptions are based on the nationwide experience of the particular policy forms in this filing and other similar policy forms where

appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate and do not include a margin for moderately adverse conditions. A provision for moderately adverse conditions was reflected in the target loss ratio used to determine the justified rate increase.

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

6. Marketing Method

The above-listed policy forms were marketed through independent agents and brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included the application, attending physician's statement, telephone interview, and face-to-face assessment. Each of the forms may have utilized various underwriting classes.

8. Premiums

Premiums are unisex and payable for life. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit increase option, premium mode, area, underwriting class, marital status, elimination period, maximum benefit, and optional coverages chosen. One policy form and riders other than for inflation protection and benefit increases account for less than 1% of total premium and have been excluded from the projected values.

9. Issue Age Range

Issue ages of in-force policies range from 32 to 85.

10. Area Factors

Area factors may have been used in pricing for the above-listed policy forms. It is assumed that the originally filed area factors remain appropriate.

11. Premium Modalization

The following table provides nationwide percent distributions (based on Pyramid Life's in-force count for the above-listed forms as of 12/31/2012) by premium payment mode:

Premium Mode	Percent Distribution
Annual	24%
Semi-Annual	4
Quarterly	5
Monthly	67

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits III and IV. Claim reserves as of December 31, 2012 have been discounted to the actual or assumed date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2012 have been allocated to a calendar year of incurral.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience of Pyramid Life, across the above-listed forms, is shown in Exhibit I and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The paid loss ratio is equal to paid claims divided by earned premium. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience is shown in Exhibit II. Please note that Virginia-specific experience is not considered fully credible, but is being provided as required by the rate revisions checklist. Historical earned premiums, incurred claims, and paid claims are not available on a Virginia-specific basis prior to 2005. Earned premiums and incurred claims prior to 2005 were estimated based on the portion of Virginia experience from 2005 through 2012 relative to nationwide for the above-listed forms. Paid claims prior to 2005 were estimated based on the Virginia-specific estimated incurred claims and the relationship between the nationwide incurred claims and paid claims.

The incurred loss ratio for each historical incurral year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

${}_{j}Pmt_{t}^{k}$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_{j}CR_{ValDate}^{k}$ = open claim reserve held on December 31, 2012 for claims incurred at time *k* in year *j*

${}_{j}IBNR_{ValDate}^{k}$ = incurred but not reported reserve as of December 31, 2012 attributable to claims assumed incurred at time *k* in year *j*

EP_{j} = earned premium in year *j*

ValDate = December 31, 2012

j = year of claim incurral

k = assumed or actual date of claim incurral

t = assumed or actual date of claim payment

v = 1 / 1.045 = 0.956938

Exhibits I and II also show future anticipated experience for calendar years 2013 to 2052, based on in-force experience as of December 31, 2012, using the assumptions in this filing.

Exhibits I and II reflect a summary of the historical and projected data for all experience columns providing the accumulated past, future, and lifetime values both without and with the proposed rate increase. Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate consistent with that assumed in the determination of premiums. These interest rates are shown in Exhibit VI.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. This exhibit reflects nationwide experience of all policy forms issued by Pyramid Life as certain components of this exhibit were not readily available for the above-listed forms alone. Exhibit IV provides similar information on a Virginia-specific basis. Please note that Virginia-specific experience is not consider fully credible, but is being provided as required by the rate revisions checklist. As defined by 14VAC5-130-70.B.6.d, the incurred loss ratio is equal to the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. Actual to Expected Experience

Exhibit V provides a comparison of the actual and expected nationwide experience of Pyramid Life across the above-listed forms and similar nationwide forms. The actual values are the same as those found in Exhibit I. The expected experience was developed by projecting the policies in force as of December 31, 2011 back to the year of issue using assumptions developed from actual experience. This proxy for the mix of business sold was then projected forward using the original pricing assumptions for each policy form or, if not available, the original pricing assumptions from another form that was issued during a similar era. Exhibit VI provides the original pricing assumptions that were used to develop the expected experience.

16. History of Previous Rate Revisions

In Virginia, there has been a 25% increase implemented on these forms. This increase was implemented in 2006. The Bureau approved a 37% rate increase in 2006 on policies subject to loss ratio regulation. However, a 25% rate increase was implemented on all policies. The Bureau was notified and this issue was resolved on July 14, 2014.

The projections in Exhibits I and V reflect the nationwide rate increases for each form, which average 35% and were filed by state departments of insurance from 2006 through May 2013.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

Pyramid Life is requesting the approval of a premium rate increase on the above-listed forms. The increase is needed due to higher persistency. The company believes that a 270% increase is needed to restore the lifetime loss ratio on this block of business to the level expected in original pricing, using an interest rate that is consistent with the company's investment earnings. This level of increase is also required to allow certification that no future premium rate increases are needed under moderately adverse conditions. The company prefers to lessen the impact of the rate increase on policyholders by phasing in the rate increase as it continues to monitor the experience. The company originally requested three annual 50% rate increases, for a cumulative rate increase of 238%, however, the company has agreed to reduce the rate increase to 26% based on correspondence with the Bureau. The company plans to continue to monitor the experience over the next year and then then assess additional increases needed on this block of business.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the 60% minimum required by loss ratio regulation. As required by 14VAC5-130-75, the lifetime loss ratio was calculated using an interest rate consistent with that assumed in the determination of premiums.

Company management has indicated that, if a 270% rate increase were implemented, no future premium rate increases would be anticipated unless experience is more than moderately adverse. Moderately adverse conditions are defined as a 15% increase in the *future* loss ratio. This is equivalent to an 8% increase in the lifetime loss ratio, due to any combination of deterioration in the experience from that expected using the current assumptions described in Section 5.

The 270% rate increase was determined by targeting a 65% lifetime loss ratio using current assumptions. The margin for moderately adverse experience is then an 8% deterioration in the lifetime loss ratio.

Exhibit VII provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The future projected incurred claims were increased by 15% from the projections in Exhibit I to reflect assumptions that include moderately adverse conditions (equates in an 8% deterioration in the lifetime loss ratio as described earlier in this section). Pursuant to 14VAC5-200-153.C.4, the present and accumulated values in Exhibit VII are determined at the average maximum valuation interest rate for contract reserves over the issue period, which is 4.5%. The values shown in Exhibit VII do not tie to those in Exhibit I because of differences in the interest rates used to accumulate and discount the values.

Current rate tables are enclosed with this memorandum. Additionally, corresponding rate tables reflecting the 26% increase are enclosed with this memorandum. The company is no longer issuing new business on any long-term care policy forms. Therefore, the requirement to cap the renewal premium rate schedules by the new business rate schedules is not applicable.

18. Pyramid Life Virginia Average Annual Premium (Annualized Premium Based on 2012 In-force)

Before Increase	$1,530
After Increase	$1,928

19. Proposed Effective Date

The rate increase will apply to policies on the next premium billing date on or after the effective date of the rate increase, following a 60-day policyholder notification period after approval.

20. Pyramid Life Nationwide Distribution of Business as of 12/31/2012 for the above-listed forms (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	1%
45-49	1
50-54	4
55-59	8
60-64	26
65-69	33
70-74	19
75-79	7
80+	1

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	75%
20-Day	2
90-Day	19
100-Day	2
180-Day	2

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	1%
2-Year	16
3-Year	0
4-Year	26
Lifetime	57

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	85%
Simple for Life 3%	0
Simple for Life 5%	0
Compound for 20 Years 5%	1
Compound for Life 5%	14
Guaranteed Purchase Option	0

By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	75%
Nursing Home Only	20
Home Care Only	5

21. Number of Insureds and Annualized Premium

Based on Pyramid Life's in-force count as of 12/31/2012, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide for the above-listed forms are:

Jurisdiction	Number of Insured	Annualized Premium*
Virginia	394	$602,781
Subject to Loss Ratio Regulation	361	$543,084
Subject to Rate Stability Regulation	33	$59,697
Nationwide	3,197	$5,822,031

**Assuming all premium increases previously filed by departments of insurance as of May 1, 2013 in both the state and nationwide have been implemented.*

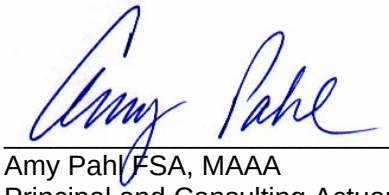
22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Universal American Financial Services, Inc., an affiliate company of the business, to prepare this memorandum on behalf of Pyramid Life and to render an opinion with regard to long-term care insurance rates. I am a Member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 and 18.

I have relied on data and other information provided by the company to develop this memorandum, including but not limited to management's view of when a change to the rate schedule may be considered, the seriatim in-force data, claim data, and the company's long-term earnings rate used in developing the exhibits. I have not audited or independently verified the data provided, but have reviewed it for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

Date: April 21, 2015

Exhibit I
The Pyramid Life Insurance Company
Nationwide Experience Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		105,063	0	8,061	0%	8%	6.0%	3.5100
	1992	151,789	0	14,337	0%	9%		502,025	0	47,417	0%	9%	6.0%	3.3074
	1993	188,843	0	25,451	0%	13%		594,948	0	80,182	0%	13%	6.1%	3.1505
	1994	227,543	0	40,930	0%	18%		672,981	0	121,053	0%	18%	6.0%	2.9576
	1995	391,329	1,400	87,554	0%	22%		1,103,836	3,949	246,967	0%	22%	6.1%	2.8207
	1996	571,602	15,065	107,231	3%	19%		1,531,141	40,355	287,239	3%	19%	6.2%	2.6787
	1997	833,177	31,170	318,692	4%	38%		2,117,147	79,205	809,813	4%	38%	6.2%	2.5411
	1998	1,350,701	41,362	246,916	3%	18%		3,284,283	100,573	600,386	3%	18%	6.3%	2.4315
	1999	2,636,949	29,107	515,708	1%	20%		6,113,192	67,478	1,195,556	1%	20%	6.4%	2.3183
	2000	3,902,433	101,382	846,348	3%	22%		8,556,769	222,298	1,855,766	3%	22%	6.5%	2.1927
	2001	4,997,550	211,078	307,320	4%	6%		10,334,223	436,478	635,495	4%	6%	6.5%	2.0679
	2002	5,768,244	257,912	1,385,369	4%	24%		11,223,749	501,841	2,695,628	4%	24%	6.5%	1.9458
	2003	6,446,572	340,929	4,130,575	5%	64%		11,793,387	623,552	7,554,737	5%	64%	6.6%	1.8294
	2004	6,763,102	1,494,115	3,982,128	22%	59%		11,610,635	2,563,013	6,830,967	22%	59%	6.6%	1.7168
	2005	6,564,809	2,218,679	4,605,207	34%	70%		10,563,719	3,566,976	7,403,803	34%	70%	6.5%	1.6091
	2006	6,878,711	2,920,837	4,031,790	42%	59%		10,376,145	4,402,306	6,077,861	42%	59%	6.5%	1.5084
	2007	6,903,524	3,432,451	5,547,314	50%	80%		9,761,424	4,849,854	7,838,821	50%	80%	6.5%	1.4140
	2008	6,663,136	4,364,061	3,852,914	65%	58%		8,832,011	5,780,950	5,104,751	65%	58%	6.5%	1.3255
	2009	6,339,928	5,208,256	2,906,197	82%	46%		7,880,094	6,469,484	3,609,578	82%	46%	6.4%	1.2429
	2010	6,033,452	5,291,346	5,461,179	88%	91%		7,036,896	6,167,994	6,365,869	88%	90%	6.3%	1.1663
	2011	5,670,847	5,293,831	5,907,521	93%	104%		6,212,556	5,797,268	6,470,135	93%	104%	6.3%	1.0955
	2012	5,390,584	5,576,998	6,143,777	103%	114%	3,195	5,554,255	5,745,500	6,329,558	103%	114%	6.2%	1.0304
Projected Future Experience	2013	5,150,324	5,804,597	6,271,521	113%	122%	2,997	5,003,949	5,640,661	6,095,636	113%	122%	5.9%	0.9716
	2014	5,004,960	5,899,352	6,573,647	118%	131%	2,800	4,595,007	5,418,695	6,041,489	118%	131%	5.9%	0.9181
	2015	4,734,137	6,178,537	6,824,604	131%	144%	2,606	4,115,368	5,375,128	5,941,974	131%	144%	5.8%	0.8693
	2016	4,410,500	6,497,542	7,022,130	147%	159%	2,415	3,637,418	5,362,540	5,802,988	147%	160%	5.7%	0.8247
	2017	4,031,217	6,656,046	7,160,801	165%	178%	2,228	3,159,957	5,221,715	5,627,041	165%	178%	5.6%	0.7839
	2018	3,665,549	7,011,868	7,240,602	191%	198%	2,046	2,735,869	5,238,463	5,419,504	191%	198%	5.5%	0.7464
	2019	3,315,065	7,246,974	7,257,046	219%	219%	1,869	2,359,481	5,163,532	5,180,978	219%	220%	5.4%	0.7117
	2020	2,981,193	7,382,997	7,207,171	248%	242%	1,699	2,025,768	5,022,684	4,912,570	248%	243%	5.3%	0.6795
	2021	2,665,172	7,432,035	7,096,574	279%	266%	1,537	1,730,434	4,831,261	4,621,224	279%	267%	5.2%	0.6493
	2022	2,368,042	7,403,077	6,924,929	313%	292%	1,382	1,469,853	4,600,641	4,309,693	313%	293%	5.1%	0.6207
	2023	2,090,604	7,301,155	6,688,023	349%	320%	1,235	1,240,844	4,338,491	3,978,471	350%	321%	5.1%	0.5935
	2024	1,833,480	7,128,946	6,390,172	389%	349%	1,098	1,040,655	4,050,710	3,633,490	389%	349%	5.0%	0.5676
	2025	1,596,963	6,892,753	6,047,029	432%	379%	970	866,789	3,745,055	3,286,561	432%	379%	5.0%	0.5428
	2026	1,381,179	6,601,574	5,668,748	478%	410%	851	716,901	3,429,845	2,945,098	478%	411%	5.0%	0.5190
	2027	1,185,956	6,264,045	5,259,730	528%	444%	743	588,670	3,112,059	2,612,321	529%	444%	4.9%	0.4964
	2028	1,010,827	5,888,769	4,833,409	583%	478%	644	479,821	2,797,649	2,295,106	583%	478%	4.9%	0.4747
	2029	855,139	5,487,419	4,408,566	642%	516%	554	388,190	2,493,023	2,001,532	642%	516%	4.9%	0.4539
	2030	718,000	5,073,284	3,995,190	707%	556%	474	311,706	2,204,200	1,734,458	707%	556%	4.9%	0.4341
	2031	598,389	4,657,681	3,601,756	778%	602%	403	248,444	1,935,308	1,495,435	779%	602%	4.9%	0.4152
	2032	495,041	4,249,689	3,230,258	858%	653%	341	196,573	1,688,780	1,282,859	859%	653%	4.9%	0.3971
	2033	406,626	3,856,506	2,887,670	948%	710%	287	154,429	1,465,778	1,097,026	949%	710%	4.8%	0.3798
	2034	331,677	3,483,919	2,575,962	1050%	777%	240	120,481	1,266,566	936,183	1051%	777%	4.8%	0.3632
	2035	268,737	3,136,034	2,293,796	1167%	854%	199	93,373	1,090,572	797,540	1168%	854%	4.8%	0.3475
	2036	216,360	2,814,843	2,040,920	1301%	943%	165	71,909	936,416	678,937	1302%	944%	4.8%	0.3324
	2037	173,141	2,520,589	1,812,171	1456%	1047%	136	55,048	802,202	576,802	1457%	1048%	4.8%	0.3179
	2038	137,761	2,251,762	1,603,994	1635%	1164%	112	41,901	685,638	488,513	1636%	1166%	4.8%	0.3042
	2039	109,040	2,005,986	1,412,968	1840%	1296%	91	31,729	584,415	411,772	1842%	1298%	4.8%	0.2910
	2040	85,864	1,781,467	1,239,890	2075%	1444%	75	23,905	496,615	345,767	2077%	1446%	4.8%	0.2784
	2041	67,280	1,576,784	1,082,573	2344%	1609%	61	17,922	420,614	288,911	2347%	1612%	4.8%	0.2664
	2042	52,481	1,390,835	941,880	2650%	1795%	49	13,376	355,034	240,555	2654%	1798%	4.7%	0.2549
	2043	40,762	1,222,671	816,040	3000%	2002%	40	9,941	298,677	199,445	3005%	2006%	4.7%	0.2439
	2044	31,508	1,070,614	700,881	3398%	2224%	32	7,352	250,276	163,900	3404%	2229%	4.7%	0.2333
	2045	24,240	933,169	598,299	3850%	2468%	26	5,412	208,749	133,863	3857%	2473%	4.7%	0.2233
	2046	18,566	809,845	509,693	4362%	2745%	21	3,966	173,350	109,107	4371%	2751%	4.7%	0.2136
	2047	14,160	700,161	434,037	4945%	3065%	16	2,894	143,402	88,886	4955%	3071%	4.7%	0.2044
	2048	10,750	603,507	369,764	5614%	3440%	13	2,102	118,265	72,422	5626%	3445%	4.7%	0.1956
	2049	8,112	518,984	314,588	6397%	3878%	10	1,518	97,298	58,912	6410%	3881%	4.7%	0.1871
	2050	6,095	445,313	267,452	7306%	4388%	8	1,091	79,856	47,880	7320%	4389%	4.7%	0.1790
	2051	4,566	381,319	227,549	8352%	4984%	7	782	65,394	38,933	8366%	4981%	4.7%	0.1712
	2052	3,406	325,675	192,844	9561%	5661%	5	558	53,402	31,529	9575%	5653%	4.7%	0.1637
	Past	84,704,757	36,829,978	50,466,755	43%	60%		135,760,477	47,419,074	72,169,646	35%	53%		
	Future	52,102,869	158,888,324	142,024,878	305%	273%	30,482	37,571,385	91,262,962	86,025,312	243%	229%		
	Lifetime	136,807,626	195,718,302	192,491,633	143%	141%		173,331,863	138,682,037	158,194,958	80%	91%		

Exhibit I
The Pyramid Life Insurance Company
Nationwide Experience After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		105,063	0	8,061	0%	8%	6.0%	3.5100
	1992	151,789	0	14,337	0%	9%		502,025	0	47,417	0%	9%	6.0%	3.3074
	1993	188,843	0	25,451	0%	13%		594,948	0	80,182	0%	13%	6.1%	3.1505
	1994	227,543	0	40,930	0%	18%		672,981	0	121,053	0%	18%	6.0%	2.9576
	1995	391,329	1,400	87,554	0%	22%		1,103,836	3,949	246,967	0%	22%	6.1%	2.8207
	1996	571,602	15,065	107,231	3%	19%		1,531,141	40,355	287,239	3%	19%	6.2%	2.6787
	1997	833,177	31,170	318,692	4%	38%		2,117,147	79,205	809,813	4%	38%	6.2%	2.5411
	1998	1,350,701	41,362	246,916	3%	18%		3,284,283	100,573	600,386	3%	18%	6.3%	2.4315
	1999	2,636,949	29,107	515,708	1%	20%		6,113,192	67,478	1,195,556	1%	20%	6.4%	2.3183
	2000	3,902,433	101,382	846,348	3%	22%		8,556,769	222,298	1,855,766	3%	22%	6.5%	2.1927
	2001	4,997,550	211,078	307,320	4%	6%		10,334,223	436,478	635,495	4%	6%	6.5%	2.0679
	2002	5,768,244	257,912	1,385,369	4%	24%		11,223,749	501,841	2,695,628	4%	24%	6.5%	1.9458
	2003	6,446,572	340,929	4,130,575	5%	64%		11,793,387	623,552	7,554,737	5%	64%	6.6%	1.8294
	2004	6,763,102	1,494,115	3,982,128	22%	59%		11,610,635	2,563,013	6,830,967	22%	59%	6.6%	1.7168
	2005	6,564,809	2,218,679	4,605,207	34%	70%		10,563,719	3,566,976	7,403,803	34%	70%	6.5%	1.6091
	2006	6,878,711	2,920,837	4,031,790	42%	59%		10,376,145	4,402,306	6,077,861	42%	59%	6.5%	1.5084
	2007	6,903,524	3,432,451	5,547,314	50%	80%		9,761,424	4,849,854	7,838,821	50%	80%	6.5%	1.4140
	2008	6,663,136	4,364,061	3,852,914	65%	58%		8,832,011	5,780,950	5,104,751	65%	58%	6.5%	1.3255
	2009	6,339,928	5,208,256	2,906,197	82%	46%		7,880,094	6,469,484	3,609,578	82%	46%	6.4%	1.2429
	2010	6,033,452	5,291,346	5,461,179	88%	91%		7,036,896	6,167,994	6,365,869	88%	90%	6.3%	1.1663
	2011	5,670,847	5,293,831	5,907,521	93%	104%		6,212,556	5,797,268	6,470,135	93%	104%	6.3%	1.0955
	2012	5,390,584	5,576,998	6,143,777	103%	114%	3,195	5,554,255	5,745,500	6,329,558	103%	114%	6.2%	1.0304
Projected Future Experience	2013	5,150,324	5,804,597	6,271,521	113%	122%	2,997	5,003,949	5,640,661	6,095,636	113%	122%	5.9%	0.9716
	2014	5,528,603	5,899,352	6,551,321	107%	118%	2,774	5,075,354	5,418,695	6,020,986	107%	119%	5.9%	0.9180
	2015	5,712,654	6,157,636	6,776,861	108%	119%	2,581	4,965,618	5,356,948	5,900,417	108%	119%	5.8%	0.8692
	2016	5,374,283	6,452,485	6,970,651	120%	130%	2,390	4,431,926	5,325,351	5,760,467	120%	130%	5.7%	0.8247
	2017	4,978,255	6,613,310	7,105,789	133%	143%	2,205	3,902,313	5,188,194	5,583,841	133%	143%	5.6%	0.7839
	2018	4,526,682	6,961,720	7,181,017	154%	159%	2,025	3,378,595	5,201,002	5,374,944	154%	159%	5.5%	0.7464
	2019	4,093,861	7,190,844	7,193,451	176%	176%	1,851	2,913,785	5,123,542	5,135,624	176%	176%	5.4%	0.7117
	2020	3,681,552	7,321,907	7,140,244	199%	194%	1,682	2,501,674	4,981,127	4,867,007	199%	195%	5.3%	0.6795
	2021	3,291,290	7,366,691	7,027,005	224%	214%	1,521	2,136,958	4,788,786	4,575,981	224%	214%	5.2%	0.6493
	2022	2,924,357	7,334,213	6,853,493	251%	234%	1,368	1,815,160	4,557,849	4,265,296	251%	235%	5.1%	0.6207
	2023	2,581,742	7,229,592	6,615,645	280%	256%	1,223	1,532,350	4,295,971	3,935,475	280%	257%	5.1%	0.5935
	2024	2,264,212	7,055,576	6,317,827	312%	279%	1,087	1,285,132	4,009,025	3,592,410	312%	280%	5.0%	0.5676
	2025	1,972,131	6,818,489	5,975,598	346%	303%	960	1,070,420	3,704,708	3,247,790	346%	303%	5.0%	0.5428
	2026	1,705,654	6,527,317	5,599,054	383%	328%	843	885,319	3,391,268	2,908,935	383%	329%	5.0%	0.5190
	2027	1,464,569	6,190,663	5,192,546	423%	355%	735	726,964	3,075,604	2,578,991	423%	355%	4.9%	0.4964
	2028	1,248,297	5,817,079	4,769,388	466%	382%	637	592,543	2,763,592	2,264,738	466%	382%	4.9%	0.4747
	2029	1,056,034	5,418,130	4,348,125	513%	412%	549	479,386	2,461,544	1,974,116	513%	412%	4.9%	0.4539
	2030	886,676	5,006,963	3,938,614	565%	444%	469	384,934	2,175,385	1,709,915	565%	444%	4.9%	0.4341
	2031	738,966	4,594,754	3,549,175	622%	480%	399	306,811	1,909,161	1,473,618	622%	480%	4.9%	0.4152
	2032	611,339	4,190,452	3,181,721	685%	520%	337	242,753	1,665,239	1,263,593	686%	521%	4.9%	0.3971
	2033	502,154	3,801,134	2,843,091	757%	566%	284	190,709	1,444,731	1,080,098	758%	566%	4.8%	0.3798
	2034	409,596	3,432,478	2,535,190	838%	619%	237	148,785	1,247,863	921,370	839%	619%	4.8%	0.3632
	2035	331,871	3,088,498	2,256,652	931%	680%	197	115,309	1,074,039	784,629	931%	680%	4.8%	0.3475
	2036	267,189	2,771,115	2,007,163	1037%	751%	163	88,802	921,867	667,710	1038%	752%	4.8%	0.3324
	2037	213,817	2,480,524	1,781,610	1160%	833%	135	67,980	789,450	567,076	1161%	834%	4.8%	0.3179
	2038	170,125	2,215,202	1,576,464	1302%	927%	111	51,744	674,504	480,129	1304%	928%	4.8%	0.3042
	2039	134,656	1,972,773	1,388,334	1465%	1031%	90	39,183	574,738	404,593	1467%	1033%	4.8%	0.2910
	2040	106,035	1,751,440	1,217,964	1652%	1149%	74	29,521	488,244	339,652	1654%	1151%	4.8%	0.2784
	2041	83,086	1,549,769	1,063,181	1865%	1280%	60	22,132	413,406	283,736	1868%	1282%	4.8%	0.2664
	2042	64,810	1,366,648	924,810	2109%	1427%	49	16,518	348,859	236,195	2112%	1430%	4.7%	0.2549
	2043	50,338	1,201,118	801,095	2386%	1591%	39	12,276	293,411	195,792	2390%	1595%	4.7%	0.2439
	2044	38,910	1,051,507	687,928	2702%	1768%	32	9,079	245,809	160,871	2707%	1772%	4.7%	0.2333
	2045	29,934	916,330	587,150	3061%	1961%	25	6,683	204,982	131,368	3067%	1966%	4.7%	0.2233
	2046	22,927	795,084	500,124	3468%	2181%	20	4,898	170,190	107,058	3475%	2186%	4.7%	0.2136
	2047	17,487	687,283	425,833	3930%	2435%	16	3,574	140,764	87,206	3938%	2440%	4.7%	0.2044
	2048	13,276	592,315	362,733	4462%	2732%	13	2,596	116,072	71,045	4471%	2737%	4.7%	0.1956
	2049	10,018	509,286	308,573	5084%	3080%	10	1,874	95,480	57,785	5094%	3083%	4.7%	0.1871
	2050	7,527	436,936	262,314	5805%	3485%	8	1,347	78,354	46,960	5816%	3485%	4.7%	0.1790
	2051	5,638	374,102	223,160	6635%	3958%	6	965	64,157	38,182	6646%	3955%	4.7%	0.1712
	2052	4,207	319,478	189,112	7595%	4496%	5	689	52,386	30,919	7606%	4489%	4.7%	0.1637
	Past	84,704,757	36,829,978	50,466,755	43%	60%		135,760,477	47,419,074	72,169,646	35%	53%		
	Future	62,275,080	157,264,789	140,501,525	253%	226%	30,211	44,446,610	90,472,956	85,222,152	204%	192%		
	Lifetime	146,979,836	194,094,767	190,968,279	132%	130%		180,207,088	137,892,030	157,391,798	77%	87%		

Exhibit II
The Pyramid Life Insurance Company
Virginia-Specific Experience Before Requested Increases
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1992*	16,706	0	1,302	0%	8%		55,253	0	4,307	0%	8%	6.0%	3.3074
	1993*	20,784	0	2,312	0%	11%		65,480	0	7,283	0%	11%	6.1%	3.1505
	1994*	25,044	0	3,718	0%	15%		74,069	0	10,995	0%	15%	6.0%	2.9576
	1995*	43,070	127	7,952	0%	18%		121,489	359	22,432	0%	18%	6.1%	2.8207
	1996*	62,911	1,368	9,740	2%	15%		168,518	3,665	26,089	2%	15%	6.2%	2.6787
	1997*	91,700	2,831	28,946	3%	32%		233,015	7,194	73,554	3%	32%	6.2%	2.5411
	1998*	148,659	3,757	22,427	3%	15%		361,471	9,135	54,532	3%	15%	6.3%	2.4315
	1999*	290,225	2,644	46,841	1%	16%		672,822	6,129	108,590	1%	16%	6.4%	2.3183
	2000*	429,505	9,208	76,872	2%	18%		941,764	20,191	168,556	2%	18%	6.5%	2.1927
	2001*	550,034	19,172	27,913	3%	5%		1,137,392	39,645	57,721	3%	5%	6.5%	2.0679
	2002*	634,857	23,426	125,831	4%	20%		1,235,294	45,581	244,840	4%	20%	6.5%	1.9458
	2003*	709,515	30,966	375,174	4%	53%		1,298,077	56,636	686,185	4%	53%	6.6%	1.8295
	2004*	744,352	135,708	361,690	18%	49%		1,278,169	232,794	620,446	18%	49%	6.6%	1.7172
	2005	673,841	200,514	826,563	30%	123%		1,084,680	322,367	1,328,867	30%	123%	6.6%	1.6097
	2006	710,525	182,637	1,079	26%	0%		1,072,152	275,265	1,626	26%	0%	6.5%	1.5090
	2007	763,448	228,813	557,288	30%	73%		1,079,853	323,271	787,345	30%	73%	6.5%	1.4144
	2008	740,328	311,972	150,501	42%	20%		981,636	413,195	199,332	42%	20%	6.5%	1.3259
	2009	715,478	503,636	382,112	70%	53%		889,598	625,530	474,594	70%	53%	6.4%	1.2434
	2010	687,079	381,112	382,856	55%	56%		801,586	444,213	446,246	55%	56%	6.4%	1.1667
	2011	665,259	430,242	465,849	65%	70%		728,957	471,117	510,110	65%	70%	6.3%	1.0957
	2012	632,359	416,752	698,983	66%	111%	394	651,621	429,328	720,148	66%	111%	6.2%	1.0305
Projected Future Experience	2013	584,499	613,207	624,937	105%	107%	371	567,869	595,924	607,484	105%	107%	5.9%	0.9715
	2014	548,520	555,321	674,391	101%	123%	350	503,509	510,075	620,017	101%	123%	5.9%	0.9179
	2015	512,657	599,197	720,342	117%	141%	328	445,490	521,230	627,528	117%	141%	5.8%	0.8690
	2016	477,037	642,935	762,435	135%	160%	306	393,168	530,588	630,497	135%	160%	5.7%	0.8242
	2017	441,801	719,502	798,951	163%	181%	285	345,988	564,388	628,254	163%	182%	5.6%	0.7831
	2018	407,108	775,657	828,917	191%	204%	264	303,457	579,315	620,786	191%	205%	5.5%	0.7454
	2019	373,129	820,259	851,699	220%	228%	243	265,129	584,164	608,292	220%	229%	5.4%	0.7106
	2020	340,040	854,641	865,638	251%	255%	222	230,614	581,070	590,188	252%	256%	5.3%	0.6782
	2021	308,016	879,075	870,460	285%	283%	202	199,580	571,116	566,925	286%	284%	5.2%	0.6480
	2022	277,228	893,305	865,276	322%	312%	183	171,727	554,852	538,567	323%	314%	5.2%	0.6194
	2023	247,838	897,448	850,814	362%	343%	165	146,807	533,023	506,148	363%	345%	5.1%	0.5924
	2024	219,996	891,516	826,655	405%	376%	147	124,625	506,330	470,015	406%	377%	5.1%	0.5665
	2025	193,838	875,788	793,529	452%	409%	131	105,011	475,623	431,199	453%	411%	5.0%	0.5417
	2026	169,474	850,937	753,776	502%	445%	115	87,802	441,885	391,460	503%	446%	5.0%	0.5181
	2027	146,989	818,305	710,091	557%	483%	101	72,828	406,320	352,464	558%	484%	5.0%	0.4955
	2028	126,440	779,335	662,395	616%	524%	88	59,912	370,021	314,286	618%	525%	4.9%	0.4738
	2029	107,849	735,044	611,441	682%	567%	76	48,872	333,720	277,329	683%	567%	4.9%	0.4532
	2030	91,204	686,871	559,209	753%	613%	65	39,528	298,216	242,509	754%	614%	4.9%	0.4334
	2031	76,464	636,779	509,885	833%	667%	55	31,695	264,397	211,458	834%	667%	4.9%	0.4145
	2032	63,555	586,621	463,678	923%	730%	47	25,198	232,955	183,929	924%	730%	4.9%	0.3965
	2033	52,379	537,568	419,588	1026%	801%	39	19,865	204,190	159,225	1028%	802%	4.8%	0.3792
	2034	42,813	490,109	377,304	1145%	881%	33	15,532	178,085	136,996	1147%	882%	4.8%	0.3628
	2035	34,714	444,831	338,346	1281%	975%	27	12,048	154,636	117,572	1283%	976%	4.8%	0.3471
	2036	27,935	402,543	304,047	1441%	1088%	22	9,276	133,894	101,121	1443%	1090%	4.8%	0.3321
	2037	22,319	363,416	271,965	1628%	1219%	18	7,091	115,672	86,571	1631%	1221%	4.8%	0.3177
	2038	17,716	327,195	241,824	1847%	1365%	15	5,386	99,665	73,670	1850%	1368%	4.8%	0.3040
	2039	13,975	293,345	212,430	2099%	1520%	12	4,066	85,518	61,940	2103%	1523%	4.8%	0.2910
	2040	10,967	261,496	184,694	2384%	1684%	10	3,054	72,965	51,551	2389%	1688%	4.8%	0.2785
	2041	8,563	231,609	159,034	2705%	1857%	8	2,283	61,860	42,486	2710%	1861%	4.7%	0.2665
	2042	6,655	203,697	135,461	3061%	2035%	6	1,698	52,078	34,633	3067%	2039%	4.7%	0.2552
	2043	5,149	177,820	114,311	3454%	2220%	5	1,258	43,519	27,965	3460%	2224%	4.7%	0.2443
	2044	3,964	153,921	94,928	3883%	2395%	4	927	36,059	22,219	3891%	2397%	4.7%	0.2338
	2045	3,037	131,848	77,272	4342%	2545%	3	680	29,567	17,307	4350%	2546%	4.7%	0.2239
	2046	2,315	111,680	62,230	4824%	2688%	2	496	23,972	13,335	4832%	2688%	4.7%	0.2143
	2047	1,755	93,689	50,212	5339%	2861%	2	360	19,249	10,293	5346%	2859%	4.7%	0.2052
	2048	1,322	78,008	40,605	5899%	3071%	1	260	15,342	7,962	5907%	3066%	4.7%	0.1964
	2049	989	64,513	32,593	6522%	3295%	1	186	12,144	6,113	6530%	3287%	4.7%	0.1880
	2050	732	52,876	25,536	7227%	3490%	1	132	9,526	4,582	7233%	3479%	4.7%	0.1800
	2051	535	42,886	19,838	8010%	3705%	1	92	7,394	3,405	8015%	3691%	4.7%	0.1723
	2052	387	34,407	15,272	8897%	3949%	0	64	5,677	2,507	8902%	3931%	4.7%	0.1649
	Past	9,355,677	2,884,888	4,555,950	31%	49%		14,932,898	3,725,617	6,553,799	25%	44%		
	Future	5,971,901	19,609,201	17,782,007	328%	298%	3,955	4,253,560	10,816,222	10,400,786	254%	245%		
	Lifetime	15,327,578	22,494,088	22,337,957	147%	146%		19,186,458	14,541,839	16,954,585	76%	88%		

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.

Exhibit II
The Pyramid Life Insurance Company
Virginia-Specific Experience After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1992*	16,706	0	1,302	0%	8%		55,253	0	4,307	0%	8%	6.0%	3.3074
	1993*	20,784	0	2,312	0%	11%		65,480	0	7,283	0%	11%	6.1%	3.1505
	1994*	25,044	0	3,718	0%	15%		74,069	0	10,995	0%	15%	6.0%	2.9576
	1995*	43,070	127	7,952	0%	18%		121,489	359	22,432	0%	18%	6.1%	2.8207
	1996*	62,911	1,368	9,740	2%	15%		168,518	3,665	26,089	2%	15%	6.2%	2.6787
	1997*	91,700	2,831	28,946	3%	32%		233,015	7,194	73,554	3%	32%	6.2%	2.5411
	1998*	148,659	3,757	22,427	3%	15%		361,471	9,135	54,532	3%	15%	6.3%	2.4315
	1999*	290,225	2,644	46,841	1%	16%		672,822	6,129	108,590	1%	16%	6.4%	2.3183
	2000*	429,505	9,208	76,872	2%	18%		941,764	20,191	168,556	2%	18%	6.5%	2.1927
	2001*	550,034	19,172	27,913	3%	5%		1,137,392	39,645	57,721	3%	5%	6.5%	2.0679
	2002*	634,857	23,426	125,831	4%	20%		1,235,294	45,581	244,840	4%	20%	6.5%	1.9458
	2003*	709,515	30,966	375,174	4%	53%		1,298,077	56,636	686,185	4%	53%	6.6%	1.8295
	2004*	744,352	135,708	361,690	18%	49%		1,278,169	232,794	620,446	18%	49%	6.6%	1.7172
	2005	673,841	200,514	826,563	30%	123%		1,084,680	322,367	1,328,867	30%	123%	6.6%	1.6097
	2006	710,525	182,637	1,079	26%	0%		1,072,152	275,265	1,626	26%	0%	6.5%	1.5090
	2007	763,448	228,813	557,288	30%	73%		1,079,853	323,271	787,345	30%	73%	6.5%	1.4144
	2008	740,328	311,972	150,501	42%	20%		981,636	413,195	199,332	42%	20%	6.5%	1.3259
	2009	715,478	503,636	382,112	70%	53%		889,598	625,530	474,594	70%	53%	6.4%	1.2434
	2010	687,079	381,112	382,856	55%	56%		801,586	444,213	446,246	55%	56%	6.4%	1.1667
	2011	665,259	430,242	465,849	65%	70%		728,957	471,117	510,110	65%	70%	6.3%	1.0957
	2012	632,359	416,752	698,983	66%	111%	394	651,621	429,328	720,148	66%	111%	6.2%	1.0305
Projected Future Experience	2013	584,499	613,211	624,937	105%	107%	371	567,869	595,927	607,484	105%	107%	5.9%	0.9715
	2014	612,586	555,327	671,443	91%	110%	346	562,287	510,080	617,307	91%	110%	5.9%	0.9179
	2015	633,094	596,567	714,005	94%	113%	325	550,147	518,943	622,006	94%	113%	5.8%	0.8690
	2016	589,105	637,323	755,485	108%	128%	303	485,533	525,954	624,747	108%	129%	5.7%	0.8242
	2017	545,591	713,660	791,400	131%	145%	282	427,269	559,805	622,312	131%	146%	5.6%	0.7831
	2018	502,748	768,759	820,800	153%	163%	261	374,748	574,162	614,703	153%	164%	5.5%	0.7454
	2019	460,786	812,548	843,063	176%	183%	240	327,415	578,671	602,120	177%	184%	5.4%	0.7106
	2020	419,924	846,269	856,552	202%	204%	220	284,792	575,377	583,990	202%	205%	5.3%	0.6782
	2021	380,377	870,137	861,005	229%	226%	200	246,466	565,307	560,764	229%	228%	5.2%	0.6480
	2022	342,356	883,892	855,536	258%	250%	181	212,070	549,004	532,503	259%	251%	5.2%	0.6194
	2023	306,062	887,657	840,891	290%	275%	163	181,296	527,206	500,244	291%	276%	5.1%	0.5924
	2024	271,679	881,453	816,677	324%	301%	146	153,902	500,614	464,342	325%	302%	5.1%	0.5665
	2025	239,375	865,570	783,629	362%	327%	130	129,680	470,072	425,820	362%	328%	5.0%	0.5417
	2026	209,287	840,682	744,060	402%	356%	114	108,429	436,559	386,415	403%	356%	5.0%	0.5181
	2027	181,521	808,125	700,633	445%	386%	100	89,937	401,265	347,771	446%	387%	5.0%	0.4955
	2028	156,144	769,332	653,290	493%	418%	87	73,986	365,270	309,967	494%	419%	4.9%	0.4738
	2029	133,185	725,318	602,782	545%	453%	75	60,354	329,303	273,402	546%	453%	4.9%	0.4532
	2030	112,630	677,512	551,061	602%	489%	64	48,814	294,152	238,976	603%	490%	4.9%	0.4334
	2031	94,427	627,851	502,244	665%	532%	55	39,142	260,690	208,289	666%	532%	4.9%	0.4145
	2032	78,486	578,165	456,539	737%	582%	46	31,118	229,596	181,097	738%	582%	4.9%	0.3965
	2033	64,685	529,608	412,966	819%	638%	39	24,531	201,166	156,712	820%	639%	4.8%	0.3792
	2034	52,871	482,664	371,210	913%	702%	32	19,181	175,379	134,783	914%	703%	4.8%	0.3628
	2035	42,869	437,909	332,762	1021%	776%	27	14,878	152,229	115,631	1023%	777%	4.8%	0.3471
	2036	34,498	396,134	298,925	1148%	866%	22	11,455	131,761	99,417	1150%	868%	4.8%	0.3321
	2037	27,562	357,504	267,300	1297%	970%	18	8,757	113,789	85,085	1299%	972%	4.8%	0.3177
	2038	21,878	321,766	237,610	1471%	1086%	15	6,652	98,010	72,386	1474%	1088%	4.8%	0.3040
	2039	17,258	288,390	208,678	1671%	1209%	12	5,021	84,073	60,846	1674%	1212%	4.8%	0.2910
	2040	13,544	257,008	181,393	1898%	1339%	10	3,772	71,713	50,629	1901%	1342%	4.8%	0.2785
	2041	10,575	227,578	156,162	2152%	1477%	8	2,819	60,783	41,719	2156%	1480%	4.7%	0.2665
	2042	8,219	200,107	132,992	2435%	1618%	6	2,097	51,160	34,002	2440%	1621%	4.7%	0.2552
	2043	6,358	174,652	112,212	2747%	1765%	5	1,553	42,743	27,451	2752%	1768%	4.7%	0.2443
	2044	4,895	151,152	93,172	3088%	1903%	4	1,145	35,410	21,808	3094%	1905%	4.7%	0.2338
	2045	3,750	129,456	75,835	3452%	2022%	3	839	29,030	16,985	3458%	2023%	4.7%	0.2239
	2046	2,859	109,639	61,067	3835%	2136%	2	613	23,534	13,086	3841%	2136%	4.7%	0.2143
	2047	2,167	91,966	49,269	4243%	2273%	2	445	18,895	10,100	4250%	2271%	4.7%	0.2052
	2048	1,633	76,565	39,839	4689%	2440%	1	321	15,058	7,812	4695%	2435%	4.7%	0.1964
	2049	1,221	63,313	31,975	5183%	2618%	1	230	11,918	5,997	5189%	2611%	4.7%	0.1880
	2050	904	51,889	25,050	5743%	2773%	1	163	9,348	4,495	5748%	2764%	4.7%	0.1800
	2051	661	42,081	19,460	6364%	2943%	1	114	7,256	3,340	6369%	2931%	4.7%	0.1723
	2052	478	33,759	14,980	7069%	3137%	0	79	5,570	2,459	7073%	3122%	4.7%	0.1649
	Past	9,355,677	2,884,888	4,555,950	31%	49%		14,932,898	3,725,617	6,553,799	25%	44%		
	Future	7,172,748	19,382,498	17,568,890	270%	245%	3,919	5,059,916	10,706,781	10,289,003	212%	203%		
	Lifetime	16,528,425	22,267,386	22,124,840	135%	134%		19,992,814	14,432,399	16,842,801	72%	84%		

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.

Exhibit III
The Pyramid Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
All Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves*	(d) = (b+c)/(a) Loss Ratio*
1991	29,932	2,297	N/A	N/A
1992	151,789	14,337	N/A	N/A
1993	188,843	25,451	N/A	N/A
1994	227,543	40,930	N/A	N/A
1995	391,329	87,554	N/A	N/A
1996	571,602	107,231	N/A	N/A
1997	833,177	318,692	N/A	N/A
1998	1,350,701	246,916	N/A	N/A
1999	2,636,949	515,708	N/A	N/A
2000	3,902,433	846,348	N/A	N/A
2001	4,997,550	307,320	N/A	N/A
2002	5,770,188	1,385,549	N/A	N/A
2003	6,504,567	4,136,113	N/A	N/A
2004	6,882,137	3,982,112	N/A	N/A
2005	6,684,154	4,605,207	5,297,326	148%
2006	6,984,261	4,031,790	3,800,505	112%
2007	7,004,326	5,547,314	4,086,070	138%
2008	6,762,320	3,852,914	3,773,298	113%
2009	6,435,718	2,961,432	3,545,699	101%
2010	6,128,158	5,461,179	2,947,571	137%
2011	5,757,555	5,908,052	2,255,532	142%
2012	5,475,014	6,154,335	2,182,097	152%
Total**	85,670,247	50,538,780	46,694,130	113%

* N/A = Not Available
** ALR reflects the balance as of December 31, 2012, which is equal to the change in ALR over the entire history; this does not equal the sum of the change in ALR for the years where the balance was available.

Exhibit IV
The Pyramid Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
All Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves**	(d) = (b+c)/(a) Loss Ratio**
1992*	16,706	1,302	N/A	N/A
1993*	20,784	2,312	N/A	N/A
1994*	25,044	3,718	N/A	N/A
1995*	43,070	7,952	N/A	N/A
1996*	62,911	9,740	N/A	N/A
1997*	91,700	28,946	N/A	N/A
1998*	148,659	22,427	N/A	N/A
1999*	290,225	46,841	N/A	N/A
2000*	429,505	76,872	N/A	N/A
2001*	550,034	27,913	N/A	N/A
2002*	634,857	125,831	N/A	N/A
2003*	709,515	375,174	N/A	N/A
2004*	744,352	361,690	N/A	N/A
2005	673,841	826,563	562,504	206%
2006	710,525	1,079	432,939	61%
2007	763,448	557,288	511,621	140%
2008	740,328	150,501	477,134	85%
2009	715,478	382,112	439,830	115%
2010	687,079	382,856	476,239	125%
2011	665,259	465,849	344,770	122%
2012	632,359	698,983	3,252,228	625%
Total***	9,355,677	4,555,950	8,630,048	141%

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.
** N/A = Not Available
*** ALR reflects the balance as of December 31, 2012, which is equal to the change in ALR over the entire history; this does not equal the sum of the change in ALR for the years where the balance was available.

Exhibit V
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.0%	6.0%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.0%	6.0%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%	6.0%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.92	6.0%	6.0%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.05	6.1%	6.1%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	1.00	6.2%	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.20	6.2%	6.2%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	21%	1.04	6.3%	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	21%	0.99	6.4%	6.4%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.97	6.5%	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.73	6.5%	6.5%
	2002	5,768,244	1,385,369	24%	5,649,142	1,701,282	30%	0.80	19%	25%	0.75	6.5%	6.5%
	2003	6,446,572	4,130,575	64%	5,902,815	2,018,187	34%	1.87	28%	27%	1.05	6.6%	6.6%
	2004	6,763,102	3,982,128	59%	5,718,127	2,245,508	39%	1.50	33%	29%	1.16	6.6%	6.6%
	2005	6,564,809	4,605,207	70%	5,007,322	2,363,168	47%	1.49	38%	31%	1.24	6.5%	6.5%
	2006	6,878,711	4,031,790	59%	4,367,372	2,419,373	55%	1.06	40%	33%	1.24	6.5%	6.5%
	2007	6,903,524	5,547,314	80%	3,853,130	2,438,245	63%	1.27	44%	35%	1.28	6.5%	6.5%
	2008	6,663,136	3,852,914	58%	3,423,456	2,439,746	71%	0.81	45%	36%	1.24	6.5%	6.4%
	2009	6,339,928	2,906,197	46%	3,060,172	2,441,734	80%	0.57	45%	38%	1.19	6.4%	6.4%
	2010	6,033,452	5,461,179	91%	2,745,633	2,451,903	89%	1.01	48%	40%	1.20	6.3%	6.3%
	2011	5,670,847	5,907,521	104%	2,466,754	2,468,282	100%	1.04	51%	41%	1.22	6.3%	6.2%
	2012	5,390,584	6,143,777	114%	2,214,982	2,486,187	112%	1.02	53%	43%	1.23	6.2%	6.2%
Projected Future Experience (40 Years)	2013	5,150,324	6,271,521	122%	1,984,897	2,501,782	126%	0.97	56%	45%	1.25	5.9%	6.0%
	2014	5,004,960	6,573,647	131%	1,773,471	2,512,175	142%	0.93	58%	46%	1.26	5.9%	5.9%
	2015	4,734,137	6,824,604	144%	1,579,582	2,515,837	159%	0.91	60%	48%	1.27	5.8%	5.8%
	2016	4,410,500	7,022,130	159%	1,402,343	2,511,497	179%	0.89	63%	49%	1.28	5.7%	5.7%
	2017	4,031,217	7,160,801	178%	1,240,776	2,497,744	201%	0.88	65%	50%	1.29	5.6%	5.6%
	2018	3,665,549	7,240,602	198%	1,093,931	2,473,595	226%	0.87	67%	52%	1.30	5.5%	5.5%
	2019	3,315,065	7,257,046	219%	960,886	2,438,922	254%	0.86	70%	53%	1.31	5.4%	5.4%
	2020	2,981,193	7,207,171	242%	840,745	2,393,773	285%	0.85	72%	54%	1.32	5.3%	5.3%
	2021	2,665,172	7,096,574	266%	732,634	2,337,831	319%	0.83	74%	55%	1.33	5.2%	5.2%
	2022	2,368,042	6,924,929	292%	635,703	2,271,110	357%	0.82	76%	56%	1.34	5.1%	5.2%
	2023	2,090,604	6,688,023	320%	549,125	2,193,929	400%	0.80	78%	57%	1.35	5.1%	5.1%
	2024	1,833,480	6,390,172	349%	472,097	2,106,863	446%	0.78	79%	58%	1.36	5.0%	5.1%
	2025	1,596,963	6,047,029	379%	403,852	2,010,766	498%	0.76	81%	59%	1.36	5.0%	5.0%
	2026	1,381,179	5,668,748	410%	343,656	1,906,911	555%	0.74	82%	60%	1.37	5.0%	5.0%
	2027	1,185,956	5,259,730	444%	290,812	1,796,934	618%	0.72	83%	61%	1.37	4.9%	5.0%
	2028	1,010,827	4,833,409	478%	244,656	1,682,572	688%	0.70	84%	61%	1.38	4.9%	4.9%
	2029	855,139	4,408,566	516%	204,559	1,565,445	765%	0.67	85%	62%	1.38	4.9%	4.9%
	2030	718,000	3,995,190	556%	169,931	1,446,750	851%	0.65	86%	62%	1.38	4.9%	4.9%
	2031	598,389	3,601,756	602%	140,216	1,328,183	947%	0.64	87%	63%	1.38	4.9%	4.9%
	2032	495,041	3,230,258	653%	114,891	1,211,526	1054%	0.62	88%	63%	1.39	4.9%	4.9%
	2033	406,626	2,887,670	710%	93,462	1,097,698	1174%	0.60	88%	64%	1.39	4.8%	4.8%
	2034	331,677	2,575,962	777%	75,465	987,877	1309%	0.59	89%	64%	1.39	4.8%	4.8%
	2035	268,737	2,293,796	854%	60,470	882,998	1460%	0.58	89%	64%	1.39	4.8%	4.8%
	2036	216,360	2,040,920	943%	48,077	783,343	1629%	0.58	89%	64%	1.39	4.8%	4.8%
	2037	173,141	1,812,171	1047%	37,922	689,525	1818%	0.58	90%	65%	1.39	4.8%	4.8%
	2038	137,761	1,603,994	1164%	29,672	601,922	2029%	0.57	90%	65%	1.39	4.8%	4.8%
	2039	109,040	1,412,968	1296%	23,026	520,952	2262%	0.57	90%	65%	1.39	4.8%	4.8%
	2040	85,864	1,239,890	1444%	17,718	446,562	2520%	0.57	90%	65%	1.39	4.8%	4.8%
	2041	67,280	1,082,573	1609%	13,515	378,897	2804%	0.57	91%	65%	1.39	4.8%	4.8%
	2042	52,481	941,880	1795%	10,215	318,157	3115%	0.58	91%	65%	1.39	4.7%	4.7%
	2043	40,762	816,040	2002%	7,646	264,080	3454%	0.58	91%	65%	1.39	4.7%	4.7%
	2044	31,508	700,881	2224%	5,665	216,575	3823%	0.58	91%	65%	1.39	4.7%	4.7%
	2045	24,240	598,299	2468%	4,151	175,275	4223%	0.58	91%	65%	1.39	4.7%	4.7%
	2046	18,566	509,693	2745%	3,004	139,903	4657%	0.59	91%	65%	1.39	4.7%	4.7%
	2047	14,160	434,037	3065%	2,145	109,921	5124%	0.60	91%	65%	1.39	4.7%	4.7%
	2048	10,750	369,764	3440%	1,509	84,878	5624%	0.61	91%	65%	1.39	4.7%	4.7%
	2049	8,112	314,588	3878%	1,044	64,426	6169%	0.63	91%	65%	1.40	4.7%	4.7%
	2050	6,095	267,452	4388%	710	48,025	6769%	0.65	91%	65%	1.40	4.7%	4.7%
	2051	4,566	227,549	4984%	473	35,131	7435%	0.67	91%	65%	1.40	4.7%	4.7%
	2052	3,406	192,844	5661%	308	25,161	8174%	0.69	91%	65%	1.40	4.7%	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Exhibit V
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.0%	6.0%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.0%	6.0%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%	6.0%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.92	6.0%	6.0%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.05	6.1%	6.1%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	1.00	6.2%	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.20	6.2%	6.2%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	21%	1.04	6.3%	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	21%	0.99	6.4%	6.4%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.97	6.5%	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.73	6.5%	6.5%
	2002	5,768,244	1,385,369	24%	5,649,142	1,701,282	30%	0.80	19%	25%	0.75	6.5%	6.5%
	2003	6,446,572	4,130,575	64%	5,902,815	2,018,187	34%	1.87	28%	27%	1.05	6.6%	6.6%
	2004	6,763,102	3,982,128	59%	5,718,127	2,245,508	39%	1.50	33%	29%	1.16	6.6%	6.6%
	2005	6,564,809	4,605,207	70%	5,007,322	2,363,168	47%	1.49	38%	31%	1.24	6.5%	6.5%
	2006	6,878,711	4,031,790	59%	4,367,372	2,419,373	55%	1.06	40%	33%	1.24	6.5%	6.5%
	2007	6,903,524	5,547,314	80%	3,853,130	2,438,245	63%	1.27	44%	35%	1.28	6.5%	6.5%
	2008	6,663,136	3,852,914	58%	3,423,456	2,439,746	71%	0.81	45%	36%	1.24	6.5%	6.4%
	2009	6,339,928	2,906,197	46%	3,060,172	2,441,734	80%	0.57	45%	38%	1.19	6.4%	6.4%
	2010	6,033,452	5,461,179	91%	2,745,633	2,451,903	89%	1.01	48%	40%	1.20	6.3%	6.3%
	2011	5,670,847	5,907,521	104%	2,466,754	2,468,282	100%	1.04	51%	41%	1.22	6.3%	6.2%
	2012	5,390,584	6,143,777	114%	2,214,982	2,486,187	112%	1.02	53%	43%	1.23	6.2%	6.2%
Projected Future Experience (40 Years)	2013	5,150,324	6,271,521	122%	1,984,897	2,501,782	126%	0.97	56%	45%	1.25	5.9%	6.0%
	2014	5,528,603	6,551,321	118%	1,773,471	2,512,175	142%	0.84	58%	46%	1.25	5.9%	5.9%
	2015	5,712,654	6,776,861	119%	1,579,582	2,515,837	159%	0.74	60%	48%	1.26	5.8%	5.8%
	2016	5,374,283	6,970,651	130%	1,402,343	2,511,497	179%	0.72	62%	49%	1.26	5.7%	5.7%
	2017	4,978,255	7,105,789	143%	1,240,776	2,497,744	201%	0.71	64%	50%	1.27	5.6%	5.6%
	2018	4,526,682	7,181,017	159%	1,093,931	2,473,595	226%	0.70	66%	52%	1.27	5.5%	5.5%
	2019	4,093,861	7,193,451	176%	960,886	2,438,922	254%	0.69	68%	53%	1.28	5.4%	5.4%
	2020	3,681,552	7,140,244	194%	840,745	2,393,773	285%	0.68	70%	54%	1.29	5.3%	5.3%
	2021	3,291,290	7,027,005	214%	732,634	2,337,831	319%	0.67	71%	55%	1.29	5.2%	5.2%
	2022	2,924,357	6,853,493	234%	635,703	2,271,110	357%	0.66	73%	56%	1.30	5.1%	5.2%
	2023	2,581,742	6,615,645	256%	549,125	2,193,929	400%	0.64	75%	57%	1.30	5.1%	5.1%
	2024	2,264,212	6,317,827	279%	472,097	2,106,863	446%	0.63	76%	58%	1.31	5.0%	5.1%
	2025	1,972,131	5,975,598	303%	403,852	2,010,766	498%	0.61	78%	59%	1.31	5.0%	5.0%
	2026	1,705,654	5,599,054	328%	343,656	1,906,911	555%	0.59	79%	60%	1.32	5.0%	5.0%
	2027	1,464,569	5,192,546	355%	290,812	1,796,934	618%	0.57	80%	61%	1.32	4.9%	5.0%
	2028	1,248,297	4,769,388	382%	244,656	1,682,572	688%	0.56	81%	61%	1.32	4.9%	4.9%
	2029	1,056,034	4,348,125	412%	204,559	1,565,445	765%	0.54	82%	62%	1.32	4.9%	4.9%
	2030	886,676	3,938,614	444%	169,931	1,446,750	851%	0.52	83%	62%	1.33	4.9%	4.9%
	2031	738,966	3,549,175	480%	140,216	1,328,183	947%	0.51	83%	63%	1.33	4.9%	4.9%
	2032	611,339	3,181,721	520%	114,891	1,211,526	1054%	0.49	84%	63%	1.33	4.9%	4.9%
	2033	502,154	2,843,091	566%	93,462	1,097,698	1174%	0.48	85%	64%	1.33	4.8%	4.8%
	2034	409,596	2,535,190	619%	75,465	987,877	1309%	0.47	85%	64%	1.33	4.8%	4.8%
	2035	331,871	2,256,652	680%	60,470	882,998	1460%	0.47	85%	64%	1.33	4.8%	4.8%
	2036	267,189	2,007,163	751%	48,077	783,343	1629%	0.46	86%	64%	1.33	4.8%	4.8%
	2037	213,817	1,781,610	833%	37,922	689,525	1818%	0.46	86%	65%	1.33	4.8%	4.8%
	2038	170,125	1,576,464	927%	29,672	601,922	2029%	0.46	86%	65%	1.33	4.8%	4.8%
	2039	134,656	1,388,334	1031%	23,026	520,952	2262%	0.46	86%	65%	1.33	4.8%	4.8%
	2040	106,035	1,217,964	1149%	17,718	446,562	2520%	0.46	87%	65%	1.33	4.8%	4.8%
	2041	83,086	1,063,181	1280%	13,515	378,897	2804%	0.46	87%	65%	1.33	4.8%	4.8%
	2042	64,810	924,810	1427%	10,215	318,157	3115%	0.46	87%	65%	1.33	4.7%	4.7%
	2043	50,338	801,095	1591%	7,646	264,080	3454%	0.46	87%	65%	1.33	4.7%	4.7%
	2044	38,910	687,928	1768%	5,665	216,575	3823%	0.46	87%	65%	1.33	4.7%	4.7%
	2045	29,934	587,150	1961%	4,151	175,275	4223%	0.46	87%	65%	1.33	4.7%	4.7%
	2046	22,927	500,124	2181%	3,004	139,903	4657%	0.47	87%	65%	1.33	4.7%	4.7%
	2047	17,487	425,833	2435%	2,145	109,921	5124%	0.48	87%	65%	1.33	4.7%	4.7%
	2048	13,276	362,733	2732%	1,509	84,878	5624%	0.49	87%	65%	1.33	4.7%	4.7%
	2049	10,018	308,573	3080%	1,044	64,426	6169%	0.50	87%	65%	1.34	4.7%	4.7%
	2050	7,527	262,314	3485%	710	48,025	6769%	0.51	87%	65%	1.34	4.7%	4.7%
	2051	5,638	223,160	3958%	473	35,131	7435%	0.53	87%	65%	1.34	4.7%	4.7%
	2052	4,207	189,112	4496%	308	25,161	8174%	0.55	87%	65%	1.34	4.7%	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Exhibit VIa
The Pyramid Life Insurance Company
Original Pricing Assumptions

Original Pricing Assumptions

Mortality:	1983 GAM Table with selection was used for forms C71, C72, C76, C77, and C78
	110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81
Voluntary Termination Rates:	See Exhibit VIb for detail regarding original pricing lapse assumptions.
Morbidity:	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.
Interest Rate:	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78
	6% was used for forms C79 and C81

Exhibit VIb
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, and C78

Male, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	28.0%	26.0%	25.0%	23.0%	14.0%	18.0%	23.0%	25.0%
2	20.0%	19.0%	18.0%	14.0%	8.0%	11.0%	14.0%	18.0%
3	18.0%	17.0%	15.0%	12.0%	6.0%	9.0%	12.0%	15.0%
4	17.0%	16.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
5	16.0%	15.0%	13.0%	10.0%	5.0%	7.0%	10.0%	13.0%
6	15.0%	14.0%	12.0%	9.0%	4.0%	6.0%	9.0%	12.0%
7	14.0%	12.0%	11.0%	7.0%	4.0%	5.0%	7.0%	11.0%
8	13.0%	11.0%	10.0%	6.0%	4.0%	4.0%	6.0%	10.0%
9	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
10	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
11+	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%

Female, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	29.0%	28.0%	26.0%	24.0%	15.0%	20.0%	24.0%	26.0%
2	21.0%	20.0%	19.0%	15.0%	9.0%	12.0%	15.0%	19.0%
3	19.0%	18.0%	17.0%	13.0%	7.0%	11.0%	13.0%	17.0%
4	18.0%	17.0%	16.0%	12.0%	6.0%	10.0%	12.0%	16.0%
5	17.0%	16.0%	15.0%	11.0%	6.0%	8.0%	11.0%	15.0%
6	16.0%	15.0%	14.0%	10.0%	5.0%	7.0%	10.0%	14.0%
7	15.0%	14.0%	12.0%	9.0%	5.0%	6.0%	9.0%	12.0%
8	14.0%	13.0%	11.0%	8.0%	4.0%	5.0%	8.0%	11.0%
9	11.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
10	12.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
11+	12.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, and C78 (continued)

Male, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	22.0%	21.0%	20.0%	19.0%	11.0%	15.0%	19.0%	20.0%
2	16.0%	15.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
3	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
4	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
5	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
6	11.0%	10.0%	9.0%	6.0%	3.0%	4.0%	6.0%	9.0%
7	10.0%	9.0%	8.0%	5.0%	3.0%	4.0%	5.0%	8.0%
8	9.0%	8.0%	7.0%	4.0%	3.0%	3.0%	4.0%	7.0%
9	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
10	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
11+	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%

Female, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	23.0%	22.0%	21.0%	20.0%	12.0%	16.0%	20.0%	21.0%
2	17.0%	16.0%	15.0%	12.0%	7.0%	9.0%	12.0%	15.0%
3	15.0%	14.0%	13.0%	10.0%	5.0%	8.0%	10.0%	13.0%
4	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
5	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
6	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
7	11.0%	10.0%	9.0%	6.0%	4.0%	4.0%	6.0%	9.0%
8	10.0%	9.0%	8.0%	5.0%	3.0%	3.0%	5.0%	8.0%
9	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
10	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
11+	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, and C78 (continued)

Male, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	19.0%	18.0%	18.0%	16.0%	10.0%	13.0%	16.0%	18.0%
2	13.0%	13.0%	12.0%	9.0%	6.0%	7.0%	9.0%	12.0%
3	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
4	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
5	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
6	9.0%	8.0%	8.0%	5.0%	2.0%	4.0%	5.0%	8.0%
7	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
8	7.0%	7.0%	6.0%	4.0%	2.0%	2.0%	4.0%	6.0%
9	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
10	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
11+	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%

Female, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	20.0%	19.0%	18.0%	17.0%	10.0%	14.0%	17.0%	18.0%
2	14.0%	13.0%	13.0%	10.0%	6.0%	8.0%	10.0%	13.0%
3	12.0%	12.0%	11.0%	9.0%	5.0%	7.0%	9.0%	11.0%
4	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
5	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
6	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
7	9.0%	8.0%	7.0%	5.0%	3.0%	4.0%	5.0%	7.0%
8	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
9	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
10	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
11+	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C79 and C81							
Policy Year	Lapse Rates						
	Issue Age						
	< 57	57 - 61	62 - 66	67 - 71	72 - 76	77 - 81	82+
1	23.0%	22.0%	21.0%	19.0%	17.0%	15.0%	13.0%
2	16.0%	15.0%	14.0%	12.0%	10.0%	8.0%	7.0%
3	13.0%	12.0%	11.0%	10.0%	9.0%	7.0%	6.5%
4	11.5%	11.0%	10.0%	9.0%	8.0%	6.5%	6.0%
5	10.0%	10.0%	9.5%	8.5%	7.5%	6.0%	6.0%
6	9.0%	9.0%	9.0%	8.0%	7.0%	6.0%	6.0%
7	8.0%	8.0%	8.0%	7.0%	6.5%	6.0%	6.0%
8	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%	6.0%
9+	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Exhibit VII
The Pyramid Life Insurance Company
58/85 Test After 26% Increase
Nationwide Experience
Policy Forms C71, C72, C76, C77, C78, C79 and C81

1	Accumulated value of initial earned premium	110,174,564	x	58%	=	63,901,247
2a	Accumulated value of earned premium	117,228,669				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	7,054,104	x	85%	=	5,995,989
3	Present value of future projected initial earned premium	28,970,056	x	58%	=	16,802,632
4a	Present value of future projected premium	46,319,509				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	17,349,453	x	85%	=	14,747,035
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**101,446,903**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					64,518,887
6b	Present value of future projected incurred claims without the inclusion of active life reserves					102,659,522
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**167,178,409**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at an average maximum valuation interest rate for contract reserves of 4.5% that uses the premium by issue year as weights.

The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience

Administrative Office: P.O. Box 413547, Pensacola, Florida 32591-3547

A STOCK COMPANY

CONTINGENT BENEFITS UPON LAPSE ENDORSEMENT

According to Your application for the Long-Term Care Policy indicates You have rejected the Nonforfeiture Benefit Rider. Therefore, this Endorsement is added to and made part of Your policy.

The options described in the **BENEFITS** section of this Endorsement will be offered to You in the event We increase the premium rates of Your Policy as described in the **PREMIUMS SUBJECT TO CHANGE** provision in Your Policy and the rate increase results in a cumulative increase of annual premium equal to or exceeding the percentage of Your initial annual premium set forth in the **TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE.** This table is based on Your age when the Policy was originally issued.

BENEFITS

On or before a substantial increase in premium as described in the **TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE,** We shall:

1. offer You the option to reduce Your policy benefits provided by Your current coverage without the requirement of additional underwriting so that Your required premium payments are not increased; or
2. offer You the option to convert Your coverage to a paid-up status with a Nonforfeiture Shortened Benefit Amount that provides paid-up Long-Term Care insurance coverage after lapse.

The above options may be elected at any time within the one-hundred-twenty (120)-day period of the due date of the premium increase. We will notify You that a default or lapse at any time during the one-hundred-twenty (120)-day period shall be deemed to be the election of the offer to convert Your coverage to paid-up status with a Nonforfeiture Shortened Benefit Amount.

The Maximum Daily Benefit Amount in effect at the time of lapse will be the current Maximum Daily Benefit Amount in effect and will not be increased under this option.

The Nonforfeiture Shortened Benefit Amount is available upon issuance of the Policy and will be the greater of:

1. thirty times the Maximum Daily Benefit Amount paid for Long-Term Care at the time of lapse; or
2. one-hundred percent (100%) of the sum of all premiums paid for the Policy to which this Endorsement is attached and all other attached riders paid as of the date of lapse. This includes any premiums paid prior to any change in benefits.

In no event will benefits paid under the base Policy and any attached riders prior to the date of lapse plus benefits paid under this Endorsement exceed the maximum benefits available under the Policy that were available at the time of lapse.

The Nonforfeiture Shortened Benefit Amount may be used for all care and services qualifying for benefits under the terms of the Long-Term Care Insurance Policy, up to the limits specified in the Policy.

TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE TABLE

Issue Age	Percent Increase Over Initial Premium
29 and under	200%
30-34	190%
35-39	170%
40-44	150%
45-49	130%
50-54	110%
55-59	90%
60	70%
61	66%
62	62%
63	58%
64	54%
65	50%
66	48%
67	46%
68	44%
69	42%
70	40%
71	38%
72	36%
73	34%
74	32%
75	30%
76	28%
77	26%
78	24%
79	22%
80	20%
81	19%
82	18%
83	17%
84	16%
85	15%
86	14%
87	13%
88	12%
89	11%
90 and over	10%

Signed on the Rider Effective Date by:

Secretary

President

The Pyramid Life Insurance Company
Address: 1001 Heathrow Park Lane, Lake Mary, FL 32746

Actuarial Memorandum
April 21, 2015

Product	Number
Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

These policy forms were issued in Virginia by The Pyramid Life Insurance Company (Pyramid Life) from February 1989 through July 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the rate increase requested on the above-listed products meets the minimum requirements of your jurisdiction and demonstrating compliance with its loss ratio and rate stability regulations. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policy forms providing benefits for nursing home and home health care to insureds meeting certain benefit eligibility requirements. Specific benefits vary by form.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only. The above-listed policy forms are no longer being sold in the market. The premium change will apply to the base forms and all riders associated with the base forms. The premium change will apply to any guaranteed purchase option elections that have occurred to date. The rate increase also applies to the rate schedule for future guaranteed purchase options.

5. Actuarial Assumptions

a. Morbidity. The morbidity assumption was developed by creating claim costs from the Milliman 2011 *Long-Term Care Guidelines (LTCGs)* for each policy form or group of policy forms with similar plan designs. The *LTCGs* provide a flexible, but consistent, basis for the determination of claim costs for a wide variety of long-term care benefit packages. These rating structures can be used to anticipate future claim levels, evaluate past experience, and establish inter-relationships between different long-term care coverages. Milliman analyzed nearly $11.5 billion in long-term care insurance incurred claims to develop these *LTCGs*.

Salvage factors were applied to the claim costs to reflect the difference between actual charge levels and the daily benefit amount.

The claim costs, reflecting a salvage factor adjustment, were then used to project the December 31, 2012 in force. The projected incurred claims were compared to actual experience. A scalar experience adjustment of 75% was applied to all claim costs based on this comparison. This adjustment was made to reflect that actual historical experience has been running better than the *LTCGs'* estimate. The adjustment was developed by inspection of the progression of the historical to projected values and smoothed the transition of annual loss ratios from the historical period to the projection period.

b. Persistency. The mortality assumption for these policy forms is 95% of the 1994 Group Annuitant Mortality Table (GAM) without selection or improvement. An ultimate lapse rate of 1.5% is used to project future experience for durations eight and later. These assumptions were selected based on the results of a termination study that analyzed experience for the most recent five years, and the associated credibility.

The following table provides the calendar year 2008 through 2012 experience used to determine the persistency assumption. The derived lapses are equal to 1 – (1 – total termination rate) / (1 – expected mortality rate). The expected mortality rate reflects the mortality assumption described above.

Calendar	Total Terminations			Expected Mortality		Derived Lapse	
Year	Exposure	Count	Rate	Count	Rate	Count	Rate
2008	4,225	183	4.3%	140	3.3%	43	1.1%
2009	4,042	186	4.6%	146	3.6%	40	1.0%
2010	3,856	194	5.0%	151	3.9%	43	1.2%
2011	3,662	243	6.6%	156	4.3%	87	2.5%
2012	3,419	185	5.4%	155	4.5%	30	0.9%
Total	19,204	991	5.2%	748	3.9%	243	1.3%

A credibility standard of a 90% confidence interval for the number of events with an error of plus or minus 5% was used. Based on these parameters, 1,082 terminations is the criterion for full credibility. The credibility percentage was determined as (Number of Terminations / 1,082)$^{1/2}$.

c. Policyholder Behavior Due to the Rate Increase. In the year of the rate increase notification to policyholders, an additional 1% of in-force policyholders are assumed to lapse. An additional portion of policyholders is assumed to elect to reduce benefits resulting in a 1% reduction in premiums and benefits. We assume no increase in morbidity due to adverse selection from the rate increase.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commissions will not be paid on the increased premium.

The above assumptions are based on the experience of Pyramid Life, industry experience, and judgment. These assumptions are based on the nationwide experience of the particular policy forms in this filing and other similar policy forms where

appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate and do not include a margin for moderately adverse conditions. A provision for moderately adverse conditions was reflected in the target loss ratio used to determine the justified rate increase.

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

6. Marketing Method

The above-listed policy forms were marketed through independent agents and brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included the application, attending physician's statement, telephone interview, and face-to-face assessment. Each of the forms may have utilized various underwriting classes.

8. Premiums

Premiums are unisex and payable for life. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit increase option, premium mode, area, underwriting class, marital status, elimination period, maximum benefit, and optional coverages chosen. One policy form and riders other than for inflation protection and benefit increases account for less than 1% of total premium and have been excluded from the projected values.

9. Issue Age Range

Issue ages of in-force policies range from 32 to 85.

10. Area Factors

Area factors may have been used in pricing for the above-listed policy forms. It is assumed that the originally filed area factors remain appropriate.

11. Premium Modalization

The following table provides nationwide percent distributions (based on Pyramid Life's in-force count for the above-listed forms as of 12/31/2012) by premium payment mode:

Premium Mode	Percent Distribution
Annual	24%
Semi-Annual	4
Quarterly	5
Monthly	67

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits III and IV. Claim reserves as of December 31, 2012 have been discounted to the actual or assumed date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2012 have been allocated to a calendar year of incurral.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience of Pyramid Life, across the above-listed forms, is shown in Exhibit I and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The paid loss ratio is equal to paid claims divided by earned premium. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience is shown in Exhibit II. Please note that Virginia-specific experience is not considered fully credible, but is being provided as required by the rate revisions checklist. Historical earned premiums, incurred claims, and paid claims are not available on a Virginia-specific basis prior to 2005. Earned premiums and incurred claims prior to 2005 were estimated based on the portion of Virginia experience from 2005 through 2012 relative to nationwide for the above-listed forms. Paid claims prior to 2005 were estimated based on the Virginia-specific estimated incurred claims and the relationship between the nationwide incurred claims and paid claims.

The incurred loss ratio for each historical incurral year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

${}_{j}Pmt_{t}^{k}$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_{j}CR_{ValDate}^{k}$ = open claim reserve held on December 31, 2012 for claims incurred at time *k* in year *j*

${}_{j}IBNR_{ValDate}^{k}$ = incurred but not reported reserve as of December 31, 2012 attributable to claims assumed incurred at time *k* in year *j*

EP_{j} = earned premium in year *j*

ValDate = December 31, 2012

j = year of claim incurral

k = assumed or actual date of claim incurral

t = assumed or actual date of claim payment

v = 1 / 1.045 = 0.956938

Exhibits I and II also show future anticipated experience for calendar years 2013 to 2052, based on in-force experience as of December 31, 2012, using the assumptions in this filing.

Exhibits I and II reflect a summary of the historical and projected data for all experience columns providing the accumulated past, future, and lifetime values both without and with the proposed rate increase. Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate consistent with that assumed in the determination of premiums. These interest rates are shown in Exhibit VI.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. This exhibit reflects nationwide experience of all policy forms issued by Pyramid Life as certain components of this exhibit were not readily available for the above-listed forms alone. Exhibit IV provides similar information on a Virginia-specific basis. Please note that Virginia-specific experience is not consider fully credible, but is being provided as required by the rate revisions checklist. As defined by 14VAC5-130-70.B.6.d, the incurred loss ratio is equal to the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. Actual to Expected Experience

Exhibit V provides a comparison of the actual and expected nationwide experience of Pyramid Life across the above-listed forms and similar nationwide forms. The actual values are the same as those found in Exhibit I. The expected experience was developed by projecting the policies in force as of December 31, 2011 back to the year of issue using assumptions developed from actual experience. This proxy for the mix of business sold was then projected forward using the original pricing assumptions for each policy form or, if not available, the original pricing assumptions from another form that was issued during a similar era. Exhibit VI provides the original pricing assumptions that were used to develop the expected experience.

16. History of Previous Rate Revisions

In Virginia, there has been a 25% increase implemented on these forms. This increase was implemented in 2006. The Bureau approved a 37% rate increase in 2006 on policies subject to loss ratio regulation. However, a 25% rate increase was implemented on all policies. The Bureau was notified and this issue was resolved on July 14, 2014.

The projections in Exhibits I and V reflect the nationwide rate increases for each form, which average 35% and were filed by state departments of insurance from 2006 through May 2013.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

Pyramid Life is requesting the approval of a premium rate increase on the above-listed forms. The increase is needed due to higher persistency. The company believes that a 270% increase is needed to restore the lifetime loss ratio on this block of business to the level expected in original pricing, using an interest rate that is consistent with the company's investment earnings. This level of increase is also required to allow certification that no future premium rate increases are needed under moderately adverse conditions. The company prefers to lessen the impact of the rate increase on policyholders by phasing in the rate increase as it continues to monitor the experience. The company originally requested three annual 50% rate increases, for a cumulative rate increase of 238%, however, the company has agreed to reduce the rate increase to 26% based on correspondence with the Bureau. The company plans to continue to monitor the experience over the next year and then then assess additional increases needed on this block of business.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the 60% minimum required by loss ratio regulation. As required by 14VAC5-130-75, the lifetime loss ratio was calculated using an interest rate consistent with that assumed in the determination of premiums.

Company management has indicated that, if a 270% rate increase were implemented, no future premium rate increases would be anticipated unless experience is more than moderately adverse. Moderately adverse conditions are defined as a 15% increase in the *future* loss ratio. This is equivalent to an 8% increase in the lifetime loss ratio, due to any combination of deterioration in the experience from that expected using the current assumptions described in Section 5.

The 270% rate increase was determined by targeting a 65% lifetime loss ratio using current assumptions. The margin for moderately adverse experience is then an 8% deterioration in the lifetime loss ratio.

Exhibit VII provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The future projected incurred claims were increased by 15% from the projections in Exhibit I to reflect assumptions that include moderately adverse conditions (equates in an 8% deterioration in the lifetime loss ratio as described earlier in this section). Pursuant to 14VAC5-200-153.C.4, the present and accumulated values in Exhibit VII are determined at the average maximum valuation interest rate for contract reserves over the issue period, which is 4.5%. The values shown in Exhibit VII do not tie to those in Exhibit I because of differences in the interest rates used to accumulate and discount the values.

Current rate tables are enclosed with this memorandum. Additionally, corresponding rate tables reflecting the 26% increase are enclosed with this memorandum. The company is no longer issuing new business on any long-term care policy forms. Therefore, the requirement to cap the renewal premium rate schedules by the new business rate schedules is not applicable.

18. Pyramid Life Virginia Average Annual Premium (Annualized Premium Based on 2012 In-force)

Before Increase	$1,530
After Increase	$1,928

19. Proposed Effective Date

The rate increase will apply to policies on the next premium billing date on or after the effective date of the rate increase, following a 60-day policyholder notification period after approval.

20. Pyramid Life Nationwide Distribution of Business as of 12/31/2012 for the above-listed forms (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	1%
45-49	1
50-54	4
55-59	8
60-64	26
65-69	33
70-74	19
75-79	7
80+	1

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	75%
20-Day	2
90-Day	19
100-Day	2
180-Day	2

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	1%
2-Year	16
3-Year	0
4-Year	26
Lifetime	57

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	85%
Simple for Life 3%	0
Simple for Life 5%	0
Compound for 20 Years 5%	1
Compound for Life 5%	14
Guaranteed Purchase Option	0

By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	75%
Nursing Home Only	20
Home Care Only	5

21. Number of Insureds and Annualized Premium

Based on Pyramid Life's in-force count as of 12/31/2012, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide for the above-listed forms are:

Jurisdiction	Number of Insured	Annualized Premium*
Virginia	394	$602,781
Subject to Loss Ratio Regulation	361	$543,084
Subject to Rate Stability Regulation	33	$59,697
Nationwide	3,197	$5,822,031

**Assuming all premium increases previously filed by departments of insurance as of May 1, 2013 in both the state and nationwide have been implemented.*

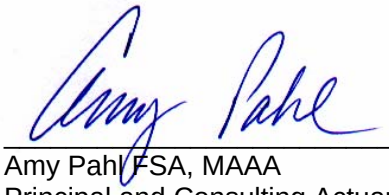
22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Universal American Financial Services, Inc., an affiliate company of the business, to prepare this memorandum on behalf of Pyramid Life and to render an opinion with regard to long-term care insurance rates. I am a Member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 and 18.

I have relied on data and other information provided by the company to develop this memorandum, including but not limited to management's view of when a change to the rate schedule may be considered, the seriatim in-force data, claim data, and the company's long-term earnings rate used in developing the exhibits. I have not audited or independently verified the data provided, but have reviewed it for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

Date: April 21, 2015

Exhibit I
The Pyramid Life Insurance Company
Nationwide Experience Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		105,063	0	8,061	0%	8%	6.0%	3.5100
	1992	151,789	0	14,337	0%	9%		502,025	0	47,417	0%	9%	6.0%	3.3074
	1993	188,843	0	25,451	0%	13%		594,948	0	80,182	0%	13%	6.1%	3.1505
	1994	227,543	0	40,930	0%	18%		672,981	0	121,053	0%	18%	6.0%	2.9576
	1995	391,329	1,400	87,554	0%	22%		1,103,836	3,949	246,967	0%	22%	6.1%	2.8207
	1996	571,602	15,065	107,231	3%	19%		1,531,141	40,355	287,239	3%	19%	6.2%	2.6787
	1997	833,177	31,170	318,692	4%	38%		2,117,147	79,205	809,813	4%	38%	6.2%	2.5411
	1998	1,350,701	41,362	246,916	3%	18%		3,284,283	100,573	600,386	3%	18%	6.3%	2.4315
	1999	2,636,949	29,107	515,708	1%	20%		6,113,192	67,478	1,195,556	1%	20%	6.4%	2.3183
	2000	3,902,433	101,382	846,348	3%	22%		8,556,769	222,298	1,855,766	3%	22%	6.5%	2.1927
	2001	4,997,550	211,078	307,320	4%	6%		10,334,223	436,478	635,495	4%	6%	6.5%	2.0679
	2002	5,768,244	257,912	1,385,369	4%	24%		11,223,749	501,841	2,695,628	4%	24%	6.5%	1.9458
	2003	6,446,572	340,929	4,130,575	5%	64%		11,793,387	623,552	7,554,737	5%	64%	6.6%	1.8294
	2004	6,763,102	1,494,115	3,982,128	22%	59%		11,610,635	2,563,013	6,830,967	22%	59%	6.6%	1.7168
	2005	6,564,809	2,218,679	4,605,207	34%	70%		10,563,719	3,566,976	7,403,803	34%	70%	6.5%	1.6091
	2006	6,878,711	2,920,837	4,031,790	42%	59%		10,376,145	4,402,306	6,077,861	42%	59%	6.5%	1.5084
	2007	6,903,524	3,432,451	5,547,314	50%	80%		9,761,424	4,849,854	7,838,821	50%	80%	6.5%	1.4140
	2008	6,663,136	4,364,061	3,852,914	65%	58%		8,832,011	5,780,950	5,104,751	65%	58%	6.5%	1.3255
	2009	6,339,928	5,208,256	2,906,197	82%	46%		7,880,094	6,469,484	3,609,578	82%	46%	6.4%	1.2429
	2010	6,033,452	5,291,346	5,461,179	88%	91%		7,036,896	6,167,994	6,365,869	88%	90%	6.3%	1.1663
	2011	5,670,847	5,293,831	5,907,521	93%	104%		6,212,556	5,797,268	6,470,135	93%	104%	6.3%	1.0955
	2012	5,390,584	5,576,998	6,143,777	103%	114%	3,195	5,554,255	5,745,500	6,329,558	103%	114%	6.2%	1.0304
Projected Future Experience	2013	5,150,324	5,804,597	6,271,521	113%	122%	2,997	5,003,949	5,640,661	6,095,636	113%	122%	5.9%	0.9716
	2014	5,004,960	5,899,352	6,573,647	118%	131%	2,800	4,595,007	5,418,695	6,041,489	118%	131%	5.9%	0.9181
	2015	4,734,137	6,178,537	6,824,604	131%	144%	2,606	4,115,368	5,375,128	5,941,974	131%	144%	5.8%	0.8693
	2016	4,410,500	6,497,542	7,022,130	147%	159%	2,415	3,637,418	5,362,540	5,802,988	147%	160%	5.7%	0.8247
	2017	4,031,217	6,656,046	7,160,801	165%	178%	2,228	3,159,957	5,221,715	5,627,041	165%	178%	5.6%	0.7839
	2018	3,665,549	7,011,868	7,240,602	191%	198%	2,046	2,735,869	5,238,463	5,419,504	191%	198%	5.5%	0.7464
	2019	3,315,065	7,246,974	7,257,046	219%	219%	1,869	2,359,481	5,163,532	5,180,978	219%	220%	5.4%	0.7117
	2020	2,981,193	7,382,997	7,207,171	248%	242%	1,699	2,025,768	5,022,684	4,912,570	248%	243%	5.3%	0.6795
	2021	2,665,172	7,432,035	7,096,574	279%	266%	1,537	1,730,434	4,831,261	4,621,224	279%	267%	5.2%	0.6493
	2022	2,368,042	7,403,077	6,924,929	313%	292%	1,382	1,469,853	4,600,641	4,309,693	313%	293%	5.1%	0.6207
	2023	2,090,604	7,301,155	6,688,023	349%	320%	1,235	1,240,844	4,338,491	3,978,471	350%	321%	5.1%	0.5935
	2024	1,833,480	7,128,946	6,390,172	389%	349%	1,098	1,040,655	4,050,710	3,633,490	389%	349%	5.0%	0.5676
	2025	1,596,963	6,892,753	6,047,029	432%	379%	970	866,789	3,745,055	3,286,561	432%	379%	5.0%	0.5428
	2026	1,381,179	6,601,574	5,668,748	478%	410%	851	716,901	3,429,845	2,945,098	478%	411%	5.0%	0.5190
	2027	1,185,956	6,264,045	5,259,730	528%	444%	743	588,670	3,112,059	2,612,321	529%	444%	4.9%	0.4964
	2028	1,010,827	5,888,769	4,833,409	583%	478%	644	479,821	2,797,649	2,295,106	583%	478%	4.9%	0.4747
	2029	855,139	5,487,419	4,408,566	642%	516%	554	388,190	2,493,023	2,001,532	642%	516%	4.9%	0.4539
	2030	718,000	5,073,284	3,995,190	707%	556%	474	311,706	2,204,200	1,734,458	707%	556%	4.9%	0.4341
	2031	598,389	4,657,681	3,601,756	778%	602%	403	248,444	1,935,308	1,495,435	779%	602%	4.9%	0.4152
	2032	495,041	4,249,689	3,230,258	858%	653%	341	196,573	1,688,780	1,282,859	859%	653%	4.9%	0.3971
	2033	406,626	3,856,506	2,887,670	948%	710%	287	154,429	1,465,778	1,097,026	949%	710%	4.8%	0.3798
	2034	331,677	3,483,919	2,575,962	1050%	777%	240	120,481	1,266,566	936,183	1051%	777%	4.8%	0.3632
	2035	268,737	3,136,034	2,293,796	1167%	854%	199	93,373	1,090,572	797,540	1168%	854%	4.8%	0.3475
	2036	216,360	2,814,843	2,040,920	1301%	943%	165	71,909	936,416	678,937	1302%	944%	4.8%	0.3324
	2037	173,141	2,520,589	1,812,171	1456%	1047%	136	55,048	802,202	576,802	1457%	1048%	4.8%	0.3179
	2038	137,761	2,251,762	1,603,994	1635%	1164%	112	41,901	685,638	488,513	1636%	1166%	4.8%	0.3042
	2039	109,040	2,005,986	1,412,968	1840%	1296%	91	31,729	584,415	411,772	1842%	1298%	4.8%	0.2910
	2040	85,864	1,781,467	1,239,890	2075%	1444%	75	23,905	496,615	345,767	2077%	1446%	4.8%	0.2784
	2041	67,280	1,576,784	1,082,573	2344%	1609%	61	17,922	420,614	288,911	2347%	1612%	4.8%	0.2664
	2042	52,481	1,390,835	941,880	2650%	1795%	49	13,376	355,034	240,555	2654%	1798%	4.7%	0.2549
	2043	40,762	1,222,671	816,040	3000%	2002%	40	9,941	298,677	199,445	3005%	2006%	4.7%	0.2439
	2044	31,508	1,070,614	700,881	3398%	2224%	32	7,352	250,276	163,900	3404%	2229%	4.7%	0.2333
	2045	24,240	933,169	598,299	3850%	2468%	26	5,412	208,749	133,863	3857%	2473%	4.7%	0.2233
	2046	18,566	809,845	509,693	4362%	2745%	21	3,966	173,350	109,107	4371%	2751%	4.7%	0.2136
	2047	14,160	700,161	434,037	4945%	3065%	16	2,894	143,402	88,886	4955%	3071%	4.7%	0.2044
	2048	10,750	603,507	369,764	5614%	3440%	13	2,102	118,265	72,422	5626%	3445%	4.7%	0.1956
	2049	8,112	518,984	314,588	6397%	3878%	10	1,518	97,298	58,912	6410%	3881%	4.7%	0.1871
	2050	6,095	445,313	267,452	7306%	4388%	8	1,091	79,856	47,880	7320%	4389%	4.7%	0.1790
	2051	4,566	381,319	227,549	8352%	4984%	7	782	65,394	38,933	8366%	4981%	4.7%	0.1712
	2052	3,406	325,675	192,844	9561%	5661%	5	558	53,402	31,529	9575%	5653%	4.7%	0.1637
	Past	84,704,757	36,829,978	50,466,755	43%	60%		135,760,477	47,419,074	72,169,646	35%	53%		
	Future	52,102,869	158,888,324	142,024,878	305%	273%	30,482	37,571,385	91,262,962	86,025,312	243%	229%		
	Lifetime	136,807,626	195,718,302	192,491,633	143%	141%		173,331,863	138,682,037	158,194,958	80%	91%		

Exhibit I
The Pyramid Life Insurance Company
Nationwide Experience After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		105,063	0	8,061	0%	8%	6.0%	3.5100
	1992	151,789	0	14,337	0%	9%		502,025	0	47,417	0%	9%	6.0%	3.3074
	1993	188,843	0	25,451	0%	13%		594,948	0	80,182	0%	13%	6.1%	3.1505
	1994	227,543	0	40,930	0%	18%		672,981	0	121,053	0%	18%	6.0%	2.9576
	1995	391,329	1,400	87,554	0%	22%		1,103,836	3,949	246,967	0%	22%	6.1%	2.8207
	1996	571,602	15,065	107,231	3%	19%		1,531,141	40,355	287,239	3%	19%	6.2%	2.6787
	1997	833,177	31,170	318,692	4%	38%		2,117,147	79,205	809,813	4%	38%	6.2%	2.5411
	1998	1,350,701	41,362	246,916	3%	18%		3,284,283	100,573	600,386	3%	18%	6.3%	2.4315
	1999	2,636,949	29,107	515,708	1%	20%		6,113,192	67,478	1,195,556	1%	20%	6.4%	2.3183
	2000	3,902,433	101,382	846,348	3%	22%		8,556,769	222,298	1,855,766	3%	22%	6.5%	2.1927
	2001	4,997,550	211,078	307,320	4%	6%		10,334,223	436,478	635,495	4%	6%	6.5%	2.0679
	2002	5,768,244	257,912	1,385,369	4%	24%		11,223,749	501,841	2,695,628	4%	24%	6.5%	1.9458
	2003	6,446,572	340,929	4,130,575	5%	64%		11,793,387	623,552	7,554,737	5%	64%	6.6%	1.8294
	2004	6,763,102	1,494,115	3,982,128	22%	59%		11,610,635	2,563,013	6,830,967	22%	59%	6.6%	1.7168
	2005	6,564,809	2,218,679	4,605,207	34%	70%		10,563,719	3,566,976	7,403,803	34%	70%	6.5%	1.6091
	2006	6,878,711	2,920,837	4,031,790	42%	59%		10,376,145	4,402,306	6,077,861	42%	59%	6.5%	1.5084
	2007	6,903,524	3,432,451	5,547,314	50%	80%		9,761,424	4,849,854	7,838,821	50%	80%	6.5%	1.4140
	2008	6,663,136	4,364,061	3,852,914	65%	58%		8,832,011	5,780,950	5,104,751	65%	58%	6.5%	1.3255
	2009	6,339,928	5,208,256	2,906,197	82%	46%		7,880,094	6,469,484	3,609,578	82%	46%	6.4%	1.2429
	2010	6,033,452	5,291,346	5,461,179	88%	91%		7,036,896	6,167,994	6,365,869	88%	90%	6.3%	1.1663
	2011	5,670,847	5,293,831	5,907,521	93%	104%		6,212,556	5,797,268	6,470,135	93%	104%	6.3%	1.0955
	2012	5,390,584	5,576,998	6,143,777	103%	114%	3,195	5,554,255	5,745,500	6,329,558	103%	114%	6.2%	1.0304
Projected Future Experience	2013	5,150,324	5,804,597	6,271,521	113%	122%	2,997	5,003,949	5,640,661	6,095,636	113%	122%	5.9%	0.9716
	2014	5,528,603	5,899,352	6,551,321	107%	118%	2,774	5,075,354	5,418,695	6,020,986	107%	119%	5.9%	0.9180
	2015	5,712,654	6,157,636	6,776,861	108%	119%	2,581	4,965,618	5,356,948	5,900,417	108%	119%	5.8%	0.8692
	2016	5,374,283	6,452,485	6,970,651	120%	130%	2,390	4,431,926	5,325,351	5,760,467	120%	130%	5.7%	0.8247
	2017	4,978,255	6,613,310	7,105,789	133%	143%	2,205	3,902,313	5,188,194	5,583,841	133%	143%	5.6%	0.7839
	2018	4,526,682	6,961,720	7,181,017	154%	159%	2,025	3,378,595	5,201,002	5,374,944	154%	159%	5.5%	0.7464
	2019	4,093,861	7,190,844	7,193,451	176%	176%	1,851	2,913,785	5,123,542	5,135,624	176%	176%	5.4%	0.7117
	2020	3,681,552	7,321,907	7,140,244	199%	194%	1,682	2,501,674	4,981,127	4,867,007	199%	195%	5.3%	0.6795
	2021	3,291,290	7,366,691	7,027,005	224%	214%	1,521	2,136,958	4,788,786	4,575,981	224%	214%	5.2%	0.6493
	2022	2,924,357	7,334,213	6,853,493	251%	234%	1,368	1,815,160	4,557,849	4,265,296	251%	235%	5.1%	0.6207
	2023	2,581,742	7,229,592	6,615,645	280%	256%	1,223	1,532,350	4,295,971	3,935,475	280%	257%	5.1%	0.5935
	2024	2,264,212	7,055,576	6,317,827	312%	279%	1,087	1,285,132	4,009,025	3,592,410	312%	280%	5.0%	0.5676
	2025	1,972,131	6,818,489	5,975,598	346%	303%	960	1,070,420	3,704,708	3,247,790	346%	303%	5.0%	0.5428
	2026	1,705,654	6,527,317	5,599,054	383%	328%	843	885,319	3,391,268	2,908,935	383%	329%	5.0%	0.5190
	2027	1,464,569	6,190,663	5,192,546	423%	355%	735	726,964	3,075,604	2,578,991	423%	355%	4.9%	0.4964
	2028	1,248,297	5,817,079	4,769,388	466%	382%	637	592,543	2,763,592	2,264,738	466%	382%	4.9%	0.4747
	2029	1,056,034	5,418,130	4,348,125	513%	412%	549	479,386	2,461,544	1,974,116	513%	412%	4.9%	0.4539
	2030	886,676	5,006,963	3,938,614	565%	444%	469	384,934	2,175,385	1,709,915	565%	444%	4.9%	0.4341
	2031	738,966	4,594,754	3,549,175	622%	480%	399	306,811	1,909,161	1,473,618	622%	480%	4.9%	0.4152
	2032	611,339	4,190,452	3,181,721	685%	520%	337	242,753	1,665,239	1,263,593	686%	521%	4.9%	0.3971
	2033	502,154	3,801,134	2,843,091	757%	566%	284	190,709	1,444,731	1,080,098	758%	566%	4.8%	0.3798
	2034	409,596	3,432,478	2,535,190	838%	619%	237	148,785	1,247,863	921,370	839%	619%	4.8%	0.3632
	2035	331,871	3,088,498	2,256,652	931%	680%	197	115,309	1,074,039	784,629	931%	680%	4.8%	0.3475
	2036	267,189	2,771,115	2,007,163	1037%	751%	163	88,802	921,867	667,710	1038%	752%	4.8%	0.3324
	2037	213,817	2,480,524	1,781,610	1160%	833%	135	67,980	789,450	567,076	1161%	834%	4.8%	0.3179
	2038	170,125	2,215,202	1,576,464	1302%	927%	111	51,744	674,504	480,129	1304%	928%	4.8%	0.3042
	2039	134,656	1,972,773	1,388,334	1465%	1031%	90	39,183	574,738	404,593	1467%	1033%	4.8%	0.2910
	2040	106,035	1,751,440	1,217,964	1652%	1149%	74	29,521	488,244	339,652	1654%	1151%	4.8%	0.2784
	2041	83,086	1,549,769	1,063,181	1865%	1280%	60	22,132	413,406	283,736	1868%	1282%	4.8%	0.2664
	2042	64,810	1,366,648	924,810	2109%	1427%	49	16,518	348,859	236,195	2112%	1430%	4.7%	0.2549
	2043	50,338	1,201,118	801,095	2386%	1591%	39	12,276	293,411	195,792	2390%	1595%	4.7%	0.2439
	2044	38,910	1,051,507	687,928	2702%	1768%	32	9,079	245,809	160,871	2707%	1772%	4.7%	0.2333
	2045	29,934	916,330	587,150	3061%	1961%	25	6,683	204,982	131,368	3067%	1966%	4.7%	0.2233
	2046	22,927	795,084	500,124	3468%	2181%	20	4,898	170,190	107,058	3475%	2186%	4.7%	0.2136
	2047	17,487	687,283	425,833	3930%	2435%	16	3,574	140,764	87,206	3938%	2440%	4.7%	0.2044
	2048	13,276	592,315	362,733	4462%	2732%	13	2,596	116,072	71,045	4471%	2737%	4.7%	0.1956
	2049	10,018	509,286	308,573	5084%	3080%	10	1,874	95,480	57,785	5094%	3083%	4.7%	0.1871
	2050	7,527	436,936	262,314	5805%	3485%	8	1,347	78,354	46,960	5816%	3485%	4.7%	0.1790
	2051	5,638	374,102	223,160	6635%	3958%	6	965	64,157	38,182	6646%	3955%	4.7%	0.1712
	2052	4,207	319,478	189,112	7595%	4496%	5	689	52,386	30,919	7606%	4489%	4.7%	0.1637
	Past	84,704,757	36,829,978	50,466,755	43%	60%		135,760,477	47,419,074	72,169,646	35%	53%		
	Future	62,275,080	157,264,789	140,501,525	253%	226%	30,211	44,446,610	90,472,956	85,222,152	204%	192%		
	Lifetime	146,979,836	194,094,767	190,968,279	132%	130%		180,207,088	137,892,030	157,391,798	77%	87%		

Exhibit II
The Pyramid Life Insurance Company
Virginia-Specific Experience Before Requested Increases
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1992*	16,706	0	1,302	0%	8%		55,253	0	4,307	0%	8%	6.0%	3.3074
	1993*	20,784	0	2,312	0%	11%		65,480	0	7,283	0%	11%	6.1%	3.1505
	1994*	25,044	0	3,718	0%	15%		74,069	0	10,995	0%	15%	6.0%	2.9576
	1995*	43,070	127	7,952	0%	18%		121,489	359	22,432	0%	18%	6.1%	2.8207
	1996*	62,911	1,368	9,740	2%	15%		168,518	3,665	26,089	2%	15%	6.2%	2.6787
	1997*	91,700	2,831	28,946	3%	32%		233,015	7,194	73,554	3%	32%	6.2%	2.5411
	1998*	148,659	3,757	22,427	3%	15%		361,471	9,135	54,532	3%	15%	6.3%	2.4315
	1999*	290,225	2,644	46,841	1%	16%		672,822	6,129	108,590	1%	16%	6.4%	2.3183
	2000*	429,505	9,208	76,872	2%	18%		941,764	20,191	168,556	2%	18%	6.5%	2.1927
	2001*	550,034	19,172	27,913	3%	5%		1,137,392	39,645	57,721	3%	5%	6.5%	2.0679
	2002*	634,857	23,426	125,831	4%	20%		1,235,294	45,581	244,840	4%	20%	6.5%	1.9458
	2003*	709,515	30,966	375,174	4%	53%		1,298,077	56,636	686,185	4%	53%	6.6%	1.8295
	2004*	744,352	135,708	361,690	18%	49%		1,278,169	232,794	620,446	18%	49%	6.6%	1.7172
	2005	673,841	200,514	826,563	30%	123%		1,084,680	322,367	1,328,867	30%	123%	6.6%	1.6097
	2006	710,525	182,637	1,079	26%	0%		1,072,152	275,265	1,626	26%	0%	6.5%	1.5090
	2007	763,448	228,813	557,288	30%	73%		1,079,853	323,271	787,345	30%	73%	6.5%	1.4144
	2008	740,328	311,972	150,501	42%	20%		981,636	413,195	199,332	42%	20%	6.5%	1.3259
	2009	715,478	503,636	382,112	70%	53%		889,598	625,530	474,594	70%	53%	6.4%	1.2434
	2010	687,079	381,112	382,856	55%	56%		801,586	444,213	446,246	55%	56%	6.4%	1.1667
	2011	665,259	430,242	465,849	65%	70%		728,957	471,117	510,110	65%	70%	6.3%	1.0957
	2012	632,359	416,752	698,983	66%	111%	394	651,621	429,328	720,148	66%	111%	6.2%	1.0305
Projected Future Experience	2013	584,499	613,207	624,937	105%	107%	371	567,869	595,924	607,484	105%	107%	5.9%	0.9715
	2014	548,520	555,321	674,391	101%	123%	350	503,509	510,075	620,017	101%	123%	5.9%	0.9179
	2015	512,657	599,197	720,342	117%	141%	328	445,490	521,230	627,528	117%	141%	5.8%	0.8690
	2016	477,037	642,935	762,435	135%	160%	306	393,168	530,588	630,497	135%	160%	5.7%	0.8242
	2017	441,801	719,502	798,951	163%	181%	285	345,988	564,388	628,254	163%	182%	5.6%	0.7831
	2018	407,108	775,657	828,917	191%	204%	264	303,457	579,315	620,786	191%	205%	5.5%	0.7454
	2019	373,129	820,259	851,699	220%	228%	243	265,129	584,164	608,292	220%	229%	5.4%	0.7106
	2020	340,040	854,641	865,638	251%	255%	222	230,614	581,070	590,188	252%	256%	5.3%	0.6782
	2021	308,016	879,075	870,460	285%	283%	202	199,580	571,116	566,925	286%	284%	5.2%	0.6480
	2022	277,228	893,305	865,276	322%	312%	183	171,727	554,852	538,567	323%	314%	5.2%	0.6194
	2023	247,838	897,448	850,814	362%	343%	165	146,807	533,023	506,148	363%	345%	5.1%	0.5924
	2024	219,996	891,516	826,655	405%	376%	147	124,625	506,330	470,015	406%	377%	5.1%	0.5665
	2025	193,838	875,788	793,529	452%	409%	131	105,011	475,623	431,199	453%	411%	5.0%	0.5417
	2026	169,474	850,937	753,776	502%	445%	115	87,802	441,885	391,460	503%	446%	5.0%	0.5181
	2027	146,989	818,305	710,091	557%	483%	101	72,828	406,320	352,464	558%	484%	5.0%	0.4955
	2028	126,440	779,335	662,395	616%	524%	88	59,912	370,021	314,286	618%	525%	4.9%	0.4738
	2029	107,849	735,044	611,441	682%	567%	76	48,872	333,720	277,329	683%	567%	4.9%	0.4532
	2030	91,204	686,871	559,209	753%	613%	65	39,528	298,216	242,509	754%	614%	4.9%	0.4334
	2031	76,464	636,779	509,885	833%	667%	55	31,695	264,397	211,458	834%	667%	4.9%	0.4145
	2032	63,555	586,621	463,678	923%	730%	47	25,198	232,955	183,929	924%	730%	4.9%	0.3965
	2033	52,379	537,568	419,588	1026%	801%	39	19,865	204,190	159,225	1028%	802%	4.8%	0.3792
	2034	42,813	490,109	377,304	1145%	881%	33	15,532	178,085	136,996	1147%	882%	4.8%	0.3628
	2035	34,714	444,831	338,346	1281%	975%	27	12,048	154,636	117,572	1283%	976%	4.8%	0.3471
	2036	27,935	402,543	304,047	1441%	1088%	22	9,276	133,894	101,121	1443%	1090%	4.8%	0.3321
	2037	22,319	363,416	271,965	1628%	1219%	18	7,091	115,672	86,571	1631%	1221%	4.8%	0.3177
	2038	17,716	327,195	241,824	1847%	1365%	15	5,386	99,665	73,670	1850%	1368%	4.8%	0.3040
	2039	13,975	293,345	212,430	2099%	1520%	12	4,066	85,518	61,940	2103%	1523%	4.8%	0.2910
	2040	10,967	261,496	184,694	2384%	1684%	10	3,054	72,965	51,551	2389%	1688%	4.8%	0.2785
	2041	8,563	231,609	159,034	2705%	1857%	8	2,283	61,860	42,486	2710%	1861%	4.7%	0.2665
	2042	6,655	203,697	135,461	3061%	2035%	6	1,698	52,078	34,633	3067%	2039%	4.7%	0.2552
	2043	5,149	177,820	114,311	3454%	2220%	5	1,258	43,519	27,965	3460%	2224%	4.7%	0.2443
	2044	3,964	153,921	94,928	3883%	2395%	4	927	36,059	22,219	3891%	2397%	4.7%	0.2338
	2045	3,037	131,848	77,272	4342%	2545%	3	680	29,567	17,307	4350%	2546%	4.7%	0.2239
	2046	2,315	111,680	62,230	4824%	2688%	2	496	23,972	13,335	4832%	2688%	4.7%	0.2143
	2047	1,755	93,689	50,212	5339%	2861%	2	360	19,249	10,293	5346%	2859%	4.7%	0.2052
	2048	1,322	78,008	40,605	5899%	3071%	1	260	15,342	7,962	5907%	3066%	4.7%	0.1964
	2049	989	64,513	32,593	6522%	3295%	1	186	12,144	6,113	6530%	3287%	4.7%	0.1880
	2050	732	52,876	25,536	7227%	3490%	1	132	9,526	4,582	7233%	3479%	4.7%	0.1800
	2051	535	42,886	19,838	8010%	3705%	1	92	7,394	3,405	8015%	3691%	4.7%	0.1723
	2052	387	34,407	15,272	8897%	3949%	0	64	5,677	2,507	8902%	3931%	4.7%	0.1649
	Past	9,355,677	2,884,888	4,555,950	31%	49%		14,932,898	3,725,617	6,553,799	25%	44%		
	Future	5,971,901	19,609,201	17,782,007	328%	298%	3,955	4,253,560	10,816,222	10,400,786	254%	245%		
	Lifetime	15,327,578	22,494,088	22,337,957	147%	146%		19,186,458	14,541,839	16,954,585	76%	88%		

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.

Exhibit II
The Pyramid Life Insurance Company
Virginia-Specific Experience After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest						
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1992*	16,706	0	1,302	0%	8%		55,253	0	4,307	0%	8%	6.0%	3.3074
	1993*	20,784	0	2,312	0%	11%		65,480	0	7,283	0%	11%	6.1%	3.1505
	1994*	25,044	0	3,718	0%	15%		74,069	0	10,995	0%	15%	6.0%	2.9576
	1995*	43,070	127	7,952	0%	18%		121,489	359	22,432	0%	18%	6.1%	2.8207
	1996*	62,911	1,368	9,740	2%	15%		168,518	3,665	26,089	2%	15%	6.2%	2.6787
	1997*	91,700	2,831	28,946	3%	32%		233,015	7,194	73,554	3%	32%	6.2%	2.5411
	1998*	148,659	3,757	22,427	3%	15%		361,471	9,135	54,532	3%	15%	6.3%	2.4315
	1999*	290,225	2,644	46,841	1%	16%		672,822	6,129	108,590	1%	16%	6.4%	2.3183
	2000*	429,505	9,208	76,872	2%	18%		941,764	20,191	168,556	2%	18%	6.5%	2.1927
	2001*	550,034	19,172	27,913	3%	5%		1,137,392	39,645	57,721	3%	5%	6.5%	2.0679
	2002*	634,857	23,426	125,831	4%	20%		1,235,294	45,581	244,840	4%	20%	6.5%	1.9458
	2003*	709,515	30,966	375,174	4%	53%		1,298,077	56,636	686,185	4%	53%	6.6%	1.8295
	2004*	744,352	135,708	361,690	18%	49%		1,278,169	232,794	620,446	18%	49%	6.6%	1.7172
	2005	673,841	200,514	826,563	30%	123%		1,084,680	322,367	1,328,867	30%	123%	6.6%	1.6097
	2006	710,525	182,637	1,079	26%	0%		1,072,152	275,265	1,626	26%	0%	6.5%	1.5090
	2007	763,448	228,813	557,288	30%	73%		1,079,853	323,271	787,345	30%	73%	6.5%	1.4144
	2008	740,328	311,972	150,501	42%	20%		981,636	413,195	199,332	42%	20%	6.5%	1.3259
	2009	715,478	503,636	382,112	70%	53%		889,598	625,530	474,594	70%	53%	6.4%	1.2434
	2010	687,079	381,112	382,856	55%	56%		801,586	444,213	446,246	55%	56%	6.4%	1.1667
	2011	665,259	430,242	465,849	65%	70%		728,957	471,117	510,110	65%	70%	6.3%	1.0957
	2012	632,359	416,752	698,983	66%	111%	394	651,621	429,328	720,148	66%	111%	6.2%	1.0305
Projected Future Experience	2013	584,499	613,211	624,937	105%	107%	371	567,869	595,927	607,484	105%	107%	5.9%	0.9715
	2014	612,586	555,327	671,443	91%	110%	346	562,287	510,080	617,307	91%	110%	5.9%	0.9179
	2015	633,094	596,567	714,005	94%	113%	325	550,147	518,943	622,006	94%	113%	5.8%	0.8690
	2016	589,105	637,323	755,485	108%	128%	303	485,533	525,954	624,747	108%	129%	5.7%	0.8242
	2017	545,591	713,660	791,400	131%	145%	282	427,269	559,805	622,312	131%	146%	5.6%	0.7831
	2018	502,748	768,759	820,800	153%	163%	261	374,748	574,162	614,703	153%	164%	5.5%	0.7454
	2019	460,786	812,548	843,063	176%	183%	240	327,415	578,671	602,120	177%	184%	5.4%	0.7106
	2020	419,924	846,269	856,552	202%	204%	220	284,792	575,377	583,990	202%	205%	5.3%	0.6782
	2021	380,377	870,137	861,005	229%	226%	200	246,466	565,307	560,764	229%	228%	5.2%	0.6480
	2022	342,356	883,892	855,536	258%	250%	181	212,070	549,004	532,503	259%	251%	5.2%	0.6194
	2023	306,062	887,657	840,891	290%	275%	163	181,296	527,206	500,244	291%	276%	5.1%	0.5924
	2024	271,679	881,453	816,677	324%	301%	146	153,902	500,614	464,342	325%	302%	5.1%	0.5665
	2025	239,375	865,570	783,629	362%	327%	130	129,680	470,072	425,820	362%	328%	5.0%	0.5417
	2026	209,287	840,682	744,060	402%	356%	114	108,429	436,559	386,415	403%	356%	5.0%	0.5181
	2027	181,521	808,125	700,633	445%	386%	100	89,937	401,265	347,771	446%	387%	5.0%	0.4955
	2028	156,144	769,332	653,290	493%	418%	87	73,986	365,270	309,967	494%	419%	4.9%	0.4738
	2029	133,185	725,318	602,782	545%	453%	75	60,354	329,303	273,402	546%	453%	4.9%	0.4532
	2030	112,630	677,512	551,061	602%	489%	64	48,814	294,152	238,976	603%	490%	4.9%	0.4334
	2031	94,427	627,851	502,244	665%	532%	55	39,142	260,690	208,289	666%	532%	4.9%	0.4145
	2032	78,486	578,165	456,539	737%	582%	46	31,118	229,596	181,097	738%	582%	4.9%	0.3965
	2033	64,685	529,608	412,966	819%	638%	39	24,531	201,166	156,712	820%	639%	4.8%	0.3792
	2034	52,871	482,664	371,210	913%	702%	32	19,181	175,379	134,783	914%	703%	4.8%	0.3628
	2035	42,869	437,909	332,762	1021%	776%	27	14,878	152,229	115,631	1023%	777%	4.8%	0.3471
	2036	34,498	396,134	298,925	1148%	866%	22	11,455	131,761	99,417	1150%	868%	4.8%	0.3321
	2037	27,562	357,504	267,300	1297%	970%	18	8,757	113,789	85,085	1299%	972%	4.8%	0.3177
	2038	21,878	321,766	237,610	1471%	1086%	15	6,652	98,010	72,386	1474%	1088%	4.8%	0.3040
	2039	17,258	288,390	208,678	1671%	1209%	12	5,021	84,073	60,846	1674%	1212%	4.8%	0.2910
	2040	13,544	257,008	181,393	1898%	1339%	10	3,772	71,713	50,629	1901%	1342%	4.8%	0.2785
	2041	10,575	227,578	156,162	2152%	1477%	8	2,819	60,783	41,719	2156%	1480%	4.7%	0.2665
	2042	8,219	200,107	132,992	2435%	1618%	6	2,097	51,160	34,002	2440%	1621%	4.7%	0.2552
	2043	6,358	174,652	112,212	2747%	1765%	5	1,553	42,743	27,451	2752%	1768%	4.7%	0.2443
	2044	4,895	151,152	93,172	3088%	1903%	4	1,145	35,410	21,808	3094%	1905%	4.7%	0.2338
	2045	3,750	129,456	75,835	3452%	2022%	3	839	29,030	16,985	3458%	2023%	4.7%	0.2239
	2046	2,859	109,639	61,067	3835%	2136%	2	613	23,534	13,086	3841%	2136%	4.7%	0.2143
	2047	2,167	91,966	49,269	4243%	2273%	2	445	18,895	10,100	4250%	2271%	4.7%	0.2052
	2048	1,633	76,565	39,839	4689%	2440%	1	321	15,058	7,812	4695%	2435%	4.7%	0.1964
	2049	1,221	63,313	31,975	5183%	2618%	1	230	11,918	5,997	5189%	2611%	4.7%	0.1880
	2050	904	51,889	25,050	5743%	2773%	1	163	9,348	4,495	5748%	2764%	4.7%	0.1800
	2051	661	42,081	19,460	6364%	2943%	1	114	7,256	3,340	6369%	2931%	4.7%	0.1723
	2052	478	33,759	14,980	7069%	3137%	0	79	5,570	2,459	7073%	3122%	4.7%	0.1649
	Past	9,355,677	2,884,888	4,555,950	31%	49%		14,932,898	3,725,617	6,553,799	25%	44%		
	Future	7,172,748	19,382,498	17,568,890	270%	245%	3,919	5,059,916	10,706,781	10,289,003	212%	203%		
	Lifetime	16,528,425	22,267,386	22,124,840	135%	134%		19,992,814	14,432,399	16,842,801	72%	84%		

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.

Exhibit III
The Pyramid Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
All Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves*	(d) = (b+c)/(a) Loss Ratio*
1991	29,932	2,297	N/A	N/A
1992	151,789	14,337	N/A	N/A
1993	188,843	25,451	N/A	N/A
1994	227,543	40,930	N/A	N/A
1995	391,329	87,554	N/A	N/A
1996	571,602	107,231	N/A	N/A
1997	833,177	318,692	N/A	N/A
1998	1,350,701	246,916	N/A	N/A
1999	2,636,949	515,708	N/A	N/A
2000	3,902,433	846,348	N/A	N/A
2001	4,997,550	307,320	N/A	N/A
2002	5,770,188	1,385,549	N/A	N/A
2003	6,504,567	4,136,113	N/A	N/A
2004	6,882,137	3,982,112	N/A	N/A
2005	6,684,154	4,605,207	5,297,326	148%
2006	6,984,261	4,031,790	3,800,505	112%
2007	7,004,326	5,547,314	4,086,070	138%
2008	6,762,320	3,852,914	3,773,298	113%
2009	6,435,718	2,961,432	3,545,699	101%
2010	6,128,158	5,461,179	2,947,571	137%
2011	5,757,555	5,908,052	2,255,532	142%
2012	5,475,014	6,154,335	2,182,097	152%
Total**	85,670,247	50,538,780	46,694,130	113%

* N/A = Not Available
** ALR reflects the balance as of December 31, 2012, which is equal to the change in ALR over the entire history; this does not equal the sum of the change in ALR for the years where the balance was available.

Exhibit IV
The Pyramid Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
All Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves**	(d) = (b+c)/(a) Loss Ratio**
1992*	16,706	1,302	N/A	N/A
1993*	20,784	2,312	N/A	N/A
1994*	25,044	3,718	N/A	N/A
1995*	43,070	7,952	N/A	N/A
1996*	62,911	9,740	N/A	N/A
1997*	91,700	28,946	N/A	N/A
1998*	148,659	22,427	N/A	N/A
1999*	290,225	46,841	N/A	N/A
2000*	429,505	76,872	N/A	N/A
2001*	550,034	27,913	N/A	N/A
2002*	634,857	125,831	N/A	N/A
2003*	709,515	375,174	N/A	N/A
2004*	744,352	361,690	N/A	N/A
2005	673,841	826,563	562,504	206%
2006	710,525	1,079	432,939	61%
2007	763,448	557,288	511,621	140%
2008	740,328	150,501	477,134	85%
2009	715,478	382,112	439,830	115%
2010	687,079	382,856	476,239	125%
2011	665,259	465,849	344,770	122%
2012	632,359	698,983	3,252,228	625%
Total***	9,355,677	4,555,950	8,630,048	141%

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.
** N/A = Not Available
*** ALR reflects the balance as of December 31, 2012, which is equal to the change in ALR over the entire history; this does not equal the sum of the change in ALR for the years where the balance was available.

Exhibit V
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.0%	6.0%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.0%	6.0%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%	6.0%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.92	6.0%	6.0%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.05	6.1%	6.1%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	1.00	6.2%	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.20	6.2%	6.2%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	21%	1.04	6.3%	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	21%	0.99	6.4%	6.4%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.97	6.5%	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.73	6.5%	6.5%
	2002	5,768,244	1,385,369	24%	5,649,142	1,701,282	30%	0.80	19%	25%	0.75	6.5%	6.5%
	2003	6,446,572	4,130,575	64%	5,902,815	2,018,187	34%	1.87	28%	27%	1.05	6.6%	6.6%
	2004	6,763,102	3,982,128	59%	5,718,127	2,245,508	39%	1.50	33%	29%	1.16	6.6%	6.6%
	2005	6,564,809	4,605,207	70%	5,007,322	2,363,168	47%	1.49	38%	31%	1.24	6.5%	6.5%
	2006	6,878,711	4,031,790	59%	4,367,372	2,419,373	55%	1.06	40%	33%	1.24	6.5%	6.5%
	2007	6,903,524	5,547,314	80%	3,853,130	2,438,245	63%	1.27	44%	35%	1.28	6.5%	6.5%
	2008	6,663,136	3,852,914	58%	3,423,456	2,439,746	71%	0.81	45%	36%	1.24	6.5%	6.4%
	2009	6,339,928	2,906,197	46%	3,060,172	2,441,734	80%	0.57	45%	38%	1.19	6.4%	6.4%
	2010	6,033,452	5,461,179	91%	2,745,633	2,451,903	89%	1.01	48%	40%	1.20	6.3%	6.3%
	2011	5,670,847	5,907,521	104%	2,466,754	2,468,282	100%	1.04	51%	41%	1.22	6.3%	6.2%
	2012	5,390,584	6,143,777	114%	2,214,982	2,486,187	112%	1.02	53%	43%	1.23	6.2%	6.2%
Projected Future Experience (40 Years)	2013	5,150,324	6,271,521	122%	1,984,897	2,501,782	126%	0.97	56%	45%	1.25	5.9%	6.0%
	2014	5,004,960	6,573,647	131%	1,773,471	2,512,175	142%	0.93	58%	46%	1.26	5.9%	5.9%
	2015	4,734,137	6,824,604	144%	1,579,582	2,515,837	159%	0.91	60%	48%	1.27	5.8%	5.8%
	2016	4,410,500	7,022,130	159%	1,402,343	2,511,497	179%	0.89	63%	49%	1.28	5.7%	5.7%
	2017	4,031,217	7,160,801	178%	1,240,776	2,497,744	201%	0.88	65%	50%	1.29	5.6%	5.6%
	2018	3,665,549	7,240,602	198%	1,093,931	2,473,595	226%	0.87	67%	52%	1.30	5.5%	5.5%
	2019	3,315,065	7,257,046	219%	960,886	2,438,922	254%	0.86	70%	53%	1.31	5.4%	5.4%
	2020	2,981,193	7,207,171	242%	840,745	2,393,773	285%	0.85	72%	54%	1.32	5.3%	5.3%
	2021	2,665,172	7,096,574	266%	732,634	2,337,831	319%	0.83	74%	55%	1.33	5.2%	5.2%
	2022	2,368,042	6,924,929	292%	635,703	2,271,110	357%	0.82	76%	56%	1.34	5.1%	5.2%
	2023	2,090,604	6,688,023	320%	549,125	2,193,929	400%	0.80	78%	57%	1.35	5.1%	5.1%
	2024	1,833,480	6,390,172	349%	472,097	2,106,863	446%	0.78	79%	58%	1.36	5.0%	5.1%
	2025	1,596,963	6,047,029	379%	403,852	2,010,766	498%	0.76	81%	59%	1.36	5.0%	5.0%
	2026	1,381,179	5,668,748	410%	343,656	1,906,911	555%	0.74	82%	60%	1.37	5.0%	5.0%
	2027	1,185,956	5,259,730	444%	290,812	1,796,934	618%	0.72	83%	61%	1.37	4.9%	5.0%
	2028	1,010,827	4,833,409	478%	244,656	1,682,572	688%	0.70	84%	61%	1.38	4.9%	4.9%
	2029	855,139	4,408,566	516%	204,559	1,565,445	765%	0.67	85%	62%	1.38	4.9%	4.9%
	2030	718,000	3,995,190	556%	169,931	1,446,750	851%	0.65	86%	62%	1.38	4.9%	4.9%
	2031	598,389	3,601,756	602%	140,216	1,328,183	947%	0.64	87%	63%	1.38	4.9%	4.9%
	2032	495,041	3,230,258	653%	114,891	1,211,526	1054%	0.62	88%	63%	1.39	4.9%	4.9%
	2033	406,626	2,887,670	710%	93,462	1,097,698	1174%	0.60	88%	64%	1.39	4.8%	4.8%
	2034	331,677	2,575,962	777%	75,465	987,877	1309%	0.59	89%	64%	1.39	4.8%	4.8%
	2035	268,737	2,293,796	854%	60,470	882,998	1460%	0.58	89%	64%	1.39	4.8%	4.8%
	2036	216,360	2,040,920	943%	48,077	783,343	1629%	0.58	89%	64%	1.39	4.8%	4.8%
	2037	173,141	1,812,171	1047%	37,922	689,525	1818%	0.58	90%	65%	1.39	4.8%	4.8%
	2038	137,761	1,603,994	1164%	29,672	601,922	2029%	0.57	90%	65%	1.39	4.8%	4.8%
	2039	109,040	1,412,968	1296%	23,026	520,952	2262%	0.57	90%	65%	1.39	4.8%	4.8%
	2040	85,864	1,239,890	1444%	17,718	446,562	2520%	0.57	90%	65%	1.39	4.8%	4.8%
	2041	67,280	1,082,573	1609%	13,515	378,897	2804%	0.57	91%	65%	1.39	4.8%	4.8%
	2042	52,481	941,880	1795%	10,215	318,157	3115%	0.58	91%	65%	1.39	4.7%	4.7%
	2043	40,762	816,040	2002%	7,646	264,080	3454%	0.58	91%	65%	1.39	4.7%	4.7%
	2044	31,508	700,881	2224%	5,665	216,575	3823%	0.58	91%	65%	1.39	4.7%	4.7%
	2045	24,240	598,299	2468%	4,151	175,275	4223%	0.58	91%	65%	1.39	4.7%	4.7%
	2046	18,566	509,693	2745%	3,004	139,903	4657%	0.59	91%	65%	1.39	4.7%	4.7%
	2047	14,160	434,037	3065%	2,145	109,921	5124%	0.60	91%	65%	1.39	4.7%	4.7%
	2048	10,750	369,764	3440%	1,509	84,878	5624%	0.61	91%	65%	1.39	4.7%	4.7%
	2049	8,112	314,588	3878%	1,044	64,426	6169%	0.63	91%	65%	1.40	4.7%	4.7%
	2050	6,095	267,452	4388%	710	48,025	6769%	0.65	91%	65%	1.40	4.7%	4.7%
	2051	4,566	227,549	4984%	473	35,131	7435%	0.67	91%	65%	1.40	4.7%	4.7%
	2052	3,406	192,844	5661%	308	25,161	8174%	0.69	91%	65%	1.40	4.7%	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Exhibit V
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After 26% Rate Increase and Assumed Implementation Date of January 1, 2014
Policy Forms C71, C72, C76, C77, C78, C79 and C81

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.0%	6.0%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.0%	6.0%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%	6.0%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.92	6.0%	6.0%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.05	6.1%	6.1%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	1.00	6.2%	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.20	6.2%	6.2%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	21%	1.04	6.3%	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	21%	0.99	6.4%	6.4%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.97	6.5%	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.73	6.5%	6.5%
	2002	5,768,244	1,385,369	24%	5,649,142	1,701,282	30%	0.80	19%	25%	0.75	6.5%	6.5%
	2003	6,446,572	4,130,575	64%	5,902,815	2,018,187	34%	1.87	28%	27%	1.05	6.6%	6.6%
	2004	6,763,102	3,982,128	59%	5,718,127	2,245,508	39%	1.50	33%	29%	1.16	6.6%	6.6%
	2005	6,564,809	4,605,207	70%	5,007,322	2,363,168	47%	1.49	38%	31%	1.24	6.5%	6.5%
	2006	6,878,711	4,031,790	59%	4,367,372	2,419,373	55%	1.06	40%	33%	1.24	6.5%	6.5%
	2007	6,903,524	5,547,314	80%	3,853,130	2,438,245	63%	1.27	44%	35%	1.28	6.5%	6.5%
	2008	6,663,136	3,852,914	58%	3,423,456	2,439,746	71%	0.81	45%	36%	1.24	6.5%	6.4%
	2009	6,339,928	2,906,197	46%	3,060,172	2,441,734	80%	0.57	45%	38%	1.19	6.4%	6.4%
	2010	6,033,452	5,461,179	91%	2,745,633	2,451,903	89%	1.01	48%	40%	1.20	6.3%	6.3%
	2011	5,670,847	5,907,521	104%	2,466,754	2,468,282	100%	1.04	51%	41%	1.22	6.3%	6.2%
	2012	5,390,584	6,143,777	114%	2,214,982	2,486,187	112%	1.02	53%	43%	1.23	6.2%	6.2%
Projected Future Experience (40 Years)	2013	5,150,324	6,271,521	122%	1,984,897	2,501,782	126%	0.97	56%	45%	1.25	5.9%	6.0%
	2014	5,528,603	6,551,321	118%	1,773,471	2,512,175	142%	0.84	58%	46%	1.25	5.9%	5.9%
	2015	5,712,654	6,776,861	119%	1,579,582	2,515,837	159%	0.74	60%	48%	1.26	5.8%	5.8%
	2016	5,374,283	6,970,651	130%	1,402,343	2,511,497	179%	0.72	62%	49%	1.26	5.7%	5.7%
	2017	4,978,255	7,105,789	143%	1,240,776	2,497,744	201%	0.71	64%	50%	1.27	5.6%	5.6%
	2018	4,526,682	7,181,017	159%	1,093,931	2,473,595	226%	0.70	66%	52%	1.27	5.5%	5.5%
	2019	4,093,861	7,193,451	176%	960,886	2,438,922	254%	0.69	68%	53%	1.28	5.4%	5.4%
	2020	3,681,552	7,140,244	194%	840,745	2,393,773	285%	0.68	70%	54%	1.29	5.3%	5.3%
	2021	3,291,290	7,027,005	214%	732,634	2,337,831	319%	0.67	71%	55%	1.29	5.2%	5.2%
	2022	2,924,357	6,853,493	234%	635,703	2,271,110	357%	0.66	73%	56%	1.30	5.1%	5.2%
	2023	2,581,742	6,615,645	256%	549,125	2,193,929	400%	0.64	75%	57%	1.30	5.1%	5.1%
	2024	2,264,212	6,317,827	279%	472,097	2,106,863	446%	0.63	76%	58%	1.31	5.0%	5.1%
	2025	1,972,131	5,975,598	303%	403,852	2,010,766	498%	0.61	78%	59%	1.31	5.0%	5.0%
	2026	1,705,654	5,599,054	328%	343,656	1,906,911	555%	0.59	79%	60%	1.32	5.0%	5.0%
	2027	1,464,569	5,192,546	355%	290,812	1,796,934	618%	0.57	80%	61%	1.32	4.9%	5.0%
	2028	1,248,297	4,769,388	382%	244,656	1,682,572	688%	0.56	81%	61%	1.32	4.9%	4.9%
	2029	1,056,034	4,348,125	412%	204,559	1,565,445	765%	0.54	82%	62%	1.32	4.9%	4.9%
	2030	886,676	3,938,614	444%	169,931	1,446,750	851%	0.52	83%	62%	1.33	4.9%	4.9%
	2031	738,966	3,549,175	480%	140,216	1,328,183	947%	0.51	83%	63%	1.33	4.9%	4.9%
	2032	611,339	3,181,721	520%	114,891	1,211,526	1054%	0.49	84%	63%	1.33	4.9%	4.9%
	2033	502,154	2,843,091	566%	93,462	1,097,698	1174%	0.48	85%	64%	1.33	4.8%	4.8%
	2034	409,596	2,535,190	619%	75,465	987,877	1309%	0.47	85%	64%	1.33	4.8%	4.8%
	2035	331,871	2,256,652	680%	60,470	882,998	1460%	0.47	85%	64%	1.33	4.8%	4.8%
	2036	267,189	2,007,163	751%	48,077	783,343	1629%	0.46	86%	64%	1.33	4.8%	4.8%
	2037	213,817	1,781,610	833%	37,922	689,525	1818%	0.46	86%	65%	1.33	4.8%	4.8%
	2038	170,125	1,576,464	927%	29,672	601,922	2029%	0.46	86%	65%	1.33	4.8%	4.8%
	2039	134,656	1,388,334	1031%	23,026	520,952	2262%	0.46	86%	65%	1.33	4.8%	4.8%
	2040	106,035	1,217,964	1149%	17,718	446,562	2520%	0.46	87%	65%	1.33	4.8%	4.8%
	2041	83,086	1,063,181	1280%	13,515	378,897	2804%	0.46	87%	65%	1.33	4.8%	4.8%
	2042	64,810	924,810	1427%	10,215	318,157	3115%	0.46	87%	65%	1.33	4.7%	4.7%
	2043	50,338	801,095	1591%	7,646	264,080	3454%	0.46	87%	65%	1.33	4.7%	4.7%
	2044	38,910	687,928	1768%	5,665	216,575	3823%	0.46	87%	65%	1.33	4.7%	4.7%
	2045	29,934	587,150	1961%	4,151	175,275	4223%	0.46	87%	65%	1.33	4.7%	4.7%
	2046	22,927	500,124	2181%	3,004	139,903	4657%	0.47	87%	65%	1.33	4.7%	4.7%
	2047	17,487	425,833	2435%	2,145	109,921	5124%	0.48	87%	65%	1.33	4.7%	4.7%
	2048	13,276	362,733	2732%	1,509	84,878	5624%	0.49	87%	65%	1.33	4.7%	4.7%
	2049	10,018	308,573	3080%	1,044	64,426	6169%	0.50	87%	65%	1.34	4.7%	4.7%
	2050	7,527	262,314	3485%	710	48,025	6769%	0.51	87%	65%	1.34	4.7%	4.7%
	2051	5,638	223,160	3958%	473	35,131	7435%	0.53	87%	65%	1.34	4.7%	4.7%
	2052	4,207	189,112	4496%	308	25,161	8174%	0.55	87%	65%	1.34	4.7%	4.7%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Exhibit VIa
The Pyramid Life Insurance Company
Original Pricing Assumptions

Original Pricing Assumptions

Mortality:	1983 GAM Table with selection was used for forms C71, C72, C76, C77, and C78
	110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79 and C81
Voluntary Termination Rates:	See Exhibit VIb for detail regarding original pricing lapse assumptions.
Morbidity:	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.
Interest Rate:	6.75% for 10 years, then linearly to 4.5% in years 20+ was used for forms C71, C72, C76, C77, and C78
	6% was used for forms C79 and C81

Exhibit VIb
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, and C78

Male, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	28.0%	26.0%	25.0%	23.0%	14.0%	18.0%	23.0%	25.0%
2	20.0%	19.0%	18.0%	14.0%	8.0%	11.0%	14.0%	18.0%
3	18.0%	17.0%	15.0%	12.0%	6.0%	9.0%	12.0%	15.0%
4	17.0%	16.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
5	16.0%	15.0%	13.0%	10.0%	5.0%	7.0%	10.0%	13.0%
6	15.0%	14.0%	12.0%	9.0%	4.0%	6.0%	9.0%	12.0%
7	14.0%	12.0%	11.0%	7.0%	4.0%	5.0%	7.0%	11.0%
8	13.0%	11.0%	10.0%	6.0%	4.0%	4.0%	6.0%	10.0%
9	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
10	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
11+	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%

Female, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	29.0%	28.0%	26.0%	24.0%	15.0%	20.0%	24.0%	26.0%
2	21.0%	20.0%	19.0%	15.0%	9.0%	12.0%	15.0%	19.0%
3	19.0%	18.0%	17.0%	13.0%	7.0%	11.0%	13.0%	17.0%
4	18.0%	17.0%	16.0%	12.0%	6.0%	10.0%	12.0%	16.0%
5	17.0%	16.0%	15.0%	11.0%	6.0%	8.0%	11.0%	15.0%
6	16.0%	15.0%	14.0%	10.0%	5.0%	7.0%	10.0%	14.0%
7	15.0%	14.0%	12.0%	9.0%	5.0%	6.0%	9.0%	12.0%
8	14.0%	13.0%	11.0%	8.0%	4.0%	5.0%	8.0%	11.0%
9	11.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
10	12.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
11+	12.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, and C78 (continued)

Male, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	22.0%	21.0%	20.0%	19.0%	11.0%	15.0%	19.0%	20.0%
2	16.0%	15.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
3	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
4	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
5	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
6	11.0%	10.0%	9.0%	6.0%	3.0%	4.0%	6.0%	9.0%
7	10.0%	9.0%	8.0%	5.0%	3.0%	4.0%	5.0%	8.0%
8	9.0%	8.0%	7.0%	4.0%	3.0%	3.0%	4.0%	7.0%
9	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
10	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
11+	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%

Female, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	23.0%	22.0%	21.0%	20.0%	12.0%	16.0%	20.0%	21.0%
2	17.0%	16.0%	15.0%	12.0%	7.0%	9.0%	12.0%	15.0%
3	15.0%	14.0%	13.0%	10.0%	5.0%	8.0%	10.0%	13.0%
4	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
5	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
6	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
7	11.0%	10.0%	9.0%	6.0%	4.0%	4.0%	6.0%	9.0%
8	10.0%	9.0%	8.0%	5.0%	3.0%	3.0%	5.0%	8.0%
9	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
10	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
11+	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, and C78 (continued)

Male, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	19.0%	18.0%	18.0%	16.0%	10.0%	13.0%	16.0%	18.0%
2	13.0%	13.0%	12.0%	9.0%	6.0%	7.0%	9.0%	12.0%
3	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
4	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
5	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
6	9.0%	8.0%	8.0%	5.0%	2.0%	4.0%	5.0%	8.0%
7	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
8	7.0%	7.0%	6.0%	4.0%	2.0%	2.0%	4.0%	6.0%
9	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
10	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
11+	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%

Female, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	20.0%	19.0%	18.0%	17.0%	10.0%	14.0%	17.0%	18.0%
2	14.0%	13.0%	13.0%	10.0%	6.0%	8.0%	10.0%	13.0%
3	12.0%	12.0%	11.0%	9.0%	5.0%	7.0%	9.0%	11.0%
4	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
5	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
6	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
7	9.0%	8.0%	7.0%	5.0%	3.0%	4.0%	5.0%	7.0%
8	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
9	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
10	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
11+	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C79 and C81							
Policy Year	Lapse Rates						
	Issue Age						
	< 57	57 - 61	62 - 66	67 - 71	72 - 76	77 - 81	82+
1	23.0%	22.0%	21.0%	19.0%	17.0%	15.0%	13.0%
2	16.0%	15.0%	14.0%	12.0%	10.0%	8.0%	7.0%
3	13.0%	12.0%	11.0%	10.0%	9.0%	7.0%	6.5%
4	11.5%	11.0%	10.0%	9.0%	8.0%	6.5%	6.0%
5	10.0%	10.0%	9.5%	8.5%	7.5%	6.0%	6.0%
6	9.0%	9.0%	9.0%	8.0%	7.0%	6.0%	6.0%
7	8.0%	8.0%	8.0%	7.0%	6.5%	6.0%	6.0%
8	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%	6.0%
9+	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Exhibit VII
The Pyramid Life Insurance Company
58/85 Test After 26% Increase
Nationwide Experience
Policy Forms C71, C72, C76, C77, C78, C79 and C81

1	Accumulated value of initial earned premium	110,174,564	x	58%	=	63,901,247
2a	Accumulated value of earned premium	117,228,669				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	7,054,104	x	85%	=	5,995,989
3	Present value of future projected initial earned premium	28,970,056	x	58%	=	16,802,632
4a	Present value of future projected premium	46,319,509				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	17,349,453	x	85%	=	14,747,035
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**101,446,903**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					64,518,887
6b	Present value of future projected incurred claims without the inclusion of active life reserves					102,659,522
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**167,178,409**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at an average maximum valuation interest rate for contract reserves of 4.5% that uses the premium by issue year as weights.

The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	3.38	4.25
65	3.75	4.63
66	4.00	5.00
67	4.38	5.50
68	4.88	6.00
69	5.25	6.63
70	5.88	7.25
71	6.38	7.88
72	7.00	8.63
73	7.63	9.38
74	8.25	10.25
75	9.00	11.13
76	9.75	12.13
77	10.63	13.25
78	11.63	14.50
79	12.75	15.75
80	14.00	17.25
*81	15.38	18.88
*82	16.75	20.63
*83	18.38	22.50
*84	20.00	24.50
*85	21.63	26.50
*86	23.38	28.63
*87	25.25	30.88
*88	27.13	33.13
*89	29.00	35.50
*90	30.88	37.88

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	5.25	9.88

* Renewal Only

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Current Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	3.38	4.25
65	3.75	4.63
66	4.00	5.00
67	4.38	5.50
68	4.88	6.00
69	5.25	6.63
70	5.88	7.25
71	6.38	7.88
72	7.00	8.63
73	7.63	9.38
74	8.25	10.25
75	9.00	11.13
76	9.75	12.13
77	10.63	13.25
78	11.63	14.50
79	12.75	15.75
80	14.00	17.25
*81	15.38	18.88
*82	16.75	20.63
*83	18.38	22.50
*84	20.00	24.50
*85	21.63	26.50
*86	23.38	28.63
*87	25.25	30.88
*88	27.13	33.13
*89	29.00	35.50
*90	30.88	37.88

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	5.25	9.88

* Renewal Only

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	3.38	4.25
65	3.75	4.63
66	4.00	5.00
67	4.38	5.50
68	4.88	6.00
69	5.25	6.63
70	5.88	7.25
71	6.38	7.88
72	7.00	8.63
73	7.63	9.38
74	8.25	10.25
75	9.00	11.13
76	9.75	12.13
77	10.63	13.25
78	11.63	14.50
79	12.75	15.75
80	14.00	17.25
*81	15.38	18.88
*82	16.75	20.63
*83	18.38	22.50
*84	20.00	24.50
*85	21.63	26.50
*86	23.38	28.63
*87	25.25	30.88
*88	27.13	33.13
*89	29.00	35.50
*90	30.88	37.88

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	5.25	9.88

* Renewal Only

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C71VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	59.88	54.04	76.55	69.02	85.77	77.30
51	63.82	57.47	81.93	73.82	92.00	82.80
52	68.26	61.41	88.04	79.21	99.04	89.03
53	73.25	65.80	94.91	85.29	106.93	96.01
54	78.88	70.78	102.61	92.12	115.79	103.87
55	85.18	76.34	111.26	99.78	125.75	112.69
56	91.40	81.82	119.86	107.42	135.67	121.48
57	98.31	87.92	129.39	115.86	146.66	131.23
58	105.89	94.61	139.88	125.15	158.78	141.94
59	114.22	101.98	151.39	135.39	172.08	153.74
60	123.37	110.09	164.08	146.63	186.76	166.71
61	132.76	118.39	177.14	158.21	201.85	180.05
62	142.93	127.40	191.28	170.78	218.26	194.53
63	153.96	137.17	206.62	184.39	236.05	210.25
64	165.91	147.74	223.30	199.16	255.39	227.29
65	178.87	159.22	241.42	215.22	276.43	245.79
66	199.33	177.35	269.73	240.38	309.22	274.71
67	223.54	198.80	303.28	270.13	348.09	308.95
68	250.68	222.85	341.05	303.60	391.91	347.46
69	281.14	249.83	383.56	341.27	441.32	390.84
70	302.72	268.95	413.99	368.24	476.83	421.94
71	337.37	299.61	462.72	411.33	533.69	471.62
72	377.91	335.49	519.91	462.74	600.50	529.89
73	423.00	375.39	583.82	518.33	675.39	595.00
74	473.07	419.63	655.11	581.21	759.13	667.56
75	504.96	447.88	701.11	621.79	813.46	714.56
76	553.49	490.72	771.31	683.50	896.57	785.93
77	605.46	536.57	847.00	749.94	986.53	862.80
78	660.37	584.91	927.64	820.53	1,082.83	944.62
79	717.48	635.15	1,012.28	894.46	1,184.34	1,030.37
80	784.18	693.79	1,111.32	980.93	1,303.30	1,130.68
81	852.19	753.56	1,213.18	1,069.69	1,426.23	1,233.74
82	921.15	814.15	1,317.39	1,160.35	1,552.60	1,339.11
83	991.73	876.09	1,424.98	1,253.75	1,683.71	1,447.80
84	1,062.72	938.23	1,534.02	1,348.06	1,817.24	1,557.55

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Premiums for Long Term Care Policy Form C76VA

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	36.49	44.92	55.24	68.76	34.49	42.26	52.05	64.75	33.53	40.65	49.77	61.60
51	37.99	47.41	58.91	73.60	35.77	44.43	55.33	69.11	34.68	42.64	52.78	65.60
52	39.50	49.90	62.57	78.44	37.04	46.60	58.59	73.46	35.83	44.62	55.80	69.62
53	41.00	52.37	66.24	83.27	38.32	48.78	61.87	77.82	36.98	46.59	58.81	73.62
54	42.51	54.86	69.91	88.11	39.60	50.95	65.13	82.17	38.13	48.57	61.83	77.63
55	44.01	57.35	73.58	92.94	40.87	53.12	68.40	86.53	39.28	50.56	64.84	81.63
56	46.68	61.74	79.98	100.93	43.12	56.97	74.14	93.68	41.34	54.07	70.09	88.17
57	49.34	66.13	86.37	108.91	45.39	60.81	79.87	100.83	43.39	57.58	75.33	94.70
58	52.02	70.53	92.78	116.90	47.64	64.67	85.59	107.97	45.45	61.08	80.58	101.23
59	54.68	74.92	99.18	124.88	49.91	68.51	91.32	115.12	47.50	64.59	85.82	107.76
60	57.36	79.32	105.57	132.87	52.16	72.36	97.05	122.27	49.57	68.10	91.07	114.30
61	61.77	86.56	116.05	145.50	55.90	78.70	106.38	133.47	52.92	73.87	99.56	124.49
62	66.18	93.79	126.54	158.11	59.61	85.05	115.70	144.66	56.29	79.62	108.05	134.66
63	70.61	101.04	137.01	170.75	63.35	91.38	125.02	155.88	59.65	85.38	116.52	144.85
64	75.02	108.27	147.50	183.36	67.06	97.73	134.35	167.08	63.02	91.13	125.01	155.03
65	79.43	115.51	157.97	195.99	70.80	104.08	143.67	178.27	66.37	96.89	133.50	165.22
66	87.38	128.36	176.38	217.79	77.52	115.32	159.97	197.69	72.47	107.15	148.38	182.89
67	95.33	141.21	194.80	239.59	84.23	126.57	176.29	217.11	78.56	117.40	163.26	200.58
68	103.27	154.07	213.19	261.39	90.96	137.80	192.59	236.53	84.64	127.64	178.16	218.25
69	111.23	166.92	231.60	283.19	97.67	149.04	208.91	255.95	90.74	137.89	193.05	235.94
70	119.18	179.77	250.02	304.98	104.39	160.29	225.21	275.37	96.83	148.14	207.93	253.61
71	131.62	199.63	278.40	338.39	114.85	177.74	250.44	305.01	106.25	163.94	230.75	280.43
72	144.05	219.49	311.50	371.81	125.31	195.21	275.67	334.66	115.67	179.72	253.58	307.25
73	156.49	239.34	335.18	405.22	135.75	212.66	300.89	364.31	125.10	195.52	276.41	334.06
74	168.92	259.20	363.56	438.64	146.21	230.12	326.12	393.95	134.52	211.30	299.23	360.88
75	181.36	279.06	391.94	472.04	156.67	247.57	351.35	423.60	143.94	227.10	322.06	387.70
76	199.82	308.89	434.34	520.54	172.40	273.61	388.84	466.45	158.11	250.88	355.98	426.34
77	218.30	338.70	476.74	569.02	188.13	299.64	426.32	509.31	172.31	274.65	389.89	464.99
78	236.75	368.53	519.14	617.51	203.85	325.68	463.81	552.18	186.48	298.43	423.82	503.62
79	255.23	398.35	561.53	665.99	219.59	351.71	501.29	595.04	200.67	322.20	457.73	542.27
80	273.69	428.18	603.93	714.48	235.32	377.75	538.78	637.89	214.85	345.98	491.65	580.91
81	297.14	465.70	656.37	773.06	255.12	410.52	584.75	689.66	232.63	375.61	533.39	626.94
82	320.58	503.21	708.78	831.65	274.92	443.30	630.72	741.43	250.39	405.23	575.14	672.98
83	344.03	540.71	761.21	890.22	294.71	476.08	676.68	793.20	268.18	434.87	616.88	719.02
84	367.46	578.23	813.63	948.81	314.51	508.85	722.66	844.97	285.94	464.50	658.63	765.06

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Requested Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	18.25	29.20	41.97	55.69	16.05	24.93	36.97	49.20	14.08	23.17	34.34	45.58
51	59%	18.79	30.10	44.84	56.18	16.32	25.44	39.91	51.91	14.69	24.30	35.80	46.87
52	58%	19.33	30.98	47.71	56.67	16.58	25.94	37.19	54.64	15.31	25.44	37.26	48.18
53	57%	21.28	34.00	51.57	62.67	18.03	29.00	41.71	59.14	16.76	27.88	40.93	55.99
54	56%	23.56	37.58	55.82	69.85	19.80	32.56	47.14	64.10	18.38	30.60	45.08	58.21
55	55%	25.96	41.30	60.34	77.14	21.66	36.13	52.67	69.22	20.03	33.37	49.28	63.68
56	54%	28.30	44.98	65.02	84.03	23.50	39.49	57.87	74.32	21.66	36.08	53.36	68.91
57	53%	30.54	48.54	69.79	90.29	25.26	42.56	62.57	79.33	23.22	38.71	57.25	73.79
58	52%	32.67	51.98	74.62	95.98	26.96	45.36	66.86	84.28	24.73	41.25	60.98	78.32
59	51%	34.71	55.35	79.51	101.23	28.62	48.02	70.84	89.19	26.22	43.77	64.64	82.64
60	50%	36.71	58.70	84.45	106.30	30.26	50.65	74.73	94.15	27.75	46.31	68.31	86.86
61	48%	38.73	62.12	89.46	111.40	31.94	53.38	78.70	99.21	29.33	48.94	72.09	91.13
62	46%	40.81	65.68	94.55	116.74	33.69	56.29	82.91	104.42	30.98	51.71	76.06	95.59
63	44%	42.97	69.39	99.76	122.46	35.56	59.46	87.46	109.82	32.73	54.65	80.26	100.31
64	42%	45.25	73.32	105.10	128.63	37.53	62.89	92.39	115.43	34.57	57.77	84.74	105.35
65	40%	47.66	77.40	110.58	135.23	39.64	66.61	97.70	121.23	36.51	61.05	89.44	110.69
66	38%	50.18	81.63	116.22	142.21	41.85	70.53	103.30	127.20	38.51	64.46	94.34	116.30
67	36%	52.78	85.96	122.02	149.40	44.15	74.59	109.08	133.26	40.52	67.98	99.37	122.09
68	34%	55.46	90.33	127.92	156.70	46.49	78.69	114.93	139.37	42.56	71.54	104.44	127.97
69	32%	58.13	94.66	133.94	163.88	48.84	82.70	120.65	145.47	44.56	75.06	109.46	133.81
70	30%	60.78	98.88	140.00	170.79	51.16	86.56	126.11	151.45	46.48	78.51	114.36	139.48
71	28%	63.36	102.96	146.05	177.30	53.39	90.17	131.21	157.26	48.32	81.82	119.05	144.88
72	26%	65.85	106.83	152.02	183.28	55.53	93.46	135.91	162.86	50.05	84.96	123.50	149.96
73	24%	68.21	110.49	157.80	188.73	57.53	96.44	140.14	168.16	51.68	87.89	127.67	154.63
74	22%	70.43	113.94	163.34	193.69	59.39	99.10	143.99	173.19	53.22	90.61	131.58	158.92
75	20%	72.54	117.21	168.54	198.26	61.09	101.51	147.56	177.91	54.70	93.11	135.26	162.84
76	19%	74.54	120.35	173.31	202.61	62.67	103.76	151.01	182.35	56.15	95.45	138.77	166.48
77	18%	76.45	123.43	177.60	206.94	64.13	105.97	154.54	186.53	57.60	97.65	142.21	169.93
78	17%	78.34	126.49	181.33	211.44	65.54	108.25	158.30	190.48	59.09	99.74	145.61	173.31
79	16%	80.21	129.59	184.53	216.29	66.89	110.69	162.46	194.21	60.67	101.79	149.03	176.68
80	15%	82.10	132.74	187.22	221.49	68.24	113.32	167.01	197.74	62.31	103.79	152.41	180.09
81	14%	84.03	135.86	189.49	226.86	69.60	116.06	171.79	200.99	63.96	105.71	155.66	183.42
82	13%	85.93	138.76	191.50	231.87	70.91	118.68	176.32	203.79	65.50	107.43	158.45	186.43
83	12%	87.70	141.09	193.52	235.56	72.14	120.66	179.74	205.93	66.75	108.77	160.30	188.59
84	11%	89.13	142.33	195.91	236.31	73.10	121.24	180.61	206.96	67.35	109.37	160.40	189.06

Pyramid Life Insurance Company

DISCOUNT for C76VA LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Company

Current Premiums for Long Term Care Policy Form C76VA

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	23.17	28.52	35.07	43.66	21.90	26.83	33.05	41.11	21.29	25.81	31.60	39.11
51	24.12	30.10	37.40	46.73	22.71	28.21	35.13	43.88	22.02	27.07	33.51	41.65
52	25.08	31.68	39.73	49.80	23.52	29.59	37.20	46.64	22.75	28.33	35.43	44.20
53	26.03	33.25	42.06	52.87	24.33	30.97	39.28	49.41	23.48	29.58	37.34	46.74
54	26.99	34.83	44.39	55.94	25.14	32.35	41.35	52.17	24.21	30.84	39.26	49.29
55	27.94	36.41	46.72	59.01	25.95	33.73	43.43	54.94	24.94	32.10	41.17	51.83
56	29.64	39.20	50.78	64.08	27.38	36.17	47.07	59.48	26.25	34.33	44.50	55.98
57	31.33	41.99	54.84	69.15	28.82	38.61	50.71	64.02	27.55	36.56	47.83	60.13
58	33.03	44.78	58.91	74.22	30.25	41.06	54.34	68.55	28.86	38.78	51.16	64.27
59	34.72	47.57	62.97	79.29	31.69	43.50	57.98	73.09	30.16	41.01	54.49	68.42
60	36.42	50.36	67.03	84.36	33.12	45.94	61.62	77.63	31.47	43.24	57.82	72.57
61	39.22	54.96	73.68	92.38	35.49	49.97	67.54	84.74	33.60	46.90	63.21	79.04
62	42.02	59.55	80.34	100.39	37.85	54.00	73.46	91.85	35.74	50.55	68.60	85.50
63	44.83	64.15	86.99	108.41	40.22	58.02	79.38	98.97	37.87	54.21	73.98	91.97
64	47.63	68.74	93.65	116.42	42.58	62.05	85.30	106.08	40.01	57.86	79.37	98.43
65	50.43	73.34	100.30	124.44	44.95	66.08	91.22	113.19	42.14	61.52	84.76	104.90
66	55.48	81.50	111.99	138.28	49.22	73.22	101.57	125.52	46.01	68.03	94.21	116.12
67	60.53	89.66	123.68	152.12	53.48	80.36	111.93	137.85	49.88	74.54	103.66	127.35
68	65.57	97.82	135.36	165.96	57.75	87.49	122.28	150.18	53.74	81.04	113.12	138.57
69	70.62	105.98	147.05	179.80	62.01	94.63	132.64	162.51	57.61	87.55	122.57	149.80
70	75.67	114.14	158.74	193.64	66.28	101.77	142.99	174.84	61.48	94.06	132.02	161.02
71	83.57	126.75	176.76	214.85	72.92	112.85	159.01	193.66	67.46	104.09	146.51	178.05
72	91.46	139.36	197.78	236.07	79.56	123.94	175.03	212.48	73.44	114.11	161.00	195.08
73	99.36	151.96	212.81	257.28	86.19	135.02	191.04	231.31	79.43	124.14	175.50	212.10
74	107.25	164.57	230.83	278.50	92.83	146.11	207.06	250.13	85.41	134.16	189.99	229.13
75	115.15	177.18	248.85	299.71	99.47	157.19	223.08	268.95	91.39	144.19	204.48	246.16
76	126.87	196.12	275.77	330.50	109.46	173.72	246.88	296.16	100.39	159.29	226.02	270.69
77	138.60	215.05	302.69	361.28	119.45	190.25	270.68	323.37	109.40	174.38	247.55	295.23
78	150.32	233.99	329.61	392.07	129.43	206.78	294.48	350.59	118.40	189.48	269.09	319.76
79	162.05	252.92	356.53	422.85	139.42	223.31	318.28	377.80	127.41	204.57	290.62	344.30
80	173.77	271.86	383.45	453.64	149.41	239.84	342.08	405.01	136.41	219.67	312.16	368.83
81	188.66	295.68	416.74	490.83	161.98	260.65	371.27	437.88	147.70	238.48	338.66	398.06
82	203.54	319.50	450.02	528.03	174.55	281.46	400.46	470.75	158.98	257.29	365.17	427.29
83	218.43	343.31	483.31	565.22	187.12	302.27	429.64	503.62	170.27	276.11	391.67	456.52
84	233.31	367.13	516.59	602.42	199.69	323.08	458.83	536.49	181.55	294.92	418.18	485.75

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Current Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

Issue Age	E-643 Return of Premium Rider	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
		365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	11.59	18.54	26.65	35.36	10.19	15.83	23.47	31.24	8.94	14.71	21.80	28.94
51	59%	11.93	19.11	28.47	35.67	10.36	16.15	25.34	32.96	9.33	15.43	22.73	29.76
52	58%	12.27	19.67	30.29	35.98	10.53	16.47	23.61	34.69	9.72	16.15	23.66	30.59
53	57%	13.51	21.59	32.74	39.79	11.45	18.41	26.48	37.55	10.64	17.70	25.99	35.55
54	56%	14.96	23.86	35.44	44.35	12.57	20.67	29.93	40.70	11.67	19.43	28.62	36.96
55	55%	16.48	26.22	38.31	48.98	13.75	22.94	33.44	43.95	12.72	21.19	31.29	40.43
56	54%	17.97	28.56	41.28	53.35	14.92	25.07	36.74	47.19	13.75	22.91	33.88	43.75
57	53%	19.39	30.82	44.31	57.33	16.04	27.02	39.73	50.37	14.74	24.58	36.35	46.85
58	52%	20.74	33.00	47.38	60.94	17.12	28.80	42.45	53.51	15.70	26.19	38.72	49.73
59	51%	22.04	35.14	50.48	64.27	18.17	30.49	44.98	56.63	16.65	27.79	41.04	52.47
60	50%	23.31	37.27	53.62	67.49	19.21	32.16	47.45	59.78	17.62	29.40	43.37	55.15
61	48%	24.59	39.44	56.80	70.73	20.28	33.89	49.97	62.99	18.62	31.07	45.77	57.86
62	46%	25.91	41.70	60.03	74.12	21.39	35.74	52.64	66.30	19.67	32.83	48.29	60.69
63	44%	27.28	44.06	63.34	77.75	22.58	37.75	55.53	69.73	20.78	34.70	50.96	63.69
64	42%	28.73	46.55	66.73	81.67	23.83	39.93	58.66	73.29	21.95	36.68	53.80	66.89
65	40%	30.26	49.14	70.21	85.86	25.17	42.29	62.03	76.97	23.18	38.76	56.79	70.28
66	38%	31.86	51.83	73.79	90.29	26.57	44.78	65.59	80.76	24.45	40.93	59.90	73.84
67	36%	33.51	54.58	77.47	94.86	28.03	47.36	69.26	84.61	25.73	43.16	63.09	77.52
68	34%	35.21	57.35	81.22	99.49	29.52	49.96	72.97	88.49	27.02	45.42	66.31	81.25
69	32%	36.91	60.10	85.04	104.05	31.01	52.51	76.60	92.36	28.29	47.66	69.50	84.96
70	30%	38.59	62.78	88.89	108.44	32.48	54.96	80.07	96.16	29.51	49.85	72.61	88.56
71	28%	40.23	65.37	92.73	112.57	33.90	57.25	83.31	99.85	30.68	51.95	75.59	91.99
72	26%	41.81	67.83	96.52	116.37	35.26	59.34	86.29	103.40	31.78	53.94	78.41	95.21
73	24%	43.31	70.15	100.19	119.83	36.53	61.23	88.98	106.77	32.81	55.80	81.06	98.18
74	22%	44.72	72.34	103.71	122.98	37.71	62.92	91.42	109.96	33.79	57.53	83.54	100.90
75	20%	46.06	74.42	107.01	125.88	38.79	64.45	93.69	112.96	34.73	59.12	85.88	103.39
76	19%	47.33	76.41	110.04	128.64	39.79	65.88	95.88	115.78	35.65	60.60	88.11	105.70
77	18%	48.54	78.37	112.76	131.39	40.72	67.28	98.12	118.43	36.57	62.00	90.29	107.89
78	17%	49.74	80.31	115.13	134.25	41.61	68.73	100.51	120.94	37.52	63.33	92.45	110.04
79	16%	50.93	82.28	117.16	137.33	42.47	70.28	103.15	123.31	38.52	64.63	94.62	112.18
80	15%	52.13	84.28	118.87	140.63	43.33	71.95	106.04	125.55	39.56	65.90	96.77	114.34
81	14%	53.35	86.26	120.31	144.04	44.19	73.69	109.07	127.61	40.61	67.12	98.83	116.46
82	13%	54.56	88.10	121.59	147.22	45.02	75.35	111.95	129.39	41.59	68.21	100.60	118.37
83	12%	55.68	89.58	122.87	149.56	45.80	76.61	114.12	130.75	42.38	69.06	101.78	119.74
84	11%	56.59	90.37	124.39	150.04	46.41	76.98	114.67	131.40	42.76	69.44	101.84	120.04

Pyramid Life Insurance Company

DISCOUNT for C76 LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Company

Requested Premiums for Long Term Care Policy Form C76VA

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	33.60	41.35	50.85	63.31	31.76	38.90	47.92	59.61	30.87	37.42	45.82	56.71
51	34.97	43.65	54.23	67.76	32.93	40.90	50.94	63.63	31.93	39.25	48.59	60.39
52	36.37	45.94	57.61	72.21	34.10	42.91	53.94	67.63	32.99	41.08	51.37	64.09
53	37.74	48.21	60.99	76.66	35.28	44.91	56.96	71.64	34.05	42.89	54.14	67.77
54	39.14	50.50	64.37	81.11	36.45	46.91	59.96	75.65	35.10	44.72	56.93	71.47
55	40.51	52.79	67.74	85.56	37.63	48.91	62.97	79.66	36.16	46.55	59.70	75.15
56	42.98	56.84	73.63	92.92	39.70	52.45	68.25	86.25	38.06	49.78	64.53	81.17
57	45.43	60.89	79.52	100.27	41.79	55.98	73.53	92.83	39.95	53.01	69.35	87.19
58	47.89	64.93	85.42	107.62	43.86	59.54	78.79	99.40	41.85	56.23	74.18	93.19
59	50.34	68.98	91.31	114.97	45.95	63.08	84.07	105.98	43.73	59.46	79.01	99.21
60	52.81	73.02	97.19	122.32	48.02	66.61	89.35	112.56	45.63	62.70	83.84	105.23
61	56.87	79.69	106.84	133.95	51.46	72.46	97.93	122.87	48.72	68.01	91.65	114.61
62	60.93	86.35	116.49	145.57	54.88	78.30	106.52	133.18	51.82	73.30	99.47	123.98
63	65.00	93.02	126.14	157.19	58.32	84.13	115.10	143.51	54.91	78.60	107.27	133.36
64	69.06	99.67	135.79	168.81	61.74	89.97	123.69	153.82	58.01	83.90	115.09	142.72
65	73.12	106.34	145.44	180.44	65.18	95.82	132.27	164.13	61.10	89.20	122.90	152.11
66	80.45	118.18	162.39	200.51	71.37	106.17	147.28	182.00	66.71	98.64	136.60	168.37
67	87.77	130.01	179.34	220.57	77.55	116.52	162.30	199.88	72.33	108.08	150.31	184.66
68	95.08	141.84	196.27	240.64	83.74	126.86	177.31	217.76	77.92	117.51	164.02	200.93
69	102.40	153.67	213.22	260.71	89.91	137.21	192.33	235.64	83.53	126.95	177.73	217.21
70	109.72	165.50	230.17	280.78	96.11	147.57	207.34	253.52	89.15	136.39	191.43	233.48
71	121.18	183.79	256.30	311.53	105.73	163.63	230.56	280.81	97.82	150.93	212.44	258.17
72	132.62	202.07	286.78	342.30	115.36	179.71	253.79	308.10	106.49	165.46	233.45	282.87
73	144.07	220.34	308.57	373.06	124.98	195.78	277.01	335.40	115.17	180.00	254.48	307.55
74	155.51	238.63	334.70	403.83	134.60	211.86	300.24	362.69	123.84	194.53	275.49	332.24
75	166.97	256.91	360.83	434.58	144.23	227.93	323.47	389.98	132.52	209.08	296.50	356.93
76	183.96	284.37	399.87	479.23	158.72	251.89	357.98	429.43	145.57	230.97	327.73	392.50
77	200.97	311.82	438.90	523.86	173.20	275.86	392.49	468.89	158.63	252.85	358.95	428.08
78	217.96	339.29	477.93	568.50	187.67	299.83	427.00	508.36	171.68	274.75	390.18	463.65
79	234.97	366.73	516.97	613.13	202.16	323.80	461.51	547.81	184.74	296.63	421.40	499.24
80	251.97	394.20	556.00	657.78	216.64	347.77	496.02	587.26	197.79	318.52	452.63	534.80
81	273.56	428.74	604.27	711.70	234.87	377.94	538.34	634.93	214.17	345.80	491.06	577.19
82	295.13	463.28	652.53	765.64	253.10	408.12	580.67	682.59	230.52	373.07	529.50	619.57
83	316.72	497.80	700.80	819.57	271.32	438.29	622.98	730.25	246.89	400.36	567.92	661.95
84	338.30	532.34	749.06	873.51	289.55	468.47	665.30	777.91	263.25	427.63	606.36	704.34

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Requested Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

Issue Age	E-643 Return of Premium Rider	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
		365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	16.81	26.88	38.64	51.27	14.78	22.95	34.03	45.30	12.96	21.33	31.61	41.96
51	59%	17.30	27.71	41.28	51.72	15.02	23.42	36.74	47.79	13.53	22.37	32.96	43.15
52	58%	17.79	28.52	43.92	52.17	15.27	23.88	34.23	50.30	14.09	23.42	34.31	44.36
53	57%	19.59	31.31	47.47	57.70	16.60	26.69	38.40	54.45	15.43	25.67	37.69	51.55
54	56%	21.69	34.60	51.39	64.31	18.23	29.97	43.40	59.02	16.92	28.17	41.50	53.59
55	55%	23.90	38.02	55.55	71.02	19.94	33.26	48.49	63.73	18.44	30.73	45.37	58.62
56	54%	26.06	41.41	59.86	77.36	21.63	36.35	53.27	68.43	19.94	33.22	49.13	63.44
57	53%	28.12	44.69	64.25	83.13	23.26	39.18	57.61	73.04	21.37	35.64	52.71	67.93
58	52%	30.07	47.85	68.70	88.36	24.82	41.76	61.55	77.59	22.77	37.98	56.14	72.11
59	51%	31.96	50.95	73.20	93.19	26.35	44.21	65.22	82.11	24.14	40.30	59.51	76.08
60	50%	33.80	54.04	77.75	97.86	27.85	46.63	68.80	86.68	25.55	42.63	62.89	79.97
61	48%	35.66	57.19	82.36	102.56	29.41	49.14	72.46	91.34	27.00	45.05	66.37	83.90
62	46%	37.57	60.47	87.04	107.47	31.02	51.82	76.33	96.14	28.52	47.60	70.02	88.00
63	44%	39.56	63.89	91.84	112.74	32.74	54.74	80.52	101.11	30.13	50.32	73.89	92.35
64	42%	41.66	67.50	96.76	118.42	34.55	57.90	85.06	106.27	31.83	53.19	78.01	96.99
65	40%	43.88	71.25	101.80	124.50	36.50	61.32	89.94	111.61	33.61	56.20	82.35	101.91
66	38%	46.20	75.15	107.00	130.92	38.53	64.93	95.11	117.10	35.45	59.35	86.86	107.07
67	36%	48.59	79.14	112.33	137.55	40.64	68.67	100.43	122.68	37.31	62.58	91.48	112.40
68	34%	51.05	83.16	117.77	144.26	42.80	72.44	105.81	128.31	39.18	65.86	96.15	117.81
69	32%	53.52	87.15	123.31	150.87	44.96	76.14	111.07	133.92	41.02	69.11	100.78	123.19
70	30%	55.96	91.03	128.89	157.24	47.10	79.69	116.10	139.43	42.79	72.28	105.28	128.41
71	28%	58.33	94.79	134.46	163.23	49.16	83.01	120.80	144.78	44.49	75.33	109.61	133.39
72	26%	60.62	98.35	139.95	168.74	51.13	86.04	125.12	149.93	46.08	78.21	113.69	138.05
73	24%	62.80	101.72	145.28	173.75	52.97	88.78	129.02	154.82	47.57	80.91	117.54	142.36
74	22%	64.84	104.89	150.38	178.32	54.68	91.23	132.56	159.44	49.00	83.42	121.13	146.31
75	20%	66.79	107.91	155.16	182.53	56.25	93.45	135.85	163.79	50.36	85.72	124.53	149.92
76	19%	68.63	110.79	159.56	186.53	57.70	95.53	139.03	167.88	51.69	87.87	127.76	153.27
77	18%	70.38	113.64	163.50	190.52	59.04	97.56	142.27	171.72	53.03	89.90	130.92	156.44
78	17%	72.12	116.45	166.94	194.66	60.33	99.66	145.74	175.36	54.40	91.83	134.05	159.56
79	16%	73.85	119.31	169.88	199.13	61.58	101.91	149.57	178.80	55.85	93.71	137.20	162.66
80	15%	75.59	122.21	172.36	203.91	62.83	104.33	153.76	182.05	57.36	95.56	140.32	165.79
81	14%	77.36	125.08	174.45	208.86	64.08	106.85	158.15	185.03	58.88	97.32	143.30	168.87
82	13%	79.11	127.75	176.31	213.47	65.28	109.26	162.33	187.62	60.31	98.90	145.87	171.64
83	12%	80.74	129.89	178.16	216.86	66.41	111.08	165.47	189.59	61.45	100.14	147.58	173.62
84	11%	82.06	131.04	180.37	217.56	67.29	111.62	166.27	190.53	62.00	100.69	147.67	174.06

Pyramid Life Insurance Company

DISCOUNT for C76VA LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Companies
Form C77VA
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.88	17.72	18.43	21.47
35-39	17.44	20.12	21.08	25.93
40	19.00	22.56	23.89	29.26
41	19.40	23.33	24.86	30.31
42	20.10	24.54	26.33	31.94
43	21.09	26.19	28.29	34.18
44	22.37	28.28	30.74	37.00
45	23.95	30.82	33.69	40.42
46	25.90	33.91	37.27	44.62
47	28.23	37.58	41.48	49.58
48	30.81	41.62	46.12	55.05
49	33.52	45.85	50.97	60.75
50	36.22	50.08	55.82	66.43
51	38.89	54.29	60.64	72.03
52	41.61	58.59	65.56	77.75
53	44.43	63.03	70.63	83.63
54	47.37	67.66	75.92	89.74
55	50.46	72.51	81.47	96.13
56	53.64	77.47	87.16	102.68
57	56.89	82.51	92.98	109.34
58	60.30	87.80	99.07	116.31
59	63.99	93.52	105.61	123.78
60	68.06	99.85	112.75	131.92
61	72.49	106.79	120.49	140.73
62	77.22	114.22	128.72	150.08
63	82.26	122.13	137.45	159.99
64	87.65	130.52	146.70	170.47
65	93.41	139.36	156.50	181.54
66	99.02	147.87	165.97	192.16
67	104.48	156.07	175.10	202.33
68	110.54	165.12	185.20	213.59
69	117.90	176.20	197.55	227.46
70	127.54	190.49	213.47	245.49
71	138.17	206.47	231.33	265.80
72	149.36	223.37	250.26	287.35
73	162.70	243.44	272.69	312.97
74	179.78	268.95	301.07	345.49
75	202.19	302.17	337.83	387.72
76	229.37	342.52	382.37	439.19
77	260.27	388.47	433.07	498.02
78	295.71	440.91	490.82	564.93
79	336.51	500.74	556.54	640.61
80	383.49	568.83	631.13	725.80
81	437.95	647.26	716.79	823.00
82	499.32	735.44	812.92	931.75
83	565.69	830.26	916.22	1,048.26
84	635.11	928.59	1,023.37	1,168.75

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.16	16.95	17.62	20.53
35-39	16.65	19.24	20.16	24.80
40	18.13	21.57	22.84	27.96
41	18.48	22.21	23.67	28.86
42	19.11	23.27	24.97	30.31
43	20.01	24.77	26.75	32.34
44	21.19	26.69	29.01	34.94
45	22.65	29.04	31.74	38.11
46	24.47	31.94	35.10	42.04
47	26.65	35.39	39.07	46.71
48	29.06	39.21	43.45	51.86
49	31.60	43.20	48.03	57.25
50	34.13	47.20	52.60	62.60
51	36.64	51.16	57.14	67.88
52	39.21	52.21	61.78	73.26
53	41.88	59.40	66.56	78.81
54	44.63	63.76	71.54	84.56
55	47.55	68.33	76.77	90.58
56	50.55	73.00	82.13	96.75
57	53.61	77.75	87.61	103.04
58	56.82	82.74	93.35	109.61
59	60.30	88.13	99.51	116.64
60	64.13	94.09	106.25	124.31
61	68.31	100.63	113.54	132.61
62	72.77	107.63	121.29	141.43
63	77.52	115.09	129.52	150.77
64	82.60	122.99	138.24	160.64
65	88.02	131.32	147.47	171.07
66	93.32	139.35	156.41	181.09
67	98.50	147.10	165.03	190.70
68	104.23	155.65	174.56	201.32
69	111.21	166.09	186.20	214.39
70	120.14	179.50	201.16	231.33
71	129.99	194.46	217.89	250.36
72	140.30	210.22	235.60	270.52
73	152.60	228.96	256.58	294.49
74	168.42	252.82	283.17	324.95
75	189.28	283.97	317.67	364.58
76	214.68	321.85	359.53	412.95
77	243.61	365.04	407.20	468.28
78	276.82	414.34	461.52	531.20
79	315.04	470.58	523.33	602.39
80	359.04	534.57	593.47	682.49
81	410.01	608.26	674.01	773.88
82	467.46	691.12	764.39	876.13
83	529.57	780.21	861.51	985.67
84	594.53	872.60	962.24	1,098.94

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	14.23	15.70	16.26	18.62
35-39	15.45	17.37	18.06	23.84
40	16.84	19.29	20.39	26.25
41	17.03	19.96	21.17	27.00
42	17.66	21.00	22.36	28.25
43	18.53	22.41	23.98	29.99
44	19.64	24.20	26.03	32.23
45	20.99	28.36	28.49	34.97
46	22.64	29.01	31.51	38.36
47	24.61	32.14	35.09	42.39
48	26.78	35.59	39.02	46.84
49	29.05	39.19	43.12	51.50
50	31.30	42.76	47.17	56.14
51	33.55	46.30	51.19	60.76
52	35.85	49.92	55.29	65.52
53	38.21	53.63	59.49	70.40
54	40.64	57.44	63.81	75.41
55	43.16	61.36	68.26	80.55
56	45.65	65.29	72.73	85.68
57	48.11	69.22	77.21	90.80
58	50.69	73.31	81.86	96.11
59	53.55	77.71	86.86	101.81
60	58.84	82.58	92.38	108.08
61	60.62	87.92	98.39	114.92
62	64.77	93.61	104.81	122.20
63	69.23	99.68	111.62	129.93
64	73.90	106.14	118.86	138.12
65	78.71	113.00	126.52	146.76
66	83.31	119.82	133.90	155.23
67	87.77	126.59	140.99	163.53
68	92.58	133.97	148.85	172.60
69	98.28	142.67	158.55	183.37
70	105.36	153.37	171.14	196.81
71	113.25	165.32	186.09	212.02
72	121.62	178.06	202.70	228.39
73	131.33	192.72	221.76	247.21
74	143.23	210.41	244.06	269.80
75	158.17	232.23	270.38	297.46
76	175.66	257.59	300.00	329.56
77	195.12	285.72	332.39	365.22
78	217.30	317.56	368.64	405.40
79	242.99	354.04	409.87	451.04
80	272.93	396.08	457.19	503.10
81	308.30	445.50	512.58	563.78
82	348.59	501.68	575.32	632.46
83	392.05	561.89	642.41	705.82
84	436.91	623.41	710.84	780.52

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	49.94	65.03	70.68	83.75
35-39	54.87	73.81	80.89	96.25
40	62.07	85.39	94.14	112.69
41	66.29	91.82	101.40	121.48
42	71.40	99.68	110.28	132.26
43	77.38	108.96	120.79	145.04
44	84.23	119.68	132.92	159.82
45	91.97	131.82	146.67	176.59
46	101.46	146.72	163.54	197.16
47	112.71	164.39	183.51	221.52
48	124.39	182.82	204.37	246.98
49	135.19	200.01	223.87	270.83
50	143.79	213.96	239.79	290.39
51	149.84	224.24	251.67	305.10
52	154.24	232.18	260.99	316.77
53	157.47	238.43	268.44	326.20
54	160.06	243.64	274.73	334.23
55	162.50	248.44	280.52	341.68
56	164.29	252.07	284.99	347.50
57	165.10	254.09	287.66	351.14
58	165.68	255.67	289.81	354.17
59	166.79	257.97	292.72	358.16
60	169.16	262.14	297.69	364.66
61	173.02	268.56	305.09	374.17
62	177.86	276.45	314.09	385.63
63	183.36	285.26	324.07	398.33
64	189.22	294.44	334.45	411.55
65	195.12	303.45	344.62	424.58
66	200.13	310.77	352.90	435.53
67	204.46	316.76	359.68	444.88
68	209.51	323.70	367.50	455.45
69	216.63	333.87	378.89	470.06
70	227.22	349.54	396.40	491.53
71	240.43	369.68	418.91	518.49
72	255.35	392.77	444.75	549.05
73	273.22	420.36	475.55	585.28
74	295.31	453.99	512.98	629.24
75	322.85	495.21	558.67	682.98
76	355.13	543.46	612.20	746.14
77	391.33	597.72	672.46	817.34
78	432.51	658.81	740.11	897.14
79	479.73	727.55	815.81	986.09
80	534.06	804.79	900.20	1,084.74
81	597.02	892.49	995.20	1,195.51
82	667.92	990.10	1,100.38	1,318.01
83	744.44	1,094.66	1,212.86	1,448.64
84	824.30	1,203.18	1,329.80	1,583.80

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	47.06	61.28	66.60	78.92
35-39	51.71	69.55	76.22	90.70
40	58.49	80.46	88.71	106.19
41	62.47	86.52	95.55	114.47
42	67.28	93.93	103.92	124.63
43	72.91	102.68	113.82	138.68
44	79.38	112.77	125.25	150.60
45	86.66	124.22	138.21	166.41
46	95.61	138.26	154.10	185.79
47	106.21	154.91	172.93	208.74
48	117.22	172.28	192.58	232.73
49	127.40	188.47	210.96	255.21
50	135.50	201.62	225.96	273.64
51	141.20	211.30	237.16	287.51
52	145.34	218.79	245.94	298.50
53	148.39	224.68	252.96	307.39
54	150.83	229.59	258.88	314.96
55	153.13	234.11	264.34	321.97
56	154.82	237.53	268.55	327.45
57	155.58	239.44	271.07	330.89
58	156.13	240.93	273.09	333.74
59	157.17	243.09	275.84	337.50
60	159.40	247.02	280.52	343.63
61	163.04	253.07	287.49	352.59
62	167.60	260.51	295.97	363.39
63	172.79	268.81	305.38	375.36
64	178.31	277.46	315.16	387.82
65	183.86	285.95	324.75	400.09
66	188.58	295.85	332.55	410.41
67	192.67	298.49	338.94	419.22
68	197.42	305.03	346.30	429.18
69	204.14	314.61	357.04	442.95
70	214.11	329.38	373.53	463.18
71	226.64	348.37	394.75	488.58
72	240.84	370.17	419.10	517.38
73	257.80	396.19	448.12	551.52
74	278.57	427.88	483.39	592.95
75	304.22	466.65	526.45	643.59
76	334.58	512.52	577.43	703.74
77	368.92	564.55	635.29	772.11
78	407.52	622.70	699.84	848.26
79	450.64	686.94	770.90	931.76
80	498.56	757.25	848.28	1,022.18
81	552.89	836.11	934.58	1,122.68
82	613.43	923.53	1,029.92	1,233.56
83	677.79	1,015.79	1,130.41	1,350.06
84	743.55	1,109.17	1,232.16	1,467.42

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	45.37	57.75	62.43	73.98
35-39	49.45	65.00	70.85	84.31
40	55.41	74.48	81.68	97.77
41	59.05	79.87	87.73	105.09
42	63.45	88.52	92.50	114.17
43	68.63	94.42	104.10	125.00
44	74.58	103.57	114.42	137.58
45	81.30	113.98	126.17	151.91
46	89.59	126.85	140.69	169.62
47	99.46	142.19	157.98	190.70
48	109.69	158.18	176.03	212.73
49	119.10	173.01	192.81	233.25
50	126.47	184.87	206.31	249.84
51	131.51	193.39	216.14	262.02
52	135.03	199.78	223.63	271.42
53	137.46	204.60	229.39	278.75
54	139.25	208.39	234.02	284.71
55	140.85	211.73	238.10	290.01
56	141.75	213.83	240.80	293.61
57	141.67	214.32	241.71	295.05
58	141.34	214.37	242.11	295.88
59	141.54	215.13	243.27	297.65
60	143.02	217.77	246.46	301.91
61	146.02	222.66	252.11	309.20
62	150.04	229.03	259.37	318.46
63	154.71	236.31	267.60	328.93
64	159.68	243.93	276.16	339.82
65	164.59	251.30	284.40	350.38
66	168.83	257.45	291.21	359.39
67	172.63	262.76	297.04	367.37
68	176.92	268.70	303.52	376.13
69	182.64	276.73	312.33	387.46
70	190.72	288.33	325.12	403.15
71	200.75	302.96	341.35	422.50
72	212.10	319.63	359.91	444.31
73	225.40	339.15	381.62	469.64
74	241.27	362.33	407.28	499.55
75	260.35	389.95	437.71	535.10
76	281.92	421.21	472.06	575.38
77	305.55	455.58	509.81	619.70
78	332.33	494.27	552.19	669.40
79	363.32	538.50	600.47	725.83
80	399.58	589.47	655.90	790.36
81	442.68	649.62	721.03	866.11
82	491.92	718.13	795.05	952.18
83	544.94	791.36	874.09	1,043.88
84	599.37	865.69	954.30	1,136.49

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.03	25.69	26.72	31.13
35-39	25.29	29.17	30.57	37.60
40	27.55	32.71	34.64	42.43
41	28.13	33.83	36.05	43.95
42	29.15	35.58	38.18	46.31
43	30.58	37.98	41.02	49.56
44	32.44	41.01	44.57	53.65
45	34.73	44.69	48.85	58.61
46	37.56	49.17	54.04	64.70
47	40.93	54.49	60.15	71.89
48	44.67	60.35	66.87	79.82
49	48.60	66.48	73.91	88.09
50	52.52	72.62	80.94	96.32
51	56.39	78.72	87.93	104.44
52	60.33	84.96	95.06	112.74
53	64.42	91.39	102.41	121.26
54	68.69	98.11	110.08	130.12
55	73.17	105.14	118.13	139.39
56	77.78	112.33	126.38	148.89
57	82.49	119.64	134.82	158.54
58	87.44	127.31	143.65	168.65
59	92.79	135.60	153.13	179.48
60	98.69	144.78	163.49	191.28
61	105.11	154.85	174.71	204.06
62	111.97	165.62	186.64	217.62
63	119.28	177.09	199.30	231.99
64	127.09	189.25	212.72	247.18
65	135.44	202.07	226.93	263.23
66	143.58	214.41	240.66	278.63
67	151.50	226.30	253.90	293.38
68	160.28	239.42	268.54	309.71
69	170.95	255.49	286.45	329.82
70	184.93	276.21	309.53	355.96
71	200.35	299.38	335.43	385.41
72	216.57	323.89	362.88	416.66
73	235.92	352.99	395.40	453.81
74	260.68	389.98	436.55	500.96
75	293.18	438.15	489.85	562.19
76	332.59	496.65	554.44	636.83
77	377.39	563.28	627.95	722.13
78	428.78	639.32	711.69	819.15
79	487.94	726.07	806.98	928.88
80	556.06	824.80	915.14	1,052.41
81	635.03	938.53	1,039.35	1,193.35
82	724.01	1,066.39	1,178.73	1,351.04
83	820.25	1,203.88	1,328.52	1,519.98
84	920.91	1,346.46	1,483.89	1,694.69

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	21.98	24.58	25.55	29.77
35-39	24.14	27.90	29.23	35.96
40	26.29	31.28	33.12	40.54
41	26.80	32.20	34.32	41.85
42	27.71	33.74	36.21	43.95
43	29.01	35.92	38.79	46.89
44	30.73	38.70	42.06	50.66
45	32.84	42.11	46.02	55.26
46	35.48	46.31	50.90	60.96
47	38.64	51.32	56.65	67.73
48	42.14	56.85	63.00	75.20
49	45.82	62.64	69.64	83.01
50	49.49	68.44	76.27	90.77
51	53.13	74.18	82.85	98.43
52	56.85	75.70	89.58	106.23
53	60.73	86.13	96.51	114.27
54	64.71	92.45	103.73	122.61
55	68.95	99.08	111.32	131.34
56	73.30	105.85	119.09	140.29
57	77.73	112.74	127.03	149.41
58	82.39	119.97	135.36	158.93
59	87.44	127.79	144.29	169.13
60	92.99	136.43	154.06	180.25
61	99.05	145.91	164.63	192.28
62	105.52	156.06	175.87	205.07
63	112.40	166.88	187.80	218.62
64	119.77	178.34	200.45	232.93
65	127.63	190.41	213.83	248.05
66	135.31	202.06	226.79	262.58
67	142.83	213.30	239.29	276.52
68	151.13	225.69	253.11	291.91
69	161.25	240.83	269.99	310.87
70	174.20	260.28	291.68	335.43
71	188.49	281.97	315.94	363.02
72	203.44	304.82	341.62	392.25
73	221.27	331.99	372.04	427.01
74	244.21	366.59	410.60	471.18
75	274.46	411.76	460.62	528.64
76	311.29	466.68	521.32	598.78
77	353.23	529.31	590.44	679.01
78	401.39	600.79	669.20	770.24
79	456.81	682.34	758.83	873.47
80	520.61	775.13	860.53	989.61
81	594.51	881.98	977.31	1,122.13
82	677.82	1,002.12	1,108.37	1,270.39
83	767.88	1,131.30	1,249.19	1,429.22
84	862.07	1,265.27	1,395.25	1,593.46

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	20.63	22.77	23.58	27.00
35-39	22.40	25.19	26.19	34.57
40	24.42	27.97	29.57	38.06
41	24.69	28.94	30.70	39.15
42	25.61	30.45	32.42	40.96
43	26.87	32.49	34.77	43.49
44	28.48	35.09	37.74	46.73
45	30.44	41.12	41.31	50.71
46	32.83	42.06	45.69	55.62
47	35.68	46.60	50.88	61.47
48	38.83	51.61	56.58	67.92
49	42.12	56.83	62.52	74.68
50	45.39	62.00	68.40	81.40
51	48.65	67.14	74.23	88.10
52	51.98	72.38	80.17	95.00
53	55.40	77.76	86.26	102.08
54	58.93	83.29	92.52	109.34
55	62.58	88.97	98.98	116.80
56	66.19	94.67	105.46	124.24
57	69.76	100.37	111.95	131.66
58	73.50	106.30	118.70	139.36
59	77.65	112.68	125.95	147.62
60	85.32	119.74	133.95	156.72
61	87.90	127.48	142.67	166.63
62	93.92	135.73	151.97	177.19
63	100.38	144.54	161.85	188.40
64	107.16	153.90	172.35	200.27
65	114.13	163.85	183.45	212.80
66	120.80	173.74	194.16	225.08
67	127.27	183.56	204.44	237.12
68	134.24	194.26	215.83	250.27
69	142.51	206.87	229.90	265.89
70	152.77	222.39	248.15	285.37
71	164.21	239.71	269.83	307.43
72	176.35	258.19	293.92	331.17
73	190.43	279.44	321.55	358.45
74	207.68	305.09	353.89	391.21
75	229.35	336.73	392.05	431.32
76	254.71	373.51	435.00	477.86
77	282.92	414.29	481.97	529.57
78	315.09	460.46	534.53	587.83
79	352.34	513.36	594.31	654.01
80	395.75	574.32	662.93	729.50
81	447.04	645.98	743.24	817.48
82	505.46	727.44	834.21	917.07
83	568.47	814.74	931.49	1,023.44
84	633.52	903.94	1,030.72	1,131.75

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	72.41	94.29	102.49	121.44
35-39	79.56	107.02	117.29	139.56
40	90.00	123.82	136.50	163.40
41	96.12	133.14	147.03	176.15
42	103.53	144.54	159.91	191.78
43	112.20	157.99	175.15	210.31
44	122.13	173.54	192.73	231.74
45	133.36	191.14	212.67	256.06
46	147.12	212.74	237.13	285.88
47	163.43	238.37	266.09	321.20
48	180.37	265.09	296.34	358.12
49	196.03	290.01	324.61	392.70
50	208.50	310.24	347.70	421.07
51	217.27	325.15	364.92	442.40
52	223.65	336.66	378.44	459.32
53	228.33	345.72	389.24	472.99
54	232.09	353.28	398.36	484.63
55	235.63	360.24	406.75	495.44
56	238.22	365.50	413.24	503.88
57	239.40	368.43	417.11	509.15
58	240.24	370.72	420.22	513.55
59	241.85	374.06	424.44	519.33
60	245.28	380.10	431.65	528.76
61	250.88	389.41	442.38	542.55
62	257.90	400.85	455.43	559.16
63	265.87	413.63	469.90	577.58
64	274.37	426.94	484.95	596.75
65	282.92	440.00	499.70	615.64
66	290.19	450.62	511.71	631.52
67	296.47	459.30	521.54	645.08
68	303.79	469.37	532.88	660.40
69	314.11	484.11	549.39	681.59
70	329.47	506.83	574.78	712.72
71	348.62	536.04	607.42	751.81
72	370.26	569.52	644.89	796.12
73	396.17	609.52	689.55	848.66
74	428.20	658.29	743.82	912.40
75	468.13	718.05	810.07	990.32
76	514.94	788.02	887.69	1,081.90
77	567.43	866.69	975.07	1,185.14
78	627.14	955.27	1,073.16	1,300.85
79	695.61	1,054.95	1,182.92	1,429.83
80	774.39	1,166.95	1,305.29	1,572.87
81	865.68	1,294.11	1,443.04	1,733.49
82	968.48	1,435.65	1,595.55	1,911.11
83	1,079.44	1,587.26	1,758.65	2,100.53
84	1,195.24	1,744.61	1,928.21	2,296.51

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	68.24	88.86	96.57	114.43
35-39	74.98	100.85	110.52	131.52
40	84.81	116.67	128.63	153.98
41	90.58	125.45	138.55	165.98
42	97.56	136.20	150.68	180.71
43	105.72	148.89	165.04	201.09
44	115.10	163.52	181.61	218.37
45	125.66	180.12	200.40	241.29
46	138.63	200.48	223.45	269.40
47	154.00	224.62	250.75	302.67
48	169.97	249.81	279.24	337.46
49	184.73	273.28	305.89	370.05
50	196.48	292.35	327.64	396.78
51	204.74	306.39	343.88	416.89
52	210.74	317.25	356.61	432.83
53	215.17	325.79	366.79	445.72
54	218.70	332.91	375.38	456.69
55	222.04	339.46	383.29	466.86
56	224.49	344.42	389.40	474.80
57	225.59	347.19	393.05	479.79
58	226.39	349.35	395.98	483.92
59	227.90	352.48	399.97	489.38
60	231.13	358.18	406.75	498.26
61	236.41	366.95	416.86	511.26
62	243.02	377.74	429.16	526.92
63	250.55	389.77	442.80	544.27
64	258.55	402.32	456.98	562.34
65	266.60	414.63	470.89	580.13
66	273.44	428.98	482.20	595.09
67	279.37	432.81	491.46	607.87
68	286.26	442.29	502.14	622.31
69	296.00	456.18	517.71	642.28
70	310.46	477.60	541.62	671.61
71	328.63	505.14	572.39	708.44
72	349.22	536.75	607.70	750.20
73	373.81	574.48	649.77	799.70
74	403.93	620.43	700.92	859.78
75	441.12	676.64	763.35	933.21
76	485.14	743.15	837.27	1,020.42
77	534.93	818.60	921.17	1,119.56
78	590.90	902.92	1,014.77	1,229.98
79	653.43	996.06	1,117.81	1,351.05
80	722.91	1,098.01	1,230.01	1,482.16
81	801.69	1,212.36	1,355.14	1,627.89
82	889.47	1,339.12	1,493.38	1,788.66
83	982.80	1,472.90	1,639.09	1,957.59
84	1,078.15	1,608.30	1,786.63	2,127.76

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	65.79	83.74	90.52	107.27
35-39	71.70	94.25	102.73	122.25
40	80.34	108.00	118.44	141.77
41	85.62	115.81	127.21	152.38
42	92.00	128.35	134.13	165.55
43	99.51	136.91	150.95	181.25
44	108.14	150.18	165.91	199.49
45	117.89	165.27	182.95	220.27
46	129.91	183.93	204.00	245.95
47	144.22	206.18	229.07	276.52
48	159.05	229.36	255.24	308.46
49	172.70	250.86	279.57	338.21
50	183.38	268.06	299.15	362.27
51	190.69	280.42	313.40	379.93
52	195.79	289.68	324.26	393.56
53	199.32	296.67	332.62	404.19
54	201.91	302.17	339.33	412.83
55	204.23	307.01	345.25	420.51
56	205.54	310.05	349.16	425.73
57	205.42	310.76	350.48	427.82
58	204.94	310.84	351.06	429.03
59	205.23	311.94	352.74	431.59
60	207.38	315.77	357.37	437.77
61	211.73	322.86	365.56	448.34
62	217.56	332.09	376.09	461.77
63	224.33	342.65	388.02	476.95
64	231.54	353.70	400.43	492.74
65	238.66	364.39	412.38	508.05
66	244.80	373.30	422.25	521.12
67	250.31	381.00	430.71	532.69
68	256.53	389.62	440.10	545.39
69	264.83	401.26	452.88	561.82
70	276.54	418.08	471.42	584.57
71	291.09	439.29	494.96	612.63
72	307.55	463.46	521.87	644.25
73	326.83	491.77	553.35	680.98
74	349.84	525.38	590.56	724.35
75	377.51	565.43	634.68	775.90
76	408.78	610.75	684.49	834.30
77	443.05	660.59	739.22	898.57
78	481.88	716.69	800.68	970.63
79	526.81	780.83	870.68	1,052.45
80	579.39	854.73	951.06	1,146.02
81	641.89	941.95	1,045.49	1,255.86
82	713.28	1,041.29	1,152.82	1,380.66
83	790.16	1,147.47	1,267.43	1,513.63
84	869.09	1,255.25	1,383.74	1,647.91

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79VA
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.57	17.37	18.07	21.05
35-39	17.10	19.72	20.67	25.43
40	18.63	22.11	23.42	28.69
41	19.15	22.93	24.37	29.84
42	19.84	24.01	25.61	31.33
43	20.71	25.35	27.15	33.18
44	21.74	26.95	28.98	35.38
45	22.93	28.81	31.09	37.93
46	24.34	31.00	33.57	40.92
47	25.95	33.51	36.41	44.34
48	27.71	36.25	39.50	48.07
49	29.56	39.12	42.75	51.98
50	31.44	42.04	46.04	55.94
51	33.34	44.97	49.37	59.94
52	35.30	48.00	52.81	64.06
53	37.34	51.13	56.38	68.33
54	39.47	54.40	60.08	72.76
55	41.71	57.81	63.94	77.36
56	44.15	61.50	68.10	82.33
57	46.78	65.46	72.56	87.65
58	49.47	69.49	77.09	93.05
59	52.06	73.38	81.46	98.24
60	54.42	76.94	85.45	102.97
61	56.36	79.87	88.74	106.85
62	57.96	82.31	91.47	110.07
63	59.52	84.69	94.12	113.19
64	61.36	87.46	97.19	116.77
65	63.78	91.04	101.15	121.38
66	66.55	95.14	105.66	126.62
67	69.47	99.44	110.38	132.11
68	72.88	104.44	115.86	138.45
69	77.11	110.59	122.60	146.23
70	82.49	118.38	131.14	156.06
71	88.48	127.02	140.64	166.97
72	94.85	136.22	150.75	178.57
73	102.43	147.11	162.73	192.30
74	112.03	160.86	177.81	209.56
75	124.47	178.63	197.26	231.78
76	139.65	200.40	221.13	259.10
77	157.02	225.40	248.60	290.58
78	176.75	253.65	279.56	325.99
79	198.96	285.18	313.92	365.15
80	223.82	320.03	351.58	407.83
81	252.20	359.53	393.80	455.53
82	284.02	403.66	440.64	508.38
83	317.93	450.41	490.22	564.16
84	352.62	497.79	540.65	620.63

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	14.86	16.62	17.28	20.13
25-39	16.32	18.86	19.77	24.32
40	17.78	21.15	22.39	27.43
41	18.28	21.93	23.31	28.53
42	18.94	22.96	24.50	29.97
43	19.76	24.24	25.96	31.73
44	20.75	25.78	27.71	33.84
45	21.89	27.56	29.73	36.28
46	23.23	29.65	32.10	39.13
47	24.77	32.05	34.82	42.40
48	26.45	34.67	37.77	45.97
49	28.22	37.41	40.88	49.71
50	30.01	40.20	44.03	53.50
51	31.83	43.01	47.22	57.32
52	33.70	45.90	50.51	61.26
53	35.65	48.90	53.91	65.34
54	37.69	52.02	57.46	69.58
55	39.83	55.28	61.14	73.99
56	42.16	58.81	65.13	78.74
57	44.67	62.60	69.39	83.82
58	47.23	66.46	73.73	88.98
59	49.70	70.18	77.91	93.95
60	51.96	73.58	81.72	98.47
61	53.80	76.38	84.86	102.18
62	55.32	78.70	87.47	105.26
63	56.81	80.96	90.01	108.24
64	58.55	83.59	92.94	111.67
65	60.85	87.01	96.72	116.07
66	63.50	90.92	101.04	121.08
67	66.33	95.05	105.58	126.36
68	69.60	99.83	110.83	132.44
69	73.61	105.68	117.26	139.86
70	78.63	113.05	125.34	149.16
71	84.12	121.17	134.28	159.42
72	89.89	129.76	143.74	170.27
73	96.77	139.95	154.95	183.10
74	105.56	152.87	169.13	199.32
75	117.11	169.65	187.51	220.32
76	131.33	190.29	210.16	246.25
77	147.68	214.03	236.27	276.16
78	166.27	240.87	265.72	309.86
79	187.20	270.84	298.41	347.10
80	210.61	303.95	334.21	387.69
81	237.31	341.45	374.34	433.02
82	267.23	383.35	418.87	483.26
83	299.13	427.74	465.99	536.26
84	331.74	472.72	513.90	589.93

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	13.95	15.39	15.94	18.25
25-39	15.15	17.03	17.71	23.38
40	16.31	18.82	19.80	25.73
41	16.73	19.47	20.55	26.68
42	17.29	20.34	21.55	27.94
43	18.00	21.43	22.79	29.51
44	18.85	22.74	24.29	31.39
45	19.85	24.28	26.03	33.58
46	21.02	26.09	28.08	36.16
47	22.38	28.18	30.44	39.14
48	23.86	30.47	33.02	42.39
49	25.41	32.86	35.71	45.79
50	26.98	35.26	38.43	49.19
51	28.58	37.69	41.18	52.63
52	30.23	40.20	44.03	56.18
53	31.94	42.79	46.95	59.82
54	33.69	45.42	49.94	63.52
55	35.47	48.11	52.97	67.27
56	37.35	50.94	56.16	71.21
57	39.35	53.92	59.52	75.35
58	41.34	56.91	62.88	79.47
59	43.24	59.75	66.06	83.36
60	44.92	62.28	68.88	86.79
61	46.22	64.27	71.09	89.44
62	47.21	65.83	72.81	91.46
63	48.15	67.30	74.41	93.33
64	49.28	69.03	76.30	95.53
65	50.87	71.36	78.85	98.56
66	52.79	74.14	81.88	102.17
67	54.89	77.13	85.13	106.06
68	57.32	80.58	88.88	110.56
69	60.24	84.73	93.41	116.00
70	63.82	89.82	98.97	122.72
71	67.76	95.49	105.17	130.24
72	71.95	101.55	111.84	138.34
73	76.83	108.58	119.57	147.74
74	82.85	117.16	128.95	159.14
75	90.43	127.84	140.58	173.27
76	99.45	140.51	154.38	190.03
77	109.61	154.78	169.95	208.95
78	121.12	170.85	187.42	230.16
79	134.17	188.88	206.91	253.80
80	148.98	209.07	228.56	279.99
81	166.22	232.43	253.37	309.96
82	185.78	258.84	281.24	343.63
83	206.60	286.77	310.69	379.16
84	227.66	314.70	340.21	414.70

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	36.50	46.27	49.80	58.76
25-39	40.03	52.00	56.30	66.15
40	44.54	59.27	64.81	76.15
41	47.13	63.26	69.33	81.40
42	50.26	68.08	74.79	87.79
43	53.91	73.73	81.19	95.31
44	58.09	80.21	88.53	103.96
45	62.80	87.52	96.80	113.75
46	68.55	96.46	106.90	125.73
47	75.35	107.02	118.82	139.90
48	82.41	118.01	131.24	154.68
49	88.97	128.26	142.83	168.47
50	94.25	136.58	152.27	179.68
51	98.07	142.73	159.30	188.00
52	100.94	147.50	164.82	194.47
53	103.14	151.25	169.18	199.59
54	104.93	154.34	172.79	203.84
55	106.58	157.13	176.01	207.69
56	107.84	159.22	178.41	210.66
57	108.55	160.38	179.73	212.42
58	109.05	161.19	180.64	213.72
59	109.74	162.24	181.79	215.28
60	110.99	164.09	183.85	217.86
61	112.92	166.95	187.07	221.71
62	115.28	170.45	191.00	226.34
63	117.88	174.26	195.27	231.36
64	120.53	178.09	199.53	236.38
65	123.03	181.61	203.40	241.03
66	124.81	183.95	205.91	244.24
67	125.99	185.33	207.30	246.26
68	127.44	187.04	209.04	248.69
69	130.01	190.41	212.61	253.13
70	134.56	196.74	219.46	261.16
71	140.79	205.68	229.26	272.35
72	148.14	216.36	241.00	285.64
73	157.03	229.30	255.24	301.69
74	167.91	245.03	272.51	321.15
75	181.21	264.06	293.35	344.69
76	196.80	286.49	317.91	372.53
77	214.38	311.97	345.82	404.22
78	234.16	340.36	376.86	439.44
79	256.33	371.53	410.83	477.84
80	281.07	405.35	447.50	519.10
81	309.15	442.57	487.67	564.16
82	340.44	483.27	531.49	613.25
83	373.80	526.34	577.75	664.94
84	408.08	570.63	625.26	717.79

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	34.91	44.25	47.63	56.20
25-39	38.28	49.73	53.84	63.26
40	42.59	56.69	61.98	72.82
41	45.08	60.50	66.30	77.84
42	48.06	65.10	71.52	83.95
43	51.56	70.51	77.64	91.14
44	55.55	76.71	84.66	99.42
45	60.06	83.70	92.58	108.78
46	65.56	92.25	102.23	120.23
47	72.06	102.34	113.63	133.79
48	78.81	112.85	125.51	147.92
49	85.09	122.65	136.59	161.11
50	90.13	130.61	145.62	171.83
51	93.78	136.49	152.35	179.78
52	96.53	141.06	157.62	185.98
53	98.63	144.65	161.79	190.88
54	100.34	147.60	165.24	194.94
55	101.92	150.26	168.32	198.62
56	103.13	152.26	170.62	201.46
57	103.80	153.38	171.88	203.14
58	104.29	154.15	172.75	204.38
59	104.95	155.15	173.85	205.88
60	106.14	156.92	175.82	208.35
61	107.98	159.66	178.90	212.03
62	110.24	163.00	182.65	216.45
63	112.73	166.65	186.74	221.25
64	115.27	170.31	190.81	226.06
65	117.65	173.67	194.52	230.50
66	119.35	175.92	196.92	233.57
67	120.49	177.23	198.25	235.50
68	121.88	178.87	199.91	237.83
69	124.34	182.09	203.32	242.07
70	128.68	188.15	209.88	249.75
71	134.65	196.70	219.24	260.46
72	141.70	206.91	230.47	273.17
73	150.22	219.29	244.09	288.51
74	160.62	234.33	260.61	307.12
75	173.30	252.53	280.54	329.63
76	188.30	274.08	304.11	356.35
77	205.37	298.65	330.97	386.86
78	224.43	325.95	360.79	420.69
79	245.39	355.71	393.23	457.37
80	268.19	387.64	427.95	496.42
81	293.18	422.30	465.58	538.61
82	320.42	459.87	506.34	584.24
83	349.36	499.53	549.29	632.19
84	379.47	540.44	593.49	681.32

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	33.78	41.91	44.88	52.96
25-39	36.70	46.65	50.25	71.11
40	40.40	52.62	57.25	79.29
41	42.65	56.01	61.07	84.30
42	45.36	60.13	65.72	90.36
43	48.55	65.01	71.23	97.47
44	52.22	70.63	77.57	105.64
45	56.36	77.00	84.76	114.86
46	61.46	84.85	93.61	126.21
47	67.51	94.17	104.11	139.69
48	73.79	103.88	115.05	153.69
49	79.59	112.87	125.21	166.57
50	84.19	120.07	133.37	176.71
51	87.43	125.26	139.30	183.79
52	89.79	129.18	143.81	188.88
53	91.50	132.12	147.25	192.48
54	92.80	134.41	149.94	195.07
55	93.91	136.36	152.22	197.12
56	94.55	137.53	153.61	198.05
57	94.56	137.74	153.90	197.54
58	94.38	137.60	153.79	196.47
59	94.42	137.75	153.96	195.73
60	95.10	138.80	155.12	196.23
61	96.58	140.99	157.50	198.30
62	98.56	143.91	160.64	201.37
63	100.84	147.20	164.18	204.89
64	103.18	150.53	167.75	208.34
65	105.37	153.55	171.01	211.19
66	107.02	155.66	173.29	212.54
67	108.26	157.10	174.84	212.75
68	109.70	158.75	176.63	213.15
69	111.91	161.52	179.63	215.10
70	115.48	166.29	184.82	219.94
71	120.25	172.88	192.01	227.56
72	125.82	180.70	200.54	237.07
73	132.45	190.03	210.70	248.63
74	140.38	201.13	222.78	262.39
75	149.86	214.29	237.04	278.52
76	160.68	229.27	253.26	296.79
77	172.65	245.91	271.26	317.10
78	186.13	264.52	291.37	339.78
79	201.44	285.46	313.95	365.18
80	218.92	309.05	339.35	393.65
81	239.47	336.59	368.99	426.84
82	262.88	367.87	402.64	464.52
83	287.78	400.93	438.16	504.21
84	312.81	433.81	473.42	543.43

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	22.58	25.19	26.20	30.52
25-39	24.80	28.59	29.97	36.87
40	27.01	32.06	33.96	41.60
41	27.77	33.25	35.34	43.27
42	28.77	34.81	37.13	45.43
43	30.03	36.76	39.37	48.11
44	31.52	39.08	42.02	51.30
45	33.25	41.77	45.08	55.00
46	35.29	44.95	48.68	59.33
47	37.63	48.59	52.79	64.29
48	40.18	52.56	57.28	69.70
49	42.86	56.72	61.99	75.37
50	45.59	60.96	66.76	81.11
51	48.34	65.21	71.59	86.91
52	51.19	69.60	76.57	92.89
53	54.14	74.14	81.75	99.08
54	57.23	78.88	87.12	105.50
55	60.48	83.82	92.71	112.17
56	64.02	89.18	98.75	119.38
57	67.83	94.92	105.21	127.09
58	71.73	100.76	111.78	134.92
59	75.49	106.40	118.12	142.45
60	78.91	111.56	123.90	149.31
61	81.72	115.81	128.67	154.93
62	84.04	119.35	132.63	159.60
63	86.30	122.80	136.47	164.13
64	88.97	126.82	140.93	169.32
65	92.48	132.01	146.67	176.00
66	96.50	137.95	153.21	183.60
67	100.73	144.19	160.05	191.56
68	105.68	151.44	168.00	200.75
69	111.81	160.36	177.77	212.03
70	119.61	171.65	190.15	226.29
71	128.30	184.18	203.93	242.11
72	137.53	197.52	218.59	258.93
73	148.52	213.31	235.96	278.84
74	162.44	233.25	257.82	303.86
75	180.48	259.01	286.03	336.08
76	202.49	290.58	320.64	375.70
77	227.68	326.83	360.47	421.34
78	256.29	367.79	405.36	472.69
79	288.49	413.51	455.18	529.47
80	324.54	464.04	509.79	591.35
81	365.69	521.32	571.01	660.52
82	411.83	585.31	638.93	737.15
83	461.00	653.09	710.82	818.03
84	511.30	721.80	783.94	899.91

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	21.55	24.10	25.06	29.19
25-39	23.66	27.35	28.67	35.26
40	25.78	30.67	32.47	39.77
41	26.51	31.80	33.80	41.37
42	27.46	33.29	35.53	43.46
43	28.65	35.15	37.64	46.01
44	30.09	37.38	40.18	49.07
45	31.74	39.96	43.11	52.61
46	33.68	42.99	46.55	56.74
47	35.92	46.47	50.49	61.48
48	38.35	50.27	54.77	66.66
49	40.92	54.24	59.28	72.08
50	43.51	58.29	63.84	77.58
51	46.15	62.36	68.47	83.11
52	48.87	66.56	73.24	88.83
53	51.69	70.91	78.17	94.74
54	54.65	75.43	83.32	100.89
55	57.75	80.16	88.65	107.29
56	61.13	85.27	94.44	114.17
57	64.77	90.77	100.62	121.54
58	68.48	96.37	106.91	129.02
59	72.07	101.76	112.97	136.23
60	75.34	106.69	118.49	142.78
61	78.01	110.75	123.05	148.16
62	80.21	114.12	126.83	152.63
63	82.37	117.39	130.51	156.95
64	84.90	121.21	134.76	161.92
65	88.23	126.16	140.24	168.30
66	92.08	131.83	146.51	175.57
67	96.18	137.82	153.09	183.22
68	100.92	144.75	160.70	192.04
69	106.73	153.24	170.03	202.80
70	114.01	163.92	181.74	216.28
71	121.97	175.70	194.71	231.16
72	130.34	188.15	208.42	246.89
73	140.32	202.93	224.68	265.50
74	153.06	221.66	245.24	289.01
75	169.81	245.99	271.89	319.46
76	190.43	275.92	304.73	357.06
77	214.14	310.34	342.59	400.43
78	241.09	349.26	385.29	449.30
79	271.44	392.72	432.69	503.30
80	305.38	440.73	484.60	562.15
81	344.10	495.10	542.79	627.88
82	387.48	555.86	607.36	700.73
83	433.74	620.22	675.69	777.58
84	481.02	685.44	745.16	855.40

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	20.23	22.32	23.11	26.46
25-39	21.97	24.69	25.68	33.90
40	23.65	27.29	28.71	37.31
41	24.26	28.23	29.80	38.69
42	25.07	29.49	31.25	40.51
43	26.10	31.07	33.05	42.79
44	27.33	32.97	35.22	45.52
45	28.78	35.21	37.74	48.69
46	30.48	37.83	40.72	52.43
47	32.45	40.86	44.14	56.75
48	34.60	44.18	47.88	61.47
49	36.84	47.65	51.78	66.40
50	39.12	51.13	55.72	71.33
51	41.44	54.65	59.71	76.31
52	43.83	58.29	63.84	81.46
53	46.31	62.05	68.08	86.74
54	48.85	65.86	72.41	92.10
55	51.43	69.76	76.81	97.54
56	54.16	73.86	81.43	103.25
57	57.06	78.18	86.30	109.26
58	59.94	82.52	91.18	115.23
59	62.70	86.64	95.79	120.87
60	65.13	90.31	99.88	125.85
61	67.02	93.19	103.08	129.69
62	68.45	95.45	105.57	132.62
63	69.82	97.59	107.89	135.33
64	71.46	100.09	110.64	138.52
65	73.76	103.47	114.33	142.91
66	76.55	107.50	118.73	148.15
67	79.59	111.84	123.44	153.79
68	83.11	116.84	128.88	160.31
69	87.35	122.86	135.44	168.20
70	92.54	130.24	143.51	177.94
71	98.25	138.46	152.50	188.85
72	104.33	147.25	162.17	200.59
73	111.40	157.44	173.38	214.22
74	120.13	169.88	186.98	230.75
75	131.12	185.37	203.84	251.24
76	144.20	203.74	223.85	275.54
77	158.93	224.43	246.43	302.98
78	175.62	247.73	271.76	333.73
79	194.55	273.88	300.02	368.01
80	216.02	303.15	331.41	405.99
81	241.02	337.02	367.39	449.44
82	269.38	375.32	407.80	498.26
83	299.57	415.82	450.50	549.78
84	330.11	456.32	493.30	601.32

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	52.93	67.09	72.21	85.20
25-39	58.04	75.40	81.64	95.92
40	64.58	85.94	93.97	110.42
41	68.34	91.73	100.53	118.03
42	72.88	98.72	108.45	127.30
43	78.17	106.91	117.73	138.20
44	84.23	116.30	128.37	150.74
45	91.06	126.90	140.36	164.94
46	99.40	139.87	155.01	182.31
47	109.26	155.18	172.29	202.86
48	119.49	171.11	190.30	224.29
49	129.01	185.98	207.10	244.28
50	136.66	198.04	220.79	260.54
51	142.20	206.96	230.99	272.60
52	146.36	213.88	238.99	281.98
53	149.55	219.31	245.31	289.41
54	152.15	223.79	250.55	295.57
55	154.54	227.84	255.21	301.15
56	156.37	230.87	258.69	305.46
57	157.40	232.55	260.61	308.01
58	158.12	233.73	261.93	309.89
59	159.12	235.25	263.60	312.16
60	160.94	237.93	266.58	315.90
61	163.73	242.08	271.25	321.48
62	167.16	247.15	276.95	328.19
63	170.93	252.68	283.14	335.47
64	174.77	258.23	289.32	342.75
65	178.39	263.33	294.93	349.49
66	180.97	266.73	298.57	354.15
67	182.69	268.73	300.59	357.08
68	184.79	271.21	303.11	360.60
69	188.51	276.09	308.28	367.04
70	195.11	285.27	318.22	378.68
71	204.15	298.24	332.43	394.91
72	214.80	313.72	349.45	414.18
73	227.69	332.49	370.10	437.45
74	243.47	355.29	395.14	465.67
75	262.75	382.89	425.36	499.80
76	285.36	415.41	460.97	540.17
77	310.85	452.36	501.44	586.12
78	339.53	493.52	546.45	637.19
79	371.68	538.72	595.70	692.87
80	407.55	587.76	648.88	752.70
81	448.27	641.73	707.12	818.03
82	493.64	700.74	770.66	889.21
83	542.01	763.19	837.74	964.16
84	591.72	827.41	906.63	1,040.80

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	50.62	64.16	69.06	81.49
25-39	55.51	72.11	78.07	91.73
40	61.76	82.20	89.87	105.59
41	65.37	87.73	96.14	112.87
42	69.69	94.40	103.70	121.73
43	74.76	102.24	112.58	132.15
44	80.55	111.23	122.76	144.16
45	87.09	121.37	134.24	157.73
46	95.06	133.76	148.23	174.33
47	104.49	148.39	164.76	194.00
48	114.27	163.63	181.99	214.48
49	123.38	177.84	198.06	233.61
50	130.69	189.38	211.15	249.15
51	135.98	197.91	220.91	260.68
52	139.97	204.54	228.55	269.67
53	143.01	209.74	234.60	276.78
54	145.49	214.02	239.60	282.66
55	147.78	217.88	244.06	288.00
56	149.54	220.78	247.40	292.12
57	150.51	222.40	249.23	294.55
58	151.22	223.52	250.49	296.35
59	152.18	224.97	252.08	298.53
60	153.90	227.53	254.94	302.11
61	156.57	231.51	259.41	307.44
62	159.85	236.35	264.84	313.85
63	163.46	241.64	270.77	320.81
64	167.14	246.95	276.67	327.79
65	170.59	251.82	282.05	334.23
66	173.06	255.08	285.53	338.68
67	174.71	256.98	287.46	341.48
68	176.73	259.36	289.87	344.85
69	180.29	264.03	294.81	351.00
70	186.59	272.82	304.33	362.14
71	195.24	285.22	317.90	377.67
72	205.47	300.02	334.18	396.10
73	217.82	317.97	353.93	418.34
74	232.90	339.78	377.88	445.32
75	251.29	366.17	406.78	477.96
76	273.04	397.42	440.96	516.71
77	297.79	433.04	479.91	560.95
78	325.42	472.63	523.15	610.00
79	355.82	515.78	570.18	663.19
80	388.88	562.08	620.53	719.81
81	425.11	612.34	675.09	780.98
82	464.61	666.81	734.19	847.15
83	506.57	724.32	796.47	916.68
84	550.23	783.64	860.56	987.91

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	48.98	60.77	65.08	76.79
25-39	53.22	67.64	72.86	103.11
40	58.58	76.30	83.01	114.97
41	61.84	81.21	88.55	122.24
42	65.77	87.19	95.29	131.02
43	70.40	94.26	103.28	141.33
44	75.72	102.41	112.48	153.18
45	81.72	111.65	122.90	166.55
46	89.12	123.03	135.73	183.00
47	97.89	136.55	150.96	202.55
48	107.00	150.63	166.82	222.85
49	115.41	163.66	181.55	241.53
50	122.08	174.10	193.39	256.23
51	126.77	181.63	201.99	266.50
52	130.20	187.31	208.52	273.88
53	132.68	191.57	213.51	279.10
54	134.56	194.89	217.41	282.85
55	136.17	197.72	220.72	285.82
56	137.10	199.42	222.73	287.17
57	137.11	199.72	223.16	286.43
58	136.85	199.52	223.00	284.88
59	136.91	199.74	223.24	283.81
60	137.90	201.26	224.92	284.53
61	140.04	204.44	228.38	287.54
62	142.91	208.67	232.93	291.99
63	146.22	213.44	238.06	297.09
64	149.61	218.27	243.24	302.09
65	152.79	222.65	247.96	306.23
66	155.18	225.71	251.27	308.18
67	156.98	227.80	253.52	308.49
68	159.07	230.19	256.11	309.07
69	162.27	234.20	260.46	311.90
70	167.45	241.12	267.99	318.91
71	174.36	250.68	278.41	329.96
72	182.44	262.02	290.78	343.75
73	192.05	275.54	305.52	360.51
74	203.55	291.64	323.03	380.47
75	217.30	310.72	343.71	403.85
76	232.99	332.44	367.23	430.35
77	250.34	356.57	393.33	459.80
78	269.89	383.55	422.49	492.68
79	292.09	413.92	455.23	529.51
80	317.43	448.12	492.06	570.79
81	347.23	488.06	535.04	618.92
82	381.18	533.41	583.83	673.55
83	417.28	581.35	635.33	731.10
84	453.57	629.02	686.46	787.97

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Current Annual Premium per $10 of Daily Benefit

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		21.00	29.40		17.86	23.79	18%	65%
51		22.29	31.21		19.18	25.64	18%	65%
52		23.79	33.31		20.31	27.21	18%	65%
53		25.47	35.66		21.40	28.71	18%	65%
54		27.35	38.29		22.54	30.28	18%	65%
55		29.40	41.16		23.79	32.01	18%	65%
56		31.62	44.27		25.18	33.94	18%	60%
57		34.01	47.61		26.72	36.08	18%	60%
58		36.57	51.20		28.40	38.41	18%	60%
59		39.30	55.02		30.19	40.9	18%	60%
60		42.20	59.08		32.06	43.51	18%	60%
61		45.29	63.41		33.99	46.19	18%	55%
62		48.59	68.03		35.94	48.91	18%	55%
63		52.13	72.98		37.90	51.62	18%	55%
64		55.92	78.29		39.84	54.31	18%	55%
65		60.00	84.00		41.75	56.95	18%	55%
66		64.41	90.17		43.62	59.53	18%	50%
67		69.19	96.87		45.46	62.06	18%	50%
68		74.39	104.15		47.26	64.55	18%	50%
69		80.04	112.06		49.05	67.01	18%	50%
70		86.20	120.68		50.84	69.48	18%	50%
71		92.90	130.06		52.65	71.98	18%	45%
72		100.18	140.25		54.51	74.57	18%	45%
73		108.08	151.31		56.44	77.2	18%	45%
74		116.62	163.27		58.45	79.98	18%	45%
75		125.80	176.12		60.57	82.91	18%	45%
76		135.63	189.88		62.80	85.99	18%	40%
77		146.08	204.51		65.15	89.22	18%	40%
78		157.12	219.37		67.60	92.6	18%	40%
79		168.65	236.11		70.13	96.08	18%	40%
80		180.60	252.84		72.71	99.61	18%	40%
81		192.81	269.93		75.29	103.13	18%	35%
82		205.11	287.15		77.80	106.55	18%	35%
83		217.27	304.18		80.16	109.75	18%	35%
84		229.02	230.63		82.27	112.6	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

TQ/NQ dependent on Issue Date; Restoration of Benefits; Trigger = 2 ADLs or Cognitive Impairment

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Requested Annual Premium per $10 of Daily Benefit

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		30.45	42.63		25.90	34.50	18%	65%
51		32.32	45.25		27.81	37.18	18%	65%
52		34.50	48.30		29.45	39.45	18%	65%
53		36.93	51.71		31.03	41.63	18%	65%
54		39.66	55.52		32.68	43.91	18%	65%
55		42.63	59.68		34.50	46.41	18%	65%
56		45.85	64.19		36.51	49.21	18%	60%
57		49.31	69.03		38.74	52.32	18%	60%
58		53.03	74.24		41.18	55.69	18%	60%
59		56.99	79.78		43.78	59.31	18%	60%
60		61.19	85.67		46.49	63.09	18%	60%
61		65.67	91.94		49.29	66.98	18%	55%
62		70.46	98.64		52.11	70.92	18%	55%
63		75.59	105.82		54.96	74.85	18%	55%
64		81.08	113.52		57.77	78.75	18%	55%
65		87.00	121.80		60.54	82.58	18%	55%
66		93.39	130.75		63.25	86.32	18%	50%
67		100.33	140.46		65.92	89.99	18%	50%
68		107.87	151.02		68.53	93.60	18%	50%
69		116.06	162.49		71.12	97.16	18%	50%
70		124.99	174.99		73.72	100.75	18%	50%
71		134.71	188.59		76.34	104.37	18%	45%
72		145.26	203.36		79.04	108.13	18%	45%
73		156.72	219.40		81.84	111.94	18%	45%
74		169.10	236.74		84.75	115.97	18%	45%
75		182.41	255.37		87.83	120.22	18%	45%
76		196.66	275.33		91.06	124.69	18%	40%
77		211.82	296.54		94.47	129.37	18%	40%
78		227.82	318.09		98.02	134.27	18%	40%
79		244.54	342.36		101.69	139.32	18%	40%
80		261.87	366.62		105.43	144.43	18%	40%
81		279.57	391.40		109.17	149.54	18%	35%
82		297.41	416.37		112.81	154.50	18%	35%
83		315.04	441.06		116.23	159.14	18%	35%
84		332.08	334.41		119.29	163.27	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Current Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	2.70	3.40
65	3.00	3.70
66	3.20	4.00
67	3.50	4.40
68	3.90	4.80
69	4.20	5.30
70	4.70	5.80
71	5.10	6.30
72	5.60	6.90
73	6.10	7.50
74	6.60	8.20
75	7.20	8.90
76	7.80	9.70
77	8.50	10.60
78	9.30	11.60
79	10.20	12.60
80	11.20	13.80
*81	12.30	15.10
*82	13.40	16.50
*83	14.70	18.00
*84	16.00	19.60
*85	17.30	21.20
*86	18.70	22.90
*87	20.20	24.70
*88	21.70	26.50
*89	23.20	28.40
*90	24.70	30.30

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.20	7.90

* Renewal Only

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	3.92	4.93
65	4.35	5.37
66	4.64	5.80
67	5.08	6.38
68	5.66	6.96
69	6.09	7.69
70	6.82	8.41
71	7.40	9.14
72	8.12	10.01
73	8.85	10.88
74	9.57	11.89
75	10.44	12.91
76	11.31	14.07
77	12.33	15.37
78	13.49	16.82
79	14.79	18.27
80	16.24	20.01
*81	17.84	21.90
*82	19.43	23.93
*83	21.32	26.10
*84	23.20	28.42
*85	25.09	30.74
*86	27.12	33.21
*87	29.29	35.82
*88	31.47	38.43
*89	33.64	41.18
*90	35.82	43.94

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	6.09	11.46

* Renewal Only

Pyramid Life Insurance Company

Base Annual Premiums Per Unit - C72VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	88.42	79.78	113.03	101.92	126.66	114.13
51	93.82	84.50	120.46	108.51	135.25	121.73
52	99.91	89.88	128.87	115.92	144.95	130.30
53	106.74	95.88	138.29	124.28	155.80	139.91
54	114.42	102.67	148.86	133.64	167.99	150.69
55	123.01	110.24	160.67	144.10	181.61	162.75
56	131.40	117.64	172.32	154.42	195.05	174.65
57	140.75	125.88	185.24	165.87	209.99	187.88
58	149.57	133.65	197.58	176.78	224.28	200.50
59	159.87	142.75	211.91	189.50	240.88	215.18
60	171.08	152.65	227.53	203.34	258.98	231.17
61	181.44	161.80	242.09	216.21	275.87	246.08
62	191.53	170.71	256.32	228.84	292.48	260.67
63	202.20	180.14	271.37	242.16	310.01	276.12
64	212.37	189.09	285.82	254.92	326.89	290.92
65	224.19	199.55	302.58	269.75	346.45	308.06
66	244.52	217.55	330.87	294.85	379.32	336.99
67	268.45	238.74	364.22	324.41	418.03	371.03
68	292.98	260.45	398.60	354.83	458.04	406.10
69	319.61	284.01	436.05	387.98	501.71	444.32
70	336.54	299.00	460.25	409.38	530.12	469.09
71	366.24	325.26	502.33	446.54	579.36	511.98
72	402.83	357.62	554.20	492.36	640.12	564.84
73	437.70	388.44	604.11	536.35	698.87	615.68
74	477.93	423.95	661.85	587.18	766.94	674.43
75	497.90	441.62	691.30	613.10	802.07	704.56
76	532.41	472.04	741.92	657.47	862.42	755.98
77	567.92	503.30	794.49	703.44	925.37	809.31
78	599.57	531.05	842.24	744.99	983.14	857.65
79	637.76	564.57	899.80	795.08	1,052.74	915.88
80	682.11	603.49	966.67	853.25	1,133.66	983.51
81	735.85	650.70	1,047.56	923.67	1,231.54	1,065.33
82	789.56	697.84	1,129.19	994.58	1,330.80	1,147.81
83	843.76	745.38	1,212.36	1,066.68	1,432.49	1,231.78
84	904.15	798.24	1,305.13	1,146.91	1,546.10	1,325.15

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C72VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	128.21	115.68	163.89	147.78	183.66	165.49
51	136.04	122.53	174.67	157.34	196.11	176.51
52	144.87	130.33	186.86	168.08	210.18	188.94
53	154.77	139.03	200.52	180.21	225.91	202.87
54	165.91	148.87	215.85	193.78	243.59	218.50
55	178.36	159.85	232.97	208.95	263.33	235.99
56	190.53	170.58	249.86	223.91	282.82	253.24
57	204.09	182.53	268.60	240.51	304.49	272.43
58	216.88	193.79	286.49	256.33	325.21	290.73
59	231.81	206.99	307.27	274.78	349.28	312.01
60	248.07	221.34	329.92	294.84	375.52	335.20
61	263.09	234.61	351.03	313.50	400.01	356.82
62	277.72	247.53	371.66	331.82	424.10	377.97
63	293.19	261.20	393.49	351.13	449.51	400.37
64	307.94	274.18	414.44	369.63	473.99	421.83
65	325.08	289.35	438.74	391.14	502.35	446.69
66	354.55	315.45	479.76	427.53	550.01	488.64
67	389.25	346.17	528.12	470.39	606.14	537.99
68	424.82	377.65	577.97	514.50	664.16	588.85
69	463.43	411.81	632.27	562.57	727.48	644.26
70	487.98	433.55	667.36	593.60	768.67	680.18
71	531.05	471.63	728.38	647.48	840.07	742.37
72	584.10	518.55	803.59	713.92	928.17	819.02
73	634.67	563.24	875.96	777.71	1,013.36	892.74
74	693.00	614.73	959.68	851.41	1,112.06	977.92
75	721.96	640.35	1,002.39	889.00	1,163.00	1,021.61
76	771.99	684.46	1,075.78	953.33	1,250.51	1,096.17
77	823.48	729.79	1,152.01	1,019.99	1,341.79	1,173.50
78	869.38	770.02	1,221.25	1,080.24	1,425.55	1,243.59
79	924.75	818.63	1,304.71	1,152.87	1,526.47	1,328.03
80	989.06	875.06	1,401.67	1,237.21	1,643.81	1,426.09
81	1,066.98	943.52	1,518.96	1,339.32	1,785.73	1,544.73
82	1,144.86	1,011.87	1,637.33	1,442.14	1,929.66	1,664.32
83	1,223.45	1,080.80	1,757.92	1,546.69	2,077.11	1,786.08
84	1,311.02	1,157.45	1,892.44	1,663.02	2,241.85	1,921.47

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Current Annual Premiums Per Unit - C71VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	38.02	34.31	48.60	43.82	54.46	49.08
51	40.52	36.49	52.02	46.87	58.41	52.57
52	43.34	38.99	55.90	50.29	62.88	56.53
53	46.51	41.78	60.26	54.15	67.89	60.96
54	50.08	44.94	65.15	58.49	73.52	65.95
55	54.08	48.47	70.64	63.35	79.84	71.55
56	58.03	51.95	76.10	68.20	86.14	77.13
57	62.42	55.82	82.15	73.56	93.12	83.32
58	67.23	60.07	88.81	79.46	100.81	90.12
59	72.52	64.75	96.12	85.96	109.26	97.61
60	78.33	69.90	104.18	93.10	118.58	105.85
61	84.29	75.17	112.47	100.45	128.16	114.32
62	90.75	80.89	121.45	108.43	138.58	123.51
63	97.75	87.09	131.19	117.07	149.87	133.49
64	105.34	93.80	141.78	126.45	162.15	144.31
65	113.57	101.09	153.28	136.65	175.51	156.06
66	126.56	112.60	171.26	152.62	196.33	174.42
67	141.93	126.22	192.56	171.51	221.01	196.16
68	159.16	141.49	216.54	192.76	248.83	220.61
69	178.50	158.62	243.53	216.68	280.20	248.15
70	192.20	170.76	262.85	233.80	302.75	267.90
71	214.20	190.23	293.79	261.16	338.85	299.44
72	239.94	213.01	330.10	293.80	381.27	336.44
73	268.57	238.34	370.68	329.10	428.82	377.78
74	300.36	266.43	415.94	369.02	481.99	423.85
75	320.61	284.37	445.15	394.79	516.48	453.69
76	351.42	311.57	489.72	433.97	569.25	499.00
77	384.42	340.68	537.78	476.15	626.37	547.81
78	419.28	371.37	588.98	520.97	687.51	599.76
79	455.54	403.27	642.72	567.91	751.96	654.20
80	497.89	440.50	705.60	622.81	827.49	717.89
81	541.07	478.45	770.27	679.17	905.54	783.33
82	584.86	516.92	836.44	736.73	985.78	850.23
83	629.67	556.25	904.75	796.03	1,069.02	919.24
84	674.74	595.70	973.98	855.91	1,153.80	988.92

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C71VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	55.13	49.75	70.47	63.54	78.97	71.17
51	58.75	52.91	75.43	67.96	84.69	76.23
52	62.84	56.54	81.06	72.92	91.18	81.97
53	67.44	60.58	87.38	78.52	98.44	88.39
54	72.62	65.16	94.47	84.81	106.60	95.63
55	78.42	70.28	102.43	91.86	115.77	103.75
56	84.14	75.33	110.35	98.89	124.90	111.84
57	90.51	80.94	119.12	106.66	135.02	120.81
58	97.48	87.10	128.77	115.22	146.17	130.67
59	105.15	93.89	139.37	124.64	158.43	141.53
60	113.58	101.36	151.06	135.00	171.94	153.48
61	122.22	109.00	163.08	145.65	185.83	165.76
62	131.59	117.29	176.10	157.22	200.94	179.09
63	141.74	126.28	190.23	169.75	217.31	193.56
64	152.74	136.01	205.58	183.35	235.12	209.25
65	164.68	146.58	222.26	198.14	254.49	226.29
66	183.51	163.27	248.33	221.30	284.68	252.91
67	205.80	183.02	279.21	248.69	320.46	284.43
68	230.78	205.16	313.98	279.50	360.80	319.88
69	258.83	230.00	353.12	314.19	406.29	359.82
70	278.69	247.60	381.13	339.01	438.99	388.46
71	310.59	275.83	426.00	378.68	491.33	434.19
72	347.91	308.86	478.65	426.01	552.84	487.84
73	389.43	345.59	537.49	477.20	621.79	547.78
74	435.52	386.32	603.11	535.08	698.89	614.58
75	464.88	412.34	645.47	572.45	748.90	657.85
76	509.56	451.78	710.09	629.26	825.41	723.55
77	557.41	493.99	779.78	690.42	908.24	794.32
78	607.96	538.49	854.02	755.41	996.89	869.65
79	660.53	584.74	931.94	823.47	1,090.34	948.59
80	721.94	638.73	1,023.12	903.07	1,199.86	1,040.94
81	784.55	693.75	1,116.89	984.80	1,313.03	1,135.83
82	848.05	749.53	1,212.84	1,068.26	1,429.38	1,232.83
83	913.02	806.56	1,311.89	1,154.24	1,550.08	1,332.90
84	978.37	863.77	1,412.27	1,241.07	1,673.01	1,433.93

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

@DATX@

@INSNAM@
@OWNAD1@
@OWNAD2@
@OWNAD3@
@OWNCS@

Re: Policy Number: @POLNUM@ New Premium: $@.NEXTPRM@
Premium Mode: @MODY@
Effective Date: @.EFFDT@

Dear Policyholder:

The purpose of any health insurance policy is to help spread the claim costs over a large group of policyholders, so as to reduce the financial burden on any one individual. Whenever covered claims become much greater than anticipated, the premiums from which benefits are paid, must be adjusted. A series of [50%/50%/32%] rate increases on your policy has been reviewed & approved by your state Bureau of Insurance. The first increase becomes effective with your next premium due; the second beginning [Month – Year] and the third [Month-Year].

Please note that this increase may have triggered a Contingent Benefit Upon Lapse (CBUL) as an option to the rate increase. This allows your policy to lapse for non-payment of premium and receive a paid-up benefit equal to the greater of:

(a) 100% of the premiums paid; or
(b) 30 times the Maximum Daily Benefit as defined in your policy.

The benefits elected for the Contingent Benefit Upon Lapse will begin with a new claim period and will not be reduced by any benefits previously paid. However, in no event, will total claims paid for the new claim period and previous claim periods ever exceed the Lifetime Maximum Benefit Amount before this change.

You are not required to elect the CBUL option if triggered, you may continue to pay your premiums as scheduled to maintain the current policy benefits. We are simply alerting you to all available options. Should you wish to elect the CBUL, please call us within the next 45 days at the number provided below.

We know that premium increases can cause a hardship, and our customer service staff stands ready to assist you with ways to possibly make your payments easier to handle. Strategies to lower your costs include adjusting your Benefit Period; Daily Benefit Amount; or the Elimination Period, if applicable. If you would like to discuss your options, please contact our service staff at 1-800-444-0321 during our normal business hours which are: 8am – 6pm EST Monday – Thursday; 8am – 4pm EST Friday.

We at Pyramid Life are pleased to serve you as a member of our family of policyholders. Please be assured that we will continue to work to keep your premium as reasonable as possible.

Sincerely,

Policyholder Services Department, Pyramid Life Insurance Company

PY VA 4MY PRIL

Pyramid Life Insurance Company

Base Annual Premiums Per Unit - C72VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	88.42	79.78	113.03	101.92	126.66	114.13
51	93.82	84.50	120.46	108.51	135.25	121.73
52	99.91	89.88	128.87	115.92	144.95	130.30
53	106.74	95.88	138.29	124.28	155.80	139.91
54	114.42	102.67	148.86	133.64	167.99	150.69
55	123.01	110.24	160.67	144.10	181.61	162.75
56	131.40	117.64	172.32	154.42	195.05	174.65
57	140.75	125.88	185.24	165.87	209.99	187.88
58	149.57	133.65	197.58	176.78	224.28	200.50
59	159.87	142.75	211.91	189.50	240.88	215.18
60	171.08	152.65	227.53	203.34	258.98	231.17
61	181.44	161.80	242.09	216.21	275.87	246.08
62	191.53	170.71	256.32	228.84	292.48	260.67
63	202.20	180.14	271.37	242.16	310.01	276.12
64	212.37	189.09	285.82	254.92	326.89	290.92
65	224.19	199.55	302.58	269.75	346.45	308.06
66	244.52	217.55	330.87	294.85	379.32	336.99
67	268.45	238.74	364.22	324.41	418.03	371.03
68	292.98	260.45	398.60	354.83	458.04	406.10
69	319.61	284.01	436.05	387.98	501.71	444.32
70	336.54	299.00	460.25	409.38	530.12	469.09
71	366.24	325.26	502.33	446.54	579.36	511.98
72	402.83	357.62	554.20	492.36	640.12	564.84
73	437.70	388.44	604.11	536.35	698.87	615.68
74	477.93	423.95	661.85	587.18	766.94	674.43
75	497.90	441.62	691.30	613.10	802.07	704.56
76	532.41	472.04	741.92	657.47	862.42	755.98
77	567.92	503.30	794.49	703.44	925.37	809.31
78	599.57	531.05	842.24	744.99	983.14	857.65
79	637.76	564.57	899.80	795.08	1,052.74	915.88
80	682.11	603.49	966.67	853.25	1,133.66	983.51
81	735.85	650.70	1,047.56	923.67	1,231.54	1,065.33
82	789.56	697.84	1,129.19	994.58	1,330.80	1,147.81
83	843.76	745.38	1,212.36	1,066.68	1,432.49	1,231.78
84	904.15	798.24	1,305.13	1,146.91	1,546.10	1,325.15

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C72VA Long Term Care

Year 1

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	132.63	119.67	169.55	152.88	189.99	171.20
51	140.73	126.75	180.69	162.77	202.88	182.60
52	149.87	134.82	193.31	173.88	217.43	195.45
53	160.11	143.82	207.44	186.42	233.70	209.87
54	171.63	154.01	223.29	200.46	251.99	226.04
55	184.52	165.36	241.01	216.15	272.42	244.13
56	197.10	176.46	258.48	231.63	292.58	261.98
57	211.13	188.82	277.86	248.81	314.99	281.82
58	224.36	200.48	296.37	265.17	336.42	300.75
59	239.81	214.13	317.87	284.25	361.32	322.77
60	256.62	228.98	341.30	305.01	388.47	346.76
61	272.16	242.70	363.14	324.32	413.81	369.12
62	287.30	256.07	384.48	343.26	438.72	391.01
63	303.30	270.21	407.06	363.24	465.02	414.18
64	318.56	283.64	428.73	382.38	490.34	436.38
65	336.29	299.33	453.87	404.63	519.68	462.09
66	366.78	326.33	496.31	442.28	568.98	505.49
67	402.68	358.11	546.33	486.62	627.05	556.55
68	439.47	390.68	597.90	532.25	687.06	609.15
69	479.42	426.02	654.08	581.97	752.57	666.48
70	504.81	448.50	690.38	614.07	795.18	703.64
71	549.36	487.89	753.50	669.81	869.04	767.97
72	604.25	536.43	831.30	738.54	960.18	847.26
73	656.55	582.66	906.17	804.53	1,048.31	923.52
74	716.90	635.93	992.78	880.77	1,150.41	1,011.65
75	746.85	662.43	1,036.95	919.65	1,203.11	1,056.84
76	798.62	708.06	1,112.88	986.21	1,293.63	1,133.97
77	851.88	754.95	1,191.74	1,055.16	1,388.06	1,213.97
78	899.36	796.58	1,263.36	1,117.49	1,474.71	1,286.48
79	956.64	846.86	1,349.70	1,192.62	1,579.11	1,373.82
80	1,023.17	905.24	1,450.01	1,279.88	1,700.49	1,475.27
81	1,103.78	976.05	1,571.34	1,385.51	1,847.31	1,598.00
82	1,184.34	1,046.76	1,693.79	1,491.87	1,996.20	1,721.72
83	1,265.64	1,118.07	1,818.54	1,600.02	2,148.74	1,847.67
84	1,356.23	1,197.36	1,957.70	1,720.37	2,319.15	1,987.73

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C72VA Long Term Care

Year 2

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	198.95	179.51	254.32	229.32	284.99	256.79
51	211.10	190.13	271.04	244.15	304.31	273.89
52	224.80	202.23	289.96	260.82	326.14	293.18
53	240.17	215.73	311.15	279.63	350.55	314.80
54	257.45	231.01	334.94	300.69	377.98	339.05
55	276.77	248.04	361.51	324.23	408.62	366.19
56	295.65	264.69	387.72	347.45	438.86	392.96
57	316.69	283.23	416.79	373.21	472.48	422.73
58	336.53	300.71	444.56	397.76	504.63	451.13
59	359.71	321.19	476.80	426.38	541.98	484.16
60	384.93	343.46	511.94	457.52	582.71	520.13
61	408.24	364.05	544.70	486.47	620.71	553.68
62	430.94	384.10	576.72	514.89	658.08	586.51
63	454.95	405.32	610.58	544.86	697.52	621.27
64	477.83	425.45	643.10	573.57	735.50	654.57
65	504.43	448.99	680.81	606.94	779.51	693.14
66	550.17	489.49	744.46	663.41	853.47	758.23
67	604.01	537.17	819.50	729.92	940.57	834.82
68	659.21	586.01	896.85	798.37	1,030.59	913.73
69	719.12	639.02	981.11	872.96	1,128.85	999.72
70	757.22	672.75	1,035.56	921.11	1,192.77	1,055.45
71	824.04	731.84	1,130.24	1,004.72	1,303.56	1,151.96
72	906.37	804.65	1,246.95	1,107.81	1,440.27	1,270.89
73	984.83	873.99	1,359.25	1,206.79	1,572.46	1,385.28
74	1,075.34	953.89	1,489.16	1,321.16	1,725.62	1,517.47
75	1,120.28	993.65	1,555.43	1,379.48	1,804.66	1,585.26
76	1,197.92	1,062.09	1,669.32	1,479.31	1,940.45	1,700.96
77	1,277.82	1,132.43	1,787.60	1,582.74	2,082.08	1,820.95
78	1,349.03	1,194.86	1,895.04	1,676.23	2,212.07	1,929.71
79	1,434.96	1,270.28	2,024.55	1,788.93	2,368.67	2,060.73
80	1,534.75	1,357.85	2,175.01	1,919.81	2,550.74	2,212.90
81	1,655.66	1,464.08	2,357.01	2,078.26	2,770.97	2,396.99
82	1,776.51	1,570.14	2,540.68	2,237.81	2,994.30	2,582.57
83	1,898.46	1,677.11	2,727.81	2,400.03	3,223.10	2,771.51
84	2,034.34	1,796.04	2,936.54	2,580.55	3,478.73	2,981.59

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C72VA Long Term Care

Year 3

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	222.82	201.05	284.84	256.84	319.18	287.61
51	236.43	212.94	303.56	273.45	340.83	306.76
52	251.77	226.50	324.75	292.12	365.27	328.36
53	268.98	241.62	348.49	313.19	392.62	352.57
54	288.34	258.73	375.13	336.77	423.33	379.74
55	309.99	277.80	404.89	363.13	457.66	410.13
56	331.13	296.45	434.25	389.14	491.53	440.12
57	354.69	317.22	466.80	417.99	529.17	473.46
58	376.92	336.80	497.90	445.49	565.19	505.26
59	402.87	359.73	534.01	477.54	607.02	542.25
60	431.12	384.68	573.38	512.42	652.63	582.55
61	457.23	407.74	610.07	544.85	695.19	620.12
62	482.66	430.19	645.93	576.68	737.05	656.89
63	509.54	453.95	683.85	610.24	781.23	695.82
64	535.17	476.51	720.27	642.40	823.76	733.12
65	564.96	502.87	762.50	679.77	873.05	776.31
66	616.19	548.23	833.79	743.02	955.89	849.21
67	676.49	601.62	917.83	817.51	1,053.44	935.00
68	738.31	656.33	1,004.47	894.17	1,154.26	1,023.37
69	805.42	715.71	1,098.85	977.71	1,264.31	1,119.69
70	848.08	753.48	1,159.83	1,031.64	1,335.90	1,182.11
71	922.92	819.66	1,265.87	1,125.28	1,459.99	1,290.19
72	1,015.13	901.20	1,396.58	1,240.75	1,613.10	1,423.40
73	1,103.00	978.87	1,522.36	1,351.60	1,761.15	1,551.51
74	1,204.38	1,068.35	1,667.86	1,479.69	1,932.69	1,699.56
75	1,254.71	1,112.88	1,742.08	1,545.01	2,021.22	1,775.49
76	1,341.67	1,189.54	1,869.64	1,656.82	2,173.30	1,905.07
77	1,431.16	1,268.32	2,002.11	1,772.67	2,331.93	2,039.46
78	1,510.92	1,338.25	2,122.44	1,877.37	2,477.51	2,161.28
79	1,607.16	1,422.72	2,267.50	2,003.60	2,652.90	2,308.02
80	1,718.92	1,520.79	2,436.01	2,150.19	2,856.82	2,478.45
81	1,854.34	1,639.76	2,639.85	2,327.65	3,103.48	2,684.63
82	1,989.69	1,758.56	2,845.56	2,506.34	3,353.62	2,892.48
83	2,126.28	1,878.36	3,055.15	2,688.03	3,609.87	3,104.09
84	2,278.46	2,011.56	3,288.93	2,890.21	3,896.17	3,339.38

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Current Annual Premiums Per Unit - C71VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	38.02	34.31	48.60	43.82	54.46	49.08
51	40.52	36.49	52.02	46.87	58.41	52.57
52	43.34	38.99	55.90	50.29	62.88	56.53
53	46.51	41.78	60.26	54.15	67.89	60.96
54	50.08	44.94	65.15	58.49	73.52	65.95
55	54.08	48.47	70.64	63.35	79.84	71.55
56	58.03	51.95	76.10	68.20	86.14	77.13
57	62.42	55.82	82.15	73.56	93.12	83.32
58	67.23	60.07	88.81	79.46	100.81	90.12
59	72.52	64.75	96.12	85.96	109.26	97.61
60	78.33	69.90	104.18	93.10	118.58	105.85
61	84.29	75.17	112.47	100.45	128.16	114.32
62	90.75	80.89	121.45	108.43	138.58	123.51
63	97.75	87.09	131.19	117.07	149.87	133.49
64	105.34	93.80	141.78	126.45	162.15	144.31
65	113.57	101.09	153.28	136.65	175.51	156.06
66	126.56	112.60	171.26	152.62	196.33	174.42
67	141.93	126.22	192.56	171.51	221.01	196.16
68	159.16	141.49	216.54	192.76	248.83	220.61
69	178.50	158.62	243.53	216.68	280.20	248.15
70	192.20	170.76	262.85	233.80	302.75	267.90
71	214.20	190.23	293.79	261.16	338.85	299.44
72	239.94	213.01	330.10	293.80	381.27	336.44
73	268.57	238.34	370.68	329.10	428.82	377.78
74	300.36	266.43	415.94	369.02	481.99	423.85
75	320.61	284.37	445.15	394.79	516.48	453.69
76	351.42	311.57	489.72	433.97	569.25	499.00
77	384.42	340.68	537.78	476.15	626.37	547.81
78	419.28	371.37	588.98	520.97	687.51	599.76
79	455.54	403.27	642.72	567.91	751.96	654.20
80	497.89	440.50	705.60	622.81	827.49	717.89
81	541.07	478.45	770.27	679.17	905.54	783.33
82	584.86	516.92	836.44	736.73	985.78	850.23
83	629.67	556.25	904.75	796.03	1,069.02	919.24
84	674.74	595.70	973.98	855.91	1,153.80	988.92

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C71VA Long Term Care

Year 1

Issue	Benefit Period/Elimination Period					
Age	**2 yr/20 day**	**2 yr/100 day**	**4 yr/20 day**	**4 yr/100 day**	**Life/20 day**	**Life/100 day**
50	57.03	51.47	72.90	65.73	81.69	73.62
51	60.78	54.74	78.03	70.31	87.62	78.86
52	65.01	58.49	83.85	75.44	94.32	84.80
53	69.77	62.67	90.39	81.23	101.84	91.44
54	75.12	67.41	97.73	87.74	110.28	98.93
55	81.12	72.71	105.96	95.03	119.76	107.33
56	87.05	77.93	114.15	102.30	129.21	115.70
57	93.63	83.73	123.23	110.34	139.68	124.98
58	100.85	90.11	133.22	119.19	151.22	135.18
59	108.78	97.13	144.18	128.94	163.89	146.42
60	117.50	104.85	156.27	139.65	177.87	158.78
61	126.44	112.76	168.71	150.68	192.24	171.48
62	136.13	121.34	182.18	162.65	207.87	185.27
63	146.63	130.64	196.79	175.61	224.81	200.24
64	158.01	140.70	212.67	189.68	243.23	216.47
65	170.36	151.64	229.92	204.98	263.27	234.09
66	189.84	168.90	256.89	228.93	294.50	261.63
67	212.90	189.33	288.84	257.27	331.52	294.24
68	238.74	212.24	324.81	289.14	373.25	330.92
69	267.75	237.93	365.30	325.02	420.30	372.23
70	288.30	256.14	394.28	350.70	454.13	401.85
71	321.30	285.35	440.69	391.74	508.28	449.16
72	359.91	319.52	495.15	440.70	571.91	504.66
73	402.86	357.51	556.02	493.65	643.23	566.67
74	450.54	399.65	623.91	553.53	722.99	635.78
75	480.92	426.56	667.73	592.19	774.72	680.54
76	527.13	467.36	734.58	650.96	853.88	748.50
77	576.63	511.02	806.67	714.23	939.56	821.72
78	628.92	557.06	883.47	781.46	1,031.27	899.64
79	683.31	604.91	964.08	851.87	1,127.94	981.30
80	746.84	660.75	1,058.40	934.22	1,241.24	1,076.84
81	811.61	717.68	1,155.41	1,018.76	1,358.31	1,175.00
82	877.29	775.38	1,254.66	1,105.10	1,478.67	1,275.35
83	944.51	834.38	1,357.13	1,194.05	1,603.53	1,378.86
84	1,012.11	893.55	1,460.97	1,283.87	1,730.70	1,483.38

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C71VA Long Term Care

Year 2

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	85.55	77.20	109.35	98.60	122.54	110.43
51	91.17	82.10	117.05	105.46	131.42	118.28
52	97.52	87.73	125.78	113.15	141.48	127.19
53	104.65	94.01	135.59	121.84	152.75	137.16
54	112.68	101.12	146.59	131.60	165.42	148.39
55	121.68	109.06	158.94	142.54	179.64	160.99
56	130.57	116.89	171.23	153.45	193.82	173.54
57	140.45	125.60	184.84	165.51	209.52	187.47
58	151.27	135.16	199.82	178.79	226.82	202.77
59	163.17	145.69	216.27	193.41	245.84	219.62
60	176.24	157.28	234.41	209.48	266.81	238.16
61	189.65	169.13	253.06	226.01	288.36	257.22
62	204.19	182.00	273.26	243.97	311.81	277.90
63	219.94	195.95	295.18	263.41	337.21	300.35
64	237.02	211.05	319.01	284.51	364.84	324.70
65	255.53	227.45	344.88	307.46	394.90	351.14
66	284.76	253.35	385.34	343.40	441.74	392.45
67	319.34	284.00	433.26	385.90	497.27	441.36
68	358.11	318.35	487.22	433.71	559.87	496.37
69	401.63	356.90	547.94	487.53	630.45	558.34
70	432.45	384.21	591.41	526.05	681.19	602.78
71	481.95	428.02	661.03	587.61	762.41	673.74
72	539.87	479.27	742.73	661.05	857.86	756.99
73	604.28	536.27	834.03	740.48	964.85	850.01
74	675.81	599.47	935.87	830.30	1,084.48	953.66
75	721.37	639.83	1,001.59	888.28	1,162.08	1,020.80
76	790.70	701.03	1,101.87	976.43	1,280.81	1,122.75
77	864.95	766.53	1,210.01	1,071.34	1,409.33	1,232.57
78	943.38	835.58	1,325.21	1,172.18	1,546.90	1,349.46
79	1,024.97	907.36	1,446.12	1,277.80	1,691.91	1,471.95
80	1,120.25	991.13	1,587.60	1,401.32	1,861.85	1,615.25
81	1,217.41	1,076.51	1,733.11	1,528.13	2,037.47	1,762.49
82	1,315.94	1,163.07	1,881.99	1,657.64	2,218.01	1,913.02
83	1,416.76	1,251.56	2,035.69	1,791.07	2,405.30	2,068.29
84	1,518.17	1,340.33	2,191.46	1,925.80	2,596.05	2,225.07

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Requested Annual Premiums Per Unit - C71VA Long Term Care

Year 3

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	95.81	86.46	122.47	110.43	137.24	123.68
51	102.11	91.95	131.09	118.11	147.19	132.48
52	109.22	98.25	140.87	126.73	158.46	142.46
53	117.21	105.29	151.86	136.46	171.08	153.62
54	126.20	113.25	164.18	147.39	185.27	166.19
55	136.28	122.14	178.01	159.64	201.20	180.31
56	146.24	130.91	191.77	171.86	217.07	194.37
57	157.30	140.67	207.02	185.37	234.66	209.97
58	169.42	151.38	223.80	200.24	254.04	227.10
59	182.75	163.17	242.22	216.62	275.34	245.98
60	197.39	176.15	262.53	234.61	298.82	266.74
61	212.41	189.43	283.42	253.13	322.96	288.09
62	228.69	203.84	306.05	273.24	349.22	311.25
63	246.33	219.47	330.60	295.02	377.67	336.39
64	265.46	236.38	357.29	318.65	408.62	363.66
65	286.20	254.75	386.27	344.36	442.29	393.27
66	318.93	283.75	431.58	384.60	494.75	439.54
67	357.66	318.07	485.25	432.21	556.95	494.32
68	401.08	356.55	545.68	485.76	627.05	555.94
69	449.82	399.72	613.70	546.03	706.10	625.34
70	484.34	430.32	662.38	589.18	762.93	675.11
71	539.78	479.38	740.35	658.12	853.90	754.59
72	604.65	536.79	831.85	740.38	960.80	847.83
73	676.80	600.62	934.11	829.33	1,080.63	952.01
74	756.91	671.40	1,048.17	929.93	1,214.61	1,068.10
75	807.94	716.61	1,121.78	994.87	1,301.53	1,143.30
76	885.58	785.16	1,234.09	1,093.60	1,434.51	1,257.48
77	968.74	858.51	1,355.21	1,199.90	1,578.45	1,380.48
78	1,056.59	935.85	1,484.23	1,312.84	1,732.53	1,511.40
79	1,147.96	1,016.24	1,619.65	1,431.13	1,894.94	1,648.58
80	1,254.68	1,110.06	1,778.11	1,569.48	2,085.27	1,809.08
81	1,363.50	1,205.69	1,941.08	1,711.51	2,281.96	1,973.99
82	1,473.85	1,302.64	2,107.83	1,856.56	2,484.17	2,142.58
83	1,586.77	1,401.75	2,279.97	2,006.00	2,693.93	2,316.48
84	1,700.34	1,501.16	2,454.43	2,156.89	2,907.58	2,492.08

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Current Premiums for Long Term Care Policy Form C76VA

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	23.17	28.52	35.07	43.66	21.90	26.83	33.05	41.11	21.29	25.81	31.60	39.11
51	24.12	30.10	37.40	46.73	22.71	28.21	35.13	43.88	22.02	27.07	33.51	41.65
52	25.08	31.68	39.73	49.80	23.52	29.59	37.20	46.64	22.75	28.33	35.43	44.20
53	26.03	33.25	42.06	52.87	24.33	30.97	39.28	49.41	23.48	29.58	37.34	46.74
54	26.99	34.83	44.39	55.94	25.14	32.35	41.35	52.17	24.21	30.84	39.26	49.29
55	27.94	36.41	46.72	59.01	25.95	33.73	43.43	54.94	24.94	32.10	41.17	51.83
56	29.64	39.20	50.78	64.08	27.38	36.17	47.07	59.48	26.25	34.33	44.50	55.98
57	31.33	41.99	54.84	69.15	28.82	38.61	50.71	64.02	27.55	36.56	47.83	60.13
58	33.03	44.78	58.91	74.22	30.25	41.06	54.34	68.55	28.86	38.78	51.16	64.27
59	34.72	47.57	62.97	79.29	31.69	43.50	57.98	73.09	30.16	41.01	54.49	68.42
60	36.42	50.36	67.03	84.36	33.12	45.94	61.62	77.63	31.47	43.24	57.82	72.57
61	39.22	54.96	73.68	92.38	35.49	49.97	67.54	84.74	33.60	46.90	63.21	79.04
62	42.02	59.55	80.34	100.39	37.85	54.00	73.46	91.85	35.74	50.55	68.60	85.50
63	44.83	64.15	86.99	108.41	40.22	58.02	79.38	98.97	37.87	54.21	73.98	91.97
64	47.63	68.74	93.65	116.42	42.58	62.05	85.30	106.08	40.01	57.86	79.37	98.43
65	50.43	73.34	100.30	124.44	44.95	66.08	91.22	113.19	42.14	61.52	84.76	104.90
66	55.48	81.50	111.99	138.28	49.22	73.22	101.57	125.52	46.01	68.03	94.21	116.12
67	60.53	89.66	123.68	152.12	53.48	80.36	111.93	137.85	49.88	74.54	103.66	127.35
68	65.57	97.82	135.36	165.96	57.75	87.49	122.28	150.18	53.74	81.04	113.12	138.57
69	70.62	105.98	147.05	179.80	62.01	94.63	132.64	162.51	57.61	87.55	122.57	149.80
70	75.67	114.14	158.74	193.64	66.28	101.77	142.99	174.84	61.48	94.06	132.02	161.02
71	83.57	126.75	176.76	214.85	72.92	112.85	159.01	193.66	67.46	104.09	146.51	178.05
72	91.46	139.36	197.78	236.07	79.56	123.94	175.03	212.48	73.44	114.11	161.00	195.08
73	99.36	151.96	212.81	257.28	86.19	135.02	191.04	231.31	79.43	124.14	175.50	212.10
74	107.25	164.57	230.83	278.50	92.83	146.11	207.06	250.13	85.41	134.16	189.99	229.13
75	115.15	177.18	248.85	299.71	99.47	157.19	223.08	268.95	91.39	144.19	204.48	246.16
76	126.87	196.12	275.77	330.50	109.46	173.72	246.88	296.16	100.39	159.29	226.02	270.69
77	138.60	215.05	302.69	361.28	119.45	190.25	270.68	323.37	109.40	174.38	247.55	295.23
78	150.32	233.99	329.61	392.07	129.43	206.78	294.48	350.59	118.40	189.48	269.09	319.76
79	162.05	252.92	356.53	422.85	139.42	223.31	318.28	377.80	127.41	204.57	290.62	344.30
80	173.77	271.86	383.45	453.64	149.41	239.84	342.08	405.01	136.41	219.67	312.16	368.83
81	188.66	295.68	416.74	490.83	161.98	260.65	371.27	437.88	147.70	238.48	338.66	398.06
82	203.54	319.50	450.02	528.03	174.55	281.46	400.46	470.75	158.98	257.29	365.17	427.29
83	218.43	343.31	483.31	565.22	187.12	302.27	429.64	503.62	170.27	276.11	391.67	456.52
84	233.31	367.13	516.59	602.42	199.69	323.08	458.83	536.49	181.55	294.92	418.18	485.75

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Current Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	11.59	18.54	26.65	35.36	10.19	15.83	23.47	31.24	8.94	14.71	21.80	28.94
51	59%	11.93	19.11	28.47	35.67	10.36	16.15	25.34	32.96	9.33	15.43	22.73	29.76
52	58%	12.27	19.67	30.29	35.98	10.53	16.47	23.61	34.69	9.72	16.15	23.66	30.59
53	57%	13.51	21.59	32.74	39.79	11.45	18.41	26.48	37.55	10.64	17.70	25.99	35.55
54	56%	14.96	23.86	35.44	44.35	12.57	20.67	29.93	40.70	11.67	19.43	28.62	36.96
55	55%	16.48	26.22	38.31	48.98	13.75	22.94	33.44	43.95	12.72	21.19	31.29	40.43
56	54%	17.97	28.56	41.28	53.35	14.92	25.07	36.74	47.19	13.75	22.91	33.88	43.75
57	53%	19.39	30.82	44.31	57.33	16.04	27.02	39.73	50.37	14.74	24.58	36.35	46.85
58	52%	20.74	33.00	47.38	60.94	17.12	28.80	42.45	53.51	15.70	26.19	38.72	49.73
59	51%	22.04	35.14	50.48	64.27	18.17	30.49	44.98	56.63	16.65	27.79	41.04	52.47
60	50%	23.31	37.27	53.62	67.49	19.21	32.16	47.45	59.78	17.62	29.40	43.37	55.15
61	48%	24.59	39.44	56.80	70.73	20.28	33.89	49.97	62.99	18.62	31.07	45.77	57.86
62	46%	25.91	41.70	60.03	74.12	21.39	35.74	52.64	66.30	19.67	32.83	48.29	60.69
63	44%	27.28	44.06	63.34	77.75	22.58	37.75	55.53	69.73	20.78	34.70	50.96	63.69
64	42%	28.73	46.55	66.73	81.67	23.83	39.93	58.66	73.29	21.95	36.68	53.80	66.89
65	40%	30.26	49.14	70.21	85.86	25.17	42.29	62.03	76.97	23.18	38.76	56.79	70.28
66	38%	31.86	51.83	73.79	90.29	26.57	44.78	65.59	80.76	24.45	40.93	59.90	73.84
67	36%	33.51	54.58	77.47	94.86	28.03	47.36	69.26	84.61	25.73	43.16	63.09	77.52
68	34%	35.21	57.35	81.22	99.49	29.52	49.96	72.97	88.49	27.02	45.42	66.31	81.25
69	32%	36.91	60.10	85.04	104.05	31.01	52.51	76.60	92.36	28.29	47.66	69.50	84.96
70	30%	38.59	62.78	88.89	108.44	32.48	54.96	80.07	96.16	29.51	49.85	72.61	88.56
71	28%	40.23	65.37	92.73	112.57	33.90	57.25	83.31	99.85	30.68	51.95	75.59	91.99
72	26%	41.81	67.83	96.52	116.37	35.26	59.34	86.29	103.40	31.78	53.94	78.41	95.21
73	24%	43.31	70.15	100.19	119.83	36.53	61.23	88.98	106.77	32.81	55.80	81.06	98.18
74	22%	44.72	72.34	103.71	122.98	37.71	62.92	91.42	109.96	33.79	57.53	83.54	100.90
75	20%	46.06	74.42	107.01	125.88	38.79	64.45	93.69	112.96	34.73	59.12	85.88	103.39
76	19%	47.33	76.41	110.04	128.64	39.79	65.88	95.88	115.78	35.65	60.60	88.11	105.70
77	18%	48.54	78.37	112.76	131.39	40.72	67.28	98.12	118.43	36.57	62.00	90.29	107.89
78	17%	49.74	80.31	115.13	134.25	41.61	68.73	100.51	120.94	37.52	63.33	92.45	110.04
79	16%	50.93	82.28	117.16	137.33	42.47	70.28	103.15	123.31	38.52	64.63	94.62	112.18
80	15%	52.13	84.28	118.87	140.63	43.33	71.95	106.04	125.55	39.56	65.90	96.77	114.34
81	14%	53.35	86.26	120.31	144.04	44.19	73.69	109.07	127.61	40.61	67.12	98.83	116.46
82	13%	54.56	88.10	121.59	147.22	45.02	75.35	111.95	129.39	41.59	68.21	100.60	118.37
83	12%	55.68	89.58	122.87	149.56	45.80	76.61	114.12	130.75	42.38	69.06	101.78	119.74
84	11%	56.59	90.37	124.39	150.04	46.41	76.98	114.67	131.40	42.76	69.44	101.84	120.04

Pyramid Life Insurance Company

DISCOUNT for C76 LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Company

Requested Premiums for Long Term Care Policy Form C76VA
Year 1

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	34.76	42.78	52.61	65.49	32.85	40.25	49.58	61.67	31.94	38.72	47.40	58.67
51	36.18	45.15	56.10	70.10	34.07	42.32	52.70	65.82	33.03	40.61	50.27	62.48
52	37.62	47.52	59.60	74.70	35.28	44.39	55.80	69.96	34.13	42.50	53.15	66.30
53	39.05	49.88	63.09	79.31	36.50	46.46	58.92	74.12	35.22	44.37	56.01	70.11
54	40.49	52.25	66.59	83.91	37.71	48.53	62.03	78.26	36.32	46.26	58.89	73.94
55	41.91	54.62	70.08	88.52	38.93	50.60	65.15	82.41	37.41	48.15	61.76	77.75
56	44.46	58.80	76.17	96.12	41.07	54.26	70.61	89.22	39.38	51.50	66.75	83.97
57	47.00	62.99	82.26	103.73	43.23	57.92	76.07	96.03	41.33	54.84	71.75	90.20
58	49.55	67.17	88.37	111.33	45.38	61.59	81.51	102.83	43.29	58.17	76.74	96.41
59	52.08	71.36	94.46	118.94	47.54	65.25	86.97	109.64	45.24	61.52	81.74	102.63
60	54.63	75.54	100.55	126.54	49.68	68.91	92.43	116.45	47.21	64.86	86.73	108.86
61	58.83	82.44	110.52	138.57	53.24	74.96	101.31	127.11	50.40	70.35	94.82	118.56
62	63.03	89.33	120.51	150.59	56.78	81.00	110.19	137.78	53.61	75.83	102.90	128.25
63	67.25	96.23	130.49	162.62	60.33	87.03	119.07	148.46	56.81	81.32	110.97	137.96
64	71.45	103.11	140.48	174.63	63.87	93.08	127.95	159.12	60.02	86.79	119.06	147.65
65	75.65	110.01	150.45	186.66	67.43	99.12	136.83	169.79	63.21	92.28	127.14	157.35
66	83.22	122.25	167.99	207.42	73.83	109.83	152.36	188.28	69.02	102.05	141.32	174.18
67	90.80	134.49	185.52	228.18	80.22	120.54	167.90	206.78	74.82	111.81	155.49	191.03
68	98.36	146.73	203.04	248.94	86.63	131.24	183.42	225.27	80.61	121.56	169.68	207.86
69	105.93	158.97	220.58	269.70	93.02	141.95	198.96	243.77	86.42	131.33	183.86	224.70
70	113.51	171.21	238.11	290.46	99.42	152.66	214.49	262.26	92.22	141.09	198.03	241.53
71	125.36	190.13	265.14	322.28	109.38	169.28	238.52	290.49	101.19	156.14	219.77	267.08
72	137.19	209.04	296.67	354.11	119.34	185.91	262.55	318.72	110.16	171.17	241.50	292.62
73	149.04	227.94	319.22	385.92	129.29	202.53	286.56	346.97	119.15	186.21	263.25	318.15
74	160.88	246.86	346.25	417.75	139.25	219.17	310.59	375.20	128.12	201.24	284.99	343.70
75	172.73	265.77	373.28	449.57	149.21	235.79	334.62	403.43	137.09	216.29	306.72	369.24
76	190.31	294.18	413.66	495.75	164.19	260.58	370.32	444.24	150.59	238.94	339.03	406.04
77	207.90	322.58	454.04	541.92	179.18	285.38	406.02	485.06	164.10	261.57	371.33	442.85
78	225.48	350.99	494.42	588.11	194.15	310.17	441.72	525.89	177.60	284.22	403.64	479.64
79	243.08	379.38	534.80	634.28	209.13	334.97	477.42	566.70	191.12	306.86	435.93	516.45
80	260.66	407.79	575.18	680.46	224.12	359.76	513.12	607.52	204.62	329.51	468.24	553.25
81	282.99	443.52	625.11	736.25	242.97	390.98	556.91	656.82	221.55	357.72	507.99	597.09
82	305.31	479.25	675.03	792.05	261.83	422.19	600.69	706.13	238.47	385.94	547.76	640.94
83	327.65	514.97	724.97	847.83	280.68	453.41	644.46	755.43	255.41	414.17	587.51	684.78
84	349.97	550.70	774.89	903.63	299.54	484.62	688.25	804.74	272.33	442.38	627.27	728.63

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Requested Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA
Year 1

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	17.39	27.81	39.98	53.04	15.29	23.75	35.21	46.86	13.41	22.07	32.70	43.41
51	59%	17.90	28.67	42.71	53.51	15.54	24.23	38.01	49.44	14.00	23.15	34.10	44.64
52	58%	18.41	29.51	45.44	53.97	15.80	24.71	35.42	52.04	14.58	24.23	35.49	45.89
53	57%	20.27	32.39	49.11	59.69	17.18	27.62	39.72	56.33	15.96	26.55	38.99	53.33
54	56%	22.44	35.79	53.16	66.53	18.86	31.01	44.90	61.05	17.51	29.15	42.93	55.44
55	55%	24.72	39.33	57.47	73.47	20.63	34.41	50.16	65.93	19.08	31.79	46.94	60.65
56	54%	26.96	42.84	61.92	80.03	22.38	37.61	55.11	70.79	20.63	34.37	50.82	65.63
57	53%	29.09	46.23	66.47	86.00	24.06	40.53	59.60	75.56	22.11	36.87	54.53	70.28
58	52%	31.11	49.50	71.07	91.41	25.68	43.20	63.68	80.27	23.55	39.29	58.08	74.60
59	51%	33.06	52.71	75.72	96.41	27.26	45.74	67.47	84.95	24.98	41.69	61.56	78.71
60	50%	34.97	55.91	80.43	101.24	28.82	48.24	71.18	89.67	26.43	44.10	65.06	82.73
61	48%	36.89	59.16	85.20	106.10	30.42	50.84	74.96	94.49	27.93	46.61	68.66	86.79
62	46%	38.87	62.55	90.05	111.18	32.09	53.61	78.96	99.45	29.51	49.25	72.44	91.04
63	44%	40.92	66.09	95.01	116.63	33.87	56.63	83.30	104.60	31.17	52.05	76.44	95.54
64	42%	43.10	69.83	100.10	122.51	35.75	59.90	87.99	109.94	32.93	55.02	80.70	100.34
65	40%	45.39	73.71	105.32	128.79	37.76	63.44	93.05	115.46	34.77	58.14	85.19	105.42
66	38%	47.79	77.75	110.69	135.44	39.86	67.17	98.39	121.14	36.68	61.40	89.85	110.76
67	36%	50.27	81.87	116.21	142.29	42.05	71.04	103.89	126.92	38.60	64.74	94.64	116.28
68	34%	52.82	86.03	121.83	149.24	44.28	74.94	109.46	132.74	40.53	68.13	99.47	121.88
69	32%	55.37	90.15	127.56	156.08	46.52	78.77	114.90	138.54	42.44	71.49	104.25	127.44
70	30%	57.89	94.17	133.34	162.66	48.72	82.44	120.11	144.24	44.27	74.78	108.92	132.84
71	28%	60.35	98.06	139.10	168.86	50.85	85.88	124.97	149.78	46.02	77.93	113.39	137.99
72	26%	62.72	101.75	144.78	174.56	52.89	89.01	129.44	155.10	47.67	80.91	117.62	142.82
73	24%	64.97	105.23	150.29	179.75	54.80	91.85	133.47	160.16	49.22	83.70	121.59	147.27
74	22%	67.08	108.51	155.57	184.47	56.57	94.38	137.13	164.94	50.69	86.30	125.31	151.35
75	20%	69.09	111.63	160.52	188.82	58.19	96.68	140.54	169.44	52.10	88.68	128.82	155.09
76	19%	71.00	114.62	165.06	192.96	59.69	98.82	143.82	173.67	53.48	90.90	132.17	158.55
77	18%	72.81	117.56	169.14	197.09	61.08	100.92	147.18	177.65	54.86	93.00	135.44	161.84
78	17%	74.61	120.47	172.70	201.38	62.42	103.10	150.77	181.41	56.28	95.00	138.68	165.06
79	16%	76.40	123.42	175.74	206.00	63.71	105.42	154.73	184.97	57.78	96.95	141.93	168.27
80	15%	78.20	126.42	178.31	210.95	65.00	107.93	159.06	188.33	59.34	98.85	145.16	171.51
81	14%	80.03	129.39	180.47	216.06	66.29	110.54	163.61	191.42	60.92	100.68	148.25	174.69
82	13%	81.84	132.15	182.39	220.83	67.53	113.03	167.93	194.09	62.39	102.32	150.90	177.56
83	12%	83.52	134.37	184.31	224.34	68.70	114.92	171.18	196.13	63.57	103.59	152.67	179.61
84	11%	84.89	135.56	186.59	225.06	69.62	115.47	172.01	197.10	64.14	104.16	152.76	180.06

Pyramid Life Insurance Company

DISCOUNT for C76VA LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Company

Requested Premiums for Long Term Care Policy Form C76VA
Year 2

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	52.13	64.17	78.91	98.24	49.28	60.37	74.36	92.50	47.90	58.07	71.10	88.00
51	54.27	67.73	84.15	105.14	51.10	63.47	79.04	98.73	49.55	60.91	75.40	93.71
52	56.43	71.28	89.39	112.05	52.92	66.58	83.70	104.94	51.19	63.74	79.72	99.45
53	58.57	74.81	94.64	118.96	54.74	69.68	88.38	111.17	52.83	66.56	84.02	105.17
54	60.73	78.37	99.88	125.87	56.57	72.79	93.04	117.38	54.47	69.39	88.34	110.90
55	62.87	81.92	105.12	132.77	58.39	75.89	97.72	123.62	56.12	72.23	92.63	116.62
56	66.69	88.20	114.26	144.18	61.61	81.38	105.91	133.83	59.06	77.24	100.13	125.96
57	70.49	94.48	123.39	155.59	64.85	86.87	114.10	144.05	61.99	82.26	107.62	135.29
58	74.32	100.76	132.55	167.00	68.06	92.39	122.27	154.24	64.94	87.26	115.11	144.61
59	78.12	107.03	141.68	178.40	71.30	97.88	130.46	164.45	67.86	92.27	122.60	153.95
60	81.95	113.31	150.82	189.81	74.52	103.37	138.65	174.67	70.81	97.29	130.10	163.28
61	88.25	123.66	165.78	207.86	79.85	112.43	151.97	190.67	75.60	105.53	142.22	177.84
62	94.55	133.99	180.77	225.88	85.16	121.50	165.29	206.66	80.42	113.74	154.35	192.38
63	100.87	144.34	195.73	243.92	90.50	130.55	178.61	222.68	85.21	121.97	166.46	206.93
64	107.17	154.67	210.71	261.95	95.81	139.61	191.93	238.68	90.02	130.19	178.58	221.47
65	113.47	165.02	225.68	279.99	101.14	148.68	205.25	254.68	94.82	138.42	190.71	236.03
66	124.83	183.38	251.98	311.13	110.75	164.75	228.53	282.42	103.52	153.07	211.97	261.27
67	136.19	201.74	278.28	342.27	120.33	180.81	251.84	310.16	112.23	167.72	233.24	286.54
68	147.53	220.10	304.56	373.41	129.94	196.85	275.13	337.91	120.92	182.34	254.52	311.78
69	158.90	238.46	330.86	404.55	139.52	212.92	298.44	365.65	129.62	196.99	275.78	337.05
70	170.26	256.82	357.17	435.69	149.13	228.98	321.73	393.39	138.33	211.64	297.05	362.30
71	188.03	285.19	397.71	483.41	164.07	253.91	357.77	435.74	151.79	234.20	329.65	400.61
72	205.79	313.56	445.01	531.16	179.01	278.87	393.82	478.08	165.24	256.75	362.25	438.93
73	223.56	341.91	478.82	578.88	193.93	303.80	429.84	520.45	178.72	279.32	394.88	477.23
74	241.31	370.28	519.37	626.63	208.87	328.75	465.89	562.79	192.17	301.86	427.48	515.54
75	259.09	398.66	559.91	674.35	223.81	353.68	501.93	605.14	205.63	324.43	460.08	553.86
76	285.46	441.27	620.48	743.63	246.29	390.87	555.48	666.36	225.88	358.40	508.55	609.05
77	311.85	483.86	681.05	812.88	268.76	428.06	609.03	727.58	246.15	392.36	556.99	664.27
78	338.22	526.48	741.62	882.16	291.22	465.26	662.58	788.83	266.40	426.33	605.45	719.46
79	364.61	569.07	802.19	951.41	313.70	502.45	716.13	850.05	286.67	460.28	653.90	774.68
80	390.98	611.69	862.76	1,020.69	336.17	539.64	769.68	911.27	306.92	494.26	702.36	829.87
81	424.49	665.28	937.67	1,104.37	364.46	586.46	835.36	985.23	332.33	536.58	761.99	895.64
82	457.97	718.88	1,012.55	1,188.07	392.74	633.29	901.04	1,059.19	357.71	578.90	821.63	961.40
83	491.47	772.45	1,087.45	1,271.75	421.02	680.11	966.69	1,133.15	383.11	621.25	881.26	1,027.17
84	524.95	826.04	1,162.33	1,355.45	449.30	726.93	1,032.37	1,207.10	408.49	663.57	940.91	1,092.94

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Requested Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA
Year 2

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	26.08	41.72	59.96	79.56	22.93	35.62	52.81	70.29	20.12	33.10	49.05	65.12
51	59%	26.84	43.00	64.06	80.26	23.31	36.34	57.02	74.16	20.99	34.72	51.14	66.96
52	58%	27.61	44.26	68.15	80.96	23.69	37.06	53.12	78.05	21.87	36.34	53.24	68.83
53	57%	30.40	48.58	73.67	89.53	25.76	41.42	59.58	84.49	23.94	39.83	58.48	79.99
54	56%	33.66	53.69	79.74	99.79	28.28	46.51	67.34	91.58	26.26	43.72	64.40	83.16
55	55%	37.08	59.00	86.20	110.21	30.94	51.62	75.24	98.89	28.62	47.68	70.40	90.97
56	54%	40.43	64.26	92.88	120.04	33.57	56.41	82.67	106.18	30.94	51.55	76.23	98.44
57	53%	43.63	69.35	99.70	128.99	36.09	60.80	89.39	113.33	33.17	55.31	81.79	105.41
58	52%	46.67	74.25	106.61	137.12	38.52	64.80	95.51	120.40	35.33	58.93	87.12	111.89
59	51%	49.59	79.07	113.58	144.61	40.88	68.60	101.21	127.42	37.46	62.53	92.34	118.06
60	50%	52.45	83.86	120.65	151.85	43.22	72.36	106.76	134.51	39.65	66.15	97.58	124.09
61	48%	55.33	88.74	127.80	159.14	45.63	76.25	112.43	141.73	41.90	69.91	102.98	130.19
62	46%	58.30	93.83	135.07	166.77	48.13	80.42	118.44	149.18	44.26	73.87	108.65	136.55
63	44%	61.38	99.14	142.52	174.94	50.81	84.94	124.94	156.89	46.76	78.08	114.66	143.30
64	42%	64.64	104.74	150.14	183.76	53.62	89.84	131.99	164.90	49.39	82.53	121.05	150.50
65	40%	68.09	110.57	157.97	193.19	56.63	95.15	139.57	173.18	52.16	87.21	127.78	158.13
66	38%	71.69	116.62	166.03	203.15	59.78	100.76	147.58	181.71	55.01	92.09	134.78	166.14
67	36%	75.40	122.81	174.31	213.44	63.07	106.56	155.84	190.37	57.89	97.11	141.95	174.42
68	34%	79.22	129.04	182.75	223.85	66.42	112.41	164.18	199.10	60.80	102.20	149.20	182.81
69	32%	83.05	135.23	191.34	234.11	69.77	118.15	172.35	207.81	63.65	107.24	156.38	191.16
70	30%	86.83	141.26	200.00	243.99	73.08	123.66	180.16	216.36	66.40	112.16	163.37	199.26
71	28%	90.52	147.08	208.64	253.28	76.28	128.81	187.45	224.66	69.03	116.89	170.08	206.98
72	26%	94.07	152.62	217.17	261.83	79.34	133.52	194.15	232.65	71.51	121.37	176.42	214.22
73	24%	97.45	157.84	225.43	269.62	82.19	137.77	200.21	240.23	73.82	125.55	182.39	220.91
74	22%	100.62	162.77	233.35	276.71	84.85	141.57	205.70	247.41	76.03	129.44	187.97	227.03
75	20%	103.64	167.45	240.77	283.23	87.28	145.01	210.80	254.16	78.14	133.02	193.23	232.63
76	19%	106.49	171.92	247.59	289.44	89.53	148.23	215.73	260.51	80.21	136.35	198.25	237.83
77	18%	109.22	176.33	253.71	295.63	91.62	151.38	220.77	266.47	82.28	139.50	203.15	242.75
78	17%	111.92	180.70	259.04	302.06	93.62	154.64	226.15	272.12	84.42	142.49	208.01	247.59
79	16%	114.59	185.13	263.61	308.99	95.56	158.13	232.09	277.45	86.67	145.42	212.90	252.41
80	15%	117.29	189.63	267.46	316.42	97.49	161.89	238.59	282.49	89.01	148.28	217.73	257.27
81	14%	120.04	194.09	270.70	324.09	99.43	165.80	245.41	287.12	91.37	151.02	222.37	262.04
82	13%	122.76	198.23	273.58	331.25	101.30	169.54	251.89	291.13	93.58	153.47	226.35	266.33
83	12%	125.28	201.56	276.46	336.51	103.05	172.37	256.77	294.19	95.36	155.39	229.01	269.42
84	11%	127.33	203.33	279.88	337.59	104.42	173.21	258.01	295.65	96.21	156.24	229.14	270.09

Pyramid Life Insurance Company

DISCOUNT for C76VA LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Company

Requested Premiums for Long Term Care Policy Form C76VA
Year 3

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	78.20	96.26	118.36	147.35	73.91	90.55	111.54	138.75	71.85	87.11	106.65	132.00
51	81.41	101.59	126.23	157.71	76.65	95.21	118.56	148.10	74.32	91.36	113.10	140.57
52	84.65	106.92	134.09	168.08	79.38	99.87	125.55	157.41	76.78	95.61	119.58	149.18
53	87.85	112.22	141.95	178.44	82.11	104.52	132.57	166.76	79.25	99.83	126.02	157.75
54	91.09	117.55	149.82	188.80	84.85	109.18	139.56	176.07	81.71	104.09	132.50	166.35
55	94.30	122.88	157.68	199.16	87.58	113.84	146.58	185.42	84.17	108.34	138.95	174.93
56	100.04	132.30	171.38	216.27	92.41	122.07	158.86	200.75	88.59	115.86	150.19	188.93
57	105.74	141.72	185.09	233.38	97.27	130.31	171.15	216.07	92.98	123.39	161.43	202.94
58	111.48	151.13	198.82	250.49	102.09	138.58	183.40	231.36	97.40	130.88	172.67	216.91
59	117.18	160.55	212.52	267.60	106.95	146.81	195.68	246.68	101.79	138.41	183.90	230.92
60	122.92	169.97	226.23	284.72	111.78	155.05	207.97	262.00	106.21	145.94	195.14	244.92
61	132.37	185.49	248.67	311.78	119.78	168.65	227.95	286.00	113.40	158.29	213.33	266.76
62	141.82	200.98	271.15	338.82	127.74	182.25	247.93	309.99	120.62	170.61	231.53	288.56
63	151.30	216.51	293.59	365.88	135.74	195.82	267.91	334.02	127.81	182.96	249.68	310.40
64	160.75	232.00	316.07	392.92	143.71	209.42	287.89	358.02	135.03	195.28	267.87	332.20
65	170.20	247.52	338.51	419.99	151.71	223.02	307.87	382.02	142.22	207.63	286.07	354.04
66	187.25	275.06	377.97	466.70	166.12	247.12	342.80	423.63	155.28	229.60	317.96	391.91
67	204.29	302.60	417.42	513.41	180.50	271.22	377.76	465.24	168.35	251.57	349.85	429.81
68	221.30	330.14	456.84	560.12	194.91	295.28	412.70	506.86	181.37	273.51	381.78	467.67
69	238.34	357.68	496.29	606.83	209.28	319.38	447.66	548.47	194.43	295.48	413.67	505.58
70	255.39	385.22	535.75	653.54	223.70	343.47	482.59	590.09	207.50	317.45	445.57	543.44
71	282.05	427.78	596.57	725.12	246.11	380.87	536.66	653.60	227.68	351.30	494.47	600.92
72	308.68	470.34	667.51	796.74	268.52	418.30	590.73	717.12	247.86	385.12	543.38	658.40
73	335.34	512.87	718.23	868.32	290.89	455.69	644.76	780.67	268.08	418.97	592.31	715.84
74	361.97	555.42	779.05	939.94	313.30	493.12	698.83	844.19	288.26	452.79	641.22	773.31
75	388.63	597.98	839.87	1,011.52	335.71	530.52	752.90	907.71	308.44	486.64	690.12	830.79
76	428.19	661.91	930.72	1,115.44	369.43	586.31	833.22	999.54	338.82	537.60	762.82	913.58
77	467.78	725.79	1,021.58	1,219.32	403.14	642.09	913.55	1,091.37	369.23	588.53	835.48	996.40
78	507.33	789.72	1,112.43	1,323.24	436.83	697.88	993.87	1,183.24	399.60	639.50	908.18	1,079.19
79	546.92	853.61	1,203.29	1,427.12	470.54	753.67	1,074.20	1,275.08	430.01	690.42	980.84	1,162.01
80	586.47	917.53	1,294.14	1,531.04	504.26	809.46	1,154.52	1,366.91	460.38	741.39	1,053.54	1,244.80
81	636.73	997.92	1,406.50	1,656.55	546.68	879.69	1,253.04	1,477.85	498.49	804.87	1,142.98	1,343.45
82	686.95	1,078.31	1,518.82	1,782.10	589.11	949.93	1,351.55	1,588.78	536.56	868.35	1,232.45	1,442.10
83	737.20	1,158.67	1,631.17	1,907.62	631.53	1,020.16	1,450.04	1,699.72	574.66	931.87	1,321.89	1,540.76
84	787.42	1,239.06	1,743.49	2,033.17	673.95	1,090.40	1,548.55	1,810.65	612.73	995.36	1,411.36	1,639.41

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Requested Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA
Year 3

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	39.12	62.57	89.94	119.34	34.39	53.43	79.21	105.44	30.17	49.65	73.58	97.67
51	59%	40.26	64.50	96.09	120.39	34.97	54.51	85.52	111.24	31.49	52.08	76.71	100.44
52	58%	41.41	66.39	102.23	121.43	35.54	55.59	79.68	117.08	32.81	54.51	79.85	103.24
53	57%	45.60	72.87	110.50	134.29	38.64	62.13	89.37	126.73	35.91	59.74	87.72	119.98
54	56%	50.49	80.53	119.61	149.68	42.42	69.76	101.01	137.36	39.39	65.58	96.59	124.74
55	55%	55.62	88.49	129.30	165.31	46.41	77.42	112.86	148.33	42.93	71.52	105.60	136.45
56	54%	60.65	96.39	139.32	180.06	50.36	84.61	124.00	159.27	46.41	77.32	114.35	147.66
57	53%	65.44	104.02	149.55	193.49	54.14	91.19	134.09	170.00	49.75	82.96	122.68	158.12
58	52%	70.00	111.38	159.91	205.67	57.78	97.20	143.27	180.60	52.99	88.39	130.68	167.84
59	51%	74.39	118.60	170.37	216.91	61.32	102.90	151.81	191.13	56.19	93.79	138.51	177.09
60	50%	78.67	125.79	180.97	227.78	64.83	108.54	160.14	201.76	59.47	99.23	146.37	186.13
61	48%	82.99	133.11	191.70	238.71	68.45	114.38	168.65	212.59	62.84	104.86	154.47	195.28
62	46%	87.45	140.74	202.60	250.16	72.19	120.62	177.66	223.76	66.39	110.80	162.98	204.83
63	44%	92.07	148.70	213.77	262.41	76.21	127.41	187.41	235.34	70.13	117.11	171.99	214.95
64	42%	96.96	157.11	225.21	275.64	80.43	134.76	197.98	247.35	74.08	123.80	181.58	225.75
65	40%	102.13	165.85	236.96	289.78	84.95	142.73	209.35	259.77	78.23	130.82	191.67	237.20
66	38%	107.53	174.93	249.04	304.73	89.67	151.13	221.37	272.57	82.52	138.14	202.16	249.21
67	36%	113.10	184.21	261.46	320.15	94.60	159.84	233.75	285.56	86.84	145.67	212.93	261.63
68	34%	118.83	193.56	274.12	335.78	99.63	168.62	246.27	298.65	91.19	153.29	223.80	274.22
69	32%	124.57	202.84	287.01	351.17	104.66	177.22	258.53	311.72	95.48	160.85	234.56	286.74
70	30%	130.24	211.88	300.00	365.99	109.62	185.49	270.24	324.54	99.60	168.24	245.06	298.89
71	28%	135.78	220.62	312.96	379.92	114.41	193.22	281.17	336.99	103.55	175.33	255.12	310.47
72	26%	141.11	228.93	325.76	392.75	119.00	200.27	291.23	348.98	107.26	182.05	264.63	321.33
73	24%	146.17	236.76	338.14	404.43	123.29	206.65	300.31	360.35	110.73	188.33	273.58	331.36
74	22%	150.93	244.15	350.02	415.06	127.27	212.36	308.54	371.12	114.04	194.16	281.95	340.54
75	20%	155.45	251.17	361.16	424.85	130.92	217.52	316.20	381.24	117.21	199.53	289.85	348.94
76	19%	159.74	257.88	371.39	434.16	134.29	222.35	323.60	390.76	120.32	204.53	297.37	356.74
77	18%	163.82	264.50	380.57	443.44	137.43	227.07	331.16	399.70	123.42	209.25	304.73	364.13
78	17%	167.87	271.05	388.56	453.09	140.43	231.96	339.22	408.17	126.63	213.74	312.02	371.39
79	16%	171.89	277.70	395.42	463.49	143.34	237.20	348.13	416.17	130.01	218.13	319.34	378.61
80	15%	175.94	284.45	401.19	474.63	146.24	242.83	357.89	423.73	133.52	222.41	326.60	385.90
81	14%	180.06	291.13	406.05	486.14	149.14	248.70	368.11	430.68	137.06	226.53	333.55	393.05
82	13%	184.14	297.34	410.37	496.87	151.94	254.31	377.83	436.69	140.37	230.21	339.53	399.50
83	12%	187.92	302.33	414.69	504.77	154.58	258.56	385.16	441.28	143.03	233.08	343.51	404.12
84	11%	190.99	305.00	419.82	506.39	156.63	259.81	387.01	443.48	144.32	234.36	343.71	405.14

Pyramid Life Insurance Company

DISCOUNT for C76VA LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Companies
Form C77VA
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.88	17.72	18.43	21.47
35-39	17.44	20.12	21.08	25.93
40	19.00	22.56	23.89	29.26
41	19.40	23.33	24.86	30.31
42	20.10	24.54	26.33	31.94
43	21.09	26.19	28.29	34.18
44	22.37	28.28	30.74	37.00
45	23.95	30.82	33.69	40.42
46	25.90	33.91	37.27	44.62
47	28.23	37.58	41.48	49.58
48	30.81	41.62	46.12	55.05
49	33.52	45.85	50.97	60.75
50	36.22	50.08	55.82	66.43
51	38.89	54.29	60.64	72.03
52	41.61	58.59	65.56	77.75
53	44.43	63.03	70.63	83.63
54	47.37	67.66	75.92	89.74
55	50.46	72.51	81.47	96.13
56	53.64	77.47	87.16	102.68
57	56.89	82.51	92.98	109.34
58	60.30	87.80	99.07	116.31
59	63.99	93.52	105.61	123.78
60	68.06	99.85	112.75	131.92
61	72.49	106.79	120.49	140.73
62	77.22	114.22	128.72	150.08
63	82.26	122.13	137.45	159.99
64	87.65	130.52	146.70	170.47
65	93.41	139.36	156.50	181.54
66	99.02	147.87	165.97	192.16
67	104.48	156.07	175.10	202.33
68	110.54	165.12	185.20	213.59
69	117.90	176.20	197.55	227.46
70	127.54	190.49	213.47	245.49
71	138.17	206.47	231.33	265.80
72	149.36	223.37	250.26	287.35
73	162.70	243.44	272.69	312.97
74	179.78	268.95	301.07	345.49
75	202.19	302.17	337.83	387.72
76	229.37	342.52	382.37	439.19
77	260.27	388.47	433.07	498.02
78	295.71	440.91	490.82	564.93
79	336.51	500.74	556.54	640.61
80	383.49	568.83	631.13	725.80
81	437.95	647.26	716.79	823.00
82	499.32	735.44	812.92	931.75
83	565.69	830.26	916.22	1,048.26
84	635.11	928.59	1,023.37	1,168.75

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.16	16.95	17.62	20.53
35-39	16.65	19.24	20.16	24.80
40	18.13	21.57	22.84	27.96
41	18.48	22.21	23.67	28.86
42	19.11	23.27	24.97	30.31
43	20.01	24.77	26.75	32.34
44	21.19	26.69	29.01	34.94
45	22.65	29.04	31.74	38.11
46	24.47	31.94	35.10	42.04
47	26.65	35.39	39.07	46.71
48	29.06	39.21	43.45	51.86
49	31.60	43.20	48.03	57.25
50	34.13	47.20	52.60	62.60
51	36.64	51.16	57.14	67.88
52	39.21	52.21	61.78	73.26
53	41.88	59.40	66.56	78.81
54	44.63	63.76	71.54	84.56
55	47.55	68.33	76.77	90.58
56	50.55	73.00	82.13	96.75
57	53.61	77.75	87.61	103.04
58	56.82	82.74	93.35	109.61
59	60.30	88.13	99.51	116.64
60	64.13	94.09	106.25	124.31
61	68.31	100.63	113.54	132.61
62	72.77	107.63	121.29	141.43
63	77.52	115.09	129.52	150.77
64	82.60	122.99	138.24	160.64
65	88.02	131.32	147.47	171.07
66	93.32	139.35	156.41	181.09
67	98.50	147.10	165.03	190.70
68	104.23	155.65	174.56	201.32
69	111.21	166.09	186.20	214.39
70	120.14	179.50	201.16	231.33
71	129.99	194.46	217.89	250.36
72	140.30	210.22	235.60	270.52
73	152.60	228.96	256.58	294.49
74	168.42	252.82	283.17	324.95
75	189.28	283.97	317.67	364.58
76	214.68	321.85	359.53	412.95
77	243.61	365.04	407.20	468.28
78	276.82	414.34	461.52	531.20
79	315.04	470.58	523.33	602.39
80	359.04	534.57	593.47	682.49
81	410.01	608.26	674.01	773.88
82	467.46	691.12	764.39	876.13
83	529.57	780.21	861.51	985.67
84	594.53	872.60	962.24	1,098.94

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	14.23	15.70	16.26	18.62
35-39	15.45	17.37	18.06	23.84
40	16.84	19.29	20.39	26.25
41	17.03	19.96	21.17	27.00
42	17.66	21.00	22.36	28.25
43	18.53	22.41	23.98	29.99
44	19.64	24.20	26.03	32.23
45	20.99	28.36	28.49	34.97
46	22.64	29.01	31.51	38.36
47	24.61	32.14	35.09	42.39
48	26.78	35.59	39.02	46.84
49	29.05	39.19	43.12	51.50
50	31.30	42.76	47.17	56.14
51	33.55	46.30	51.19	60.76
52	35.85	49.92	55.29	65.52
53	38.21	53.63	59.49	70.40
54	40.64	57.44	63.81	75.41
55	43.16	61.36	68.26	80.55
56	45.65	65.29	72.73	85.68
57	48.11	69.22	77.21	90.80
58	50.69	73.31	81.86	96.11
59	53.55	77.71	86.86	101.81
60	58.84	82.58	92.38	108.08
61	60.62	87.92	98.39	114.92
62	64.77	93.61	104.81	122.20
63	69.23	99.68	111.62	129.93
64	73.90	106.14	118.86	138.12
65	78.71	113.00	126.52	146.76
66	83.31	119.82	133.90	155.23
67	87.77	126.59	140.99	163.53
68	92.58	133.97	148.85	172.60
69	98.28	142.67	158.55	183.37
70	105.36	153.37	171.14	196.81
71	113.25	165.32	186.09	212.02
72	121.62	178.06	202.70	228.39
73	131.33	192.72	221.76	247.21
74	143.23	210.41	244.06	269.80
75	158.17	232.23	270.38	297.46
76	175.66	257.59	300.00	329.56
77	195.12	285.72	332.39	365.22
78	217.30	317.56	368.64	405.40
79	242.99	354.04	409.87	451.04
80	272.93	396.08	457.19	503.10
81	308.30	445.50	512.58	563.78
82	348.59	501.68	575.32	632.46
83	392.05	561.89	642.41	705.82
84	436.91	623.41	710.84	780.52

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	49.94	65.03	70.68	83.75
35-39	54.87	73.81	80.89	96.25
40	62.07	85.39	94.14	112.69
41	66.29	91.82	101.40	121.48
42	71.40	99.68	110.28	132.26
43	77.38	108.96	120.79	145.04
44	84.23	119.68	132.92	159.82
45	91.97	131.82	146.67	176.59
46	101.46	146.72	163.54	197.16
47	112.71	164.39	183.51	221.52
48	124.39	182.82	204.37	246.98
49	135.19	200.01	223.87	270.83
50	143.79	213.96	239.79	290.39
51	149.84	224.24	251.67	305.10
52	154.24	232.18	260.99	316.77
53	157.47	238.43	268.44	326.20
54	160.06	243.64	274.73	334.23
55	162.50	248.44	280.52	341.68
56	164.29	252.07	284.99	347.50
57	165.10	254.09	287.66	351.14
58	165.68	255.67	289.81	354.17
59	166.79	257.97	292.72	358.16
60	169.16	262.14	297.69	364.66
61	173.02	268.56	305.09	374.17
62	177.86	276.45	314.09	385.63
63	183.36	285.26	324.07	398.33
64	189.22	294.44	334.45	411.55
65	195.12	303.45	344.62	424.58
66	200.13	310.77	352.90	435.53
67	204.46	316.76	359.68	444.88
68	209.51	323.70	367.50	455.45
69	216.63	333.87	378.89	470.06
70	227.22	349.54	396.40	491.53
71	240.43	369.68	418.91	518.49
72	255.35	392.77	444.75	549.05
73	273.22	420.36	475.55	585.28
74	295.31	453.99	512.98	629.24
75	322.85	495.21	558.67	682.98
76	355.13	543.46	612.20	746.14
77	391.33	597.72	672.46	817.34
78	432.51	658.81	740.11	897.14
79	479.73	727.55	815.81	986.09
80	534.06	804.79	900.20	1,084.74
81	597.02	892.49	995.20	1,195.51
82	667.92	990.10	1,100.38	1,318.01
83	744.44	1,094.66	1,212.86	1,448.64
84	824.30	1,203.18	1,329.80	1,583.80

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	47.06	61.28	66.60	78.92
35-39	51.71	69.55	76.22	90.70
40	58.49	80.46	88.71	106.19
41	62.47	86.52	95.55	114.47
42	67.28	93.93	103.92	124.63
43	72.91	102.68	113.82	138.68
44	79.38	112.77	125.25	150.60
45	86.66	124.22	138.21	166.41
46	95.61	138.26	154.10	185.79
47	106.21	154.91	172.93	208.74
48	117.22	172.28	192.58	232.73
49	127.40	188.47	210.96	255.21
50	135.50	201.62	225.96	273.64
51	141.20	211.30	237.16	287.51
52	145.34	218.79	245.94	298.50
53	148.39	224.68	252.96	307.39
54	150.83	229.59	258.88	314.96
55	153.13	234.11	264.34	321.97
56	154.82	237.53	268.55	327.45
57	155.58	239.44	271.07	330.89
58	156.13	240.93	273.09	333.74
59	157.17	243.09	275.84	337.50
60	159.40	247.02	280.52	343.63
61	163.04	253.07	287.49	352.59
62	167.60	260.51	295.97	363.39
63	172.79	268.81	305.38	375.36
64	178.31	277.46	315.16	387.82
65	183.86	285.95	324.75	400.09
66	188.58	295.85	332.55	410.41
67	192.67	298.49	338.94	419.22
68	197.42	305.03	346.30	429.18
69	204.14	314.61	357.04	442.95
70	214.11	329.38	373.53	463.18
71	226.64	348.37	394.75	488.58
72	240.84	370.17	419.10	517.38
73	257.80	396.19	448.12	551.52
74	278.57	427.88	483.39	592.95
75	304.22	466.65	526.45	643.59
76	334.58	512.52	577.43	703.74
77	368.92	564.55	635.29	772.11
78	407.52	622.70	699.84	848.26
79	450.64	686.94	770.90	931.76
80	498.56	757.25	848.28	1,022.18
81	552.89	836.11	934.58	1,122.68
82	613.43	923.53	1,029.92	1,233.56
83	677.79	1,015.79	1,130.41	1,350.06
84	743.55	1,109.17	1,232.16	1,467.42

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	45.37	57.75	62.43	73.98
35-39	49.45	65.00	70.85	84.31
40	55.41	74.48	81.68	97.77
41	59.05	79.87	87.73	105.09
42	63.45	88.52	92.50	114.17
43	68.63	94.42	104.10	125.00
44	74.58	103.57	114.42	137.58
45	81.30	113.98	126.17	151.91
46	89.59	126.85	140.69	169.62
47	99.46	142.19	157.98	190.70
48	109.69	158.18	176.03	212.73
49	119.10	173.01	192.81	233.25
50	126.47	184.87	206.31	249.84
51	131.51	193.39	216.14	262.02
52	135.03	199.78	223.63	271.42
53	137.46	204.60	229.39	278.75
54	139.25	208.39	234.02	284.71
55	140.85	211.73	238.10	290.01
56	141.75	213.83	240.80	293.61
57	141.67	214.32	241.71	295.05
58	141.34	214.37	242.11	295.88
59	141.54	215.13	243.27	297.65
60	143.02	217.77	246.46	301.91
61	146.02	222.66	252.11	309.20
62	150.04	229.03	259.37	318.46
63	154.71	236.31	267.60	328.93
64	159.68	243.93	276.16	339.82
65	164.59	251.30	284.40	350.38
66	168.83	257.45	291.21	359.39
67	172.63	262.76	297.04	367.37
68	176.92	268.70	303.52	376.13
69	182.64	276.73	312.33	387.46
70	190.72	288.33	325.12	403.15
71	200.75	302.96	341.35	422.50
72	212.10	319.63	359.91	444.31
73	225.40	339.15	381.62	469.64
74	241.27	362.33	407.28	499.55
75	260.35	389.95	437.71	535.10
76	281.92	421.21	472.06	575.38
77	305.55	455.58	509.81	619.70
78	332.33	494.27	552.19	669.40
79	363.32	538.50	600.47	725.83
80	399.58	589.47	655.90	790.36
81	442.68	649.62	721.03	866.11
82	491.92	718.13	795.05	952.18
83	544.94	791.36	874.09	1,043.88
84	599.37	865.69	954.30	1,136.49

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates
Year 1
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.82	26.58	27.65	32.21
35-39	26.16	30.18	31.62	38.90
40	28.50	33.84	35.84	43.89
41	29.10	35.00	37.29	45.47
42	30.15	36.81	39.50	47.91
43	31.64	39.29	42.44	51.27
44	33.56	42.42	46.11	55.50
45	35.93	46.23	50.54	60.63
46	38.85	50.87	55.91	66.93
47	42.35	56.37	62.22	74.37
48	46.22	62.43	69.18	82.58
49	50.28	68.78	76.46	91.13
50	54.33	75.12	83.73	99.65
51	58.34	81.44	90.96	108.05
52	62.42	87.89	98.34	116.63
53	66.65	94.55	105.95	125.45
54	71.06	101.49	113.88	134.61
55	75.69	108.77	122.21	144.20
56	80.46	116.21	130.74	154.02
57	85.34	123.77	139.47	164.01
58	90.45	131.70	148.61	174.47
59	95.99	140.28	158.42	185.67
60	102.09	149.78	169.13	197.88
61	108.74	160.19	180.74	211.10
62	115.83	171.33	193.08	225.12
63	123.39	183.20	206.18	239.99
64	131.48	195.78	220.05	255.71
65	140.12	209.04	234.75	272.31
66	148.53	221.81	248.96	288.24
67	156.72	234.11	262.65	303.50
68	165.81	247.68	277.80	320.39
69	176.85	264.30	296.33	341.19
70	191.31	285.74	320.21	368.24
71	207.26	309.71	347.00	398.70
72	224.04	335.06	375.39	431.03
73	244.05	365.16	409.04	469.46
74	269.67	403.43	451.61	518.24
75	303.29	453.26	506.75	581.58
76	344.06	513.78	573.56	658.79
77	390.41	582.71	649.61	747.03
78	443.57	661.37	736.23	847.40
79	504.77	751.11	834.81	960.92
80	575.24	853.25	946.70	1,088.70
81	656.93	970.89	1,075.19	1,234.50
82	748.98	1,103.16	1,219.38	1,397.63
83	848.54	1,245.39	1,374.33	1,572.39
84	952.67	1,392.89	1,535.06	1,753.13

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates
Year 1
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	22.74	25.43	26.43	30.80
35-39	24.98	28.86	30.24	37.20
40	27.20	32.36	34.26	41.94
41	27.72	33.32	35.51	43.29
42	28.67	34.91	37.46	45.47
43	30.02	37.16	40.13	48.51
44	31.79	40.04	43.52	52.41
45	33.98	43.56	47.61	57.17
46	36.71	47.91	52.65	63.06
47	39.98	53.09	58.61	70.07
48	43.59	58.82	65.18	77.79
49	47.40	64.80	72.05	85.88
50	51.20	70.80	78.90	93.90
51	54.96	76.74	85.71	101.82
52	58.82	78.32	92.67	109.89
53	62.82	89.10	99.84	118.22
54	66.95	95.64	107.31	126.84
55	71.33	102.50	115.16	135.87
56	75.83	109.50	123.20	145.13
57	80.42	116.63	131.42	154.56
58	85.23	124.11	140.03	164.42
59	90.45	132.20	149.27	174.96
60	96.20	141.14	159.38	186.47
61	102.47	150.95	170.31	198.92
62	109.16	161.45	181.94	212.15
63	116.28	172.64	194.28	226.16
64	123.90	184.49	207.36	240.96
65	132.03	196.98	221.21	256.61
66	139.98	209.03	234.62	271.64
67	147.75	220.65	247.55	286.05
68	156.35	233.48	261.84	301.98
69	166.82	249.14	279.30	321.59
70	180.21	269.25	301.74	347.00
71	194.99	291.69	326.84	375.54
72	210.45	315.33	353.40	405.78
73	228.90	343.44	384.87	441.74
74	252.63	379.23	424.76	487.43
75	283.92	425.96	476.51	546.87
76	322.02	482.78	539.30	619.43
77	365.42	547.56	610.80	702.42
78	415.23	621.51	692.28	796.80
79	472.56	705.87	785.00	903.59
80	538.56	801.86	890.21	1,023.74
81	615.02	912.39	1,011.02	1,160.82
82	701.19	1,036.68	1,146.59	1,314.20
83	794.36	1,170.32	1,292.27	1,478.51
84	891.80	1,308.90	1,443.36	1,648.41

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates
Year 1
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	21.35	23.55	24.39	27.93
35-39	23.18	26.06	27.09	35.76
40	25.26	28.94	30.59	39.38
41	25.55	29.94	31.76	40.50
42	26.49	31.50	33.54	42.38
43	27.80	33.62	35.97	44.99
44	29.46	36.30	39.05	48.35
45	31.49	42.54	42.74	52.46
46	33.96	43.52	47.27	57.54
47	36.92	48.21	52.64	63.59
48	40.17	53.39	58.53	70.26
49	43.58	58.79	64.68	77.25
50	46.95	64.14	70.76	84.21
51	50.33	69.45	76.79	91.14
52	53.78	74.88	82.94	98.28
53	57.32	80.45	89.24	105.60
54	60.96	86.16	95.72	113.12
55	64.74	92.04	102.39	120.83
56	68.48	97.94	109.10	128.52
57	72.17	103.83	115.82	136.20
58	76.04	109.97	122.79	144.17
59	80.33	116.57	130.29	152.72
60	88.26	123.87	138.57	162.12
61	90.93	131.88	147.59	172.38
62	97.16	140.42	157.22	183.30
63	103.85	149.52	167.43	194.90
64	110.85	159.21	178.29	207.18
65	118.07	169.50	189.78	220.14
66	124.97	179.73	200.85	232.85
67	131.66	189.89	211.49	245.30
68	138.87	200.96	223.28	258.90
69	147.42	214.01	237.83	275.06
70	158.04	230.06	256.71	295.22
71	169.88	247.98	279.14	318.03
72	182.43	267.09	304.05	342.59
73	197.00	289.08	332.64	370.82
74	214.85	315.62	366.09	404.70
75	237.26	348.35	405.57	446.19
76	263.49	386.39	450.00	494.34
77	292.68	428.58	498.59	547.83
78	325.95	476.34	552.96	608.10
79	364.49	531.06	614.81	676.56
80	409.40	594.12	685.79	754.65
81	462.45	668.25	768.87	845.67
82	522.89	752.52	862.98	948.69
83	588.08	842.84	963.62	1,058.73
84	655.37	935.12	1,066.26	1,170.78

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	74.91	97.55	106.02	125.63
35-39	82.31	110.72	121.34	144.38
40	93.11	128.09	141.21	169.04
41	99.44	137.73	152.10	182.22
42	107.10	149.52	165.42	198.39
43	116.07	163.44	181.19	217.56
44	126.35	179.52	199.38	239.73
45	137.96	197.73	220.01	264.89
46	152.19	220.08	245.31	295.74
47	169.07	246.59	275.27	332.28
48	186.59	274.23	306.56	370.47
49	202.79	300.02	335.81	406.25
50	215.69	320.94	359.69	435.59
51	224.76	336.36	377.51	457.65
52	231.36	348.27	391.49	475.16
53	236.21	357.65	402.66	489.30
54	240.09	365.46	412.10	501.35
55	243.75	372.66	420.78	512.52
56	246.44	378.11	427.49	521.25
57	247.65	381.14	431.49	526.71
58	248.52	383.51	434.72	531.26
59	250.19	386.96	439.08	537.24
60	253.74	393.21	446.54	546.99
61	259.53	402.84	457.64	561.26
62	266.79	414.68	471.14	578.45
63	275.04	427.89	486.11	597.50
64	283.83	441.66	501.68	617.33
65	292.68	455.18	516.93	636.87
66	300.20	466.16	529.35	653.30
67	306.69	475.14	539.52	667.32
68	314.27	485.55	551.25	683.18
69	324.95	500.81	568.34	705.09
70	340.83	524.31	594.60	737.30
71	360.65	554.52	628.37	777.74
72	383.03	589.16	667.13	823.58
73	409.83	630.54	713.33	877.92
74	442.97	680.99	769.47	943.86
75	484.28	742.82	838.01	1,024.47
76	532.70	815.19	918.30	1,119.21
77	587.00	896.58	1,008.69	1,226.01
78	648.77	988.22	1,110.17	1,345.71
79	719.60	1,091.33	1,223.72	1,479.14
80	801.09	1,207.19	1,350.30	1,627.11
81	895.53	1,338.74	1,492.80	1,793.27
82	1,001.88	1,485.15	1,650.57	1,977.02
83	1,116.66	1,641.99	1,819.29	2,172.96
84	1,236.45	1,804.77	1,994.70	2,375.70

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	70.59	91.92	99.90	118.38
35-39	77.57	104.33	114.33	136.05
40	87.74	120.69	133.07	159.29
41	93.71	129.78	143.33	171.71
42	100.92	140.90	155.88	186.95
43	109.37	154.02	170.73	208.02
44	119.07	169.16	187.88	225.90
45	129.99	186.33	207.32	249.62
46	143.42	207.39	231.15	278.69
47	159.32	232.37	259.40	313.11
48	175.83	258.42	288.87	349.10
49	191.10	282.71	316.44	382.82
50	203.25	302.43	338.94	410.46
51	211.80	316.95	355.74	431.27
52	218.01	328.19	368.91	447.75
53	222.59	337.02	379.44	461.09
54	226.25	344.39	388.32	472.44
55	229.70	351.17	396.51	482.96
56	232.23	356.30	402.83	491.18
57	233.37	359.16	406.61	496.34
58	234.20	361.40	409.64	500.61
59	235.76	364.64	413.76	506.25
60	239.10	370.53	420.78	515.45
61	244.56	379.61	431.24	528.89
62	251.40	390.77	443.96	545.09
63	259.19	403.22	458.07	563.04
64	267.47	416.19	472.74	581.73
65	275.79	428.93	487.13	600.14
66	282.87	443.78	498.83	615.62
67	289.01	447.74	508.41	628.83
68	296.13	457.55	519.45	643.77
69	306.21	471.92	535.56	664.43
70	321.17	494.07	560.30	694.77
71	339.96	522.56	592.13	732.87
72	361.26	555.26	628.65	776.07
73	386.70	594.29	672.18	827.28
74	417.86	641.82	725.09	889.43
75	456.33	699.98	789.68	965.39
76	501.87	768.78	866.15	1,055.61
77	553.38	846.83	952.94	1,158.17
78	611.28	934.05	1,049.76	1,272.39
79	675.96	1,030.41	1,156.35	1,397.64
80	747.84	1,135.88	1,272.42	1,533.27
81	829.34	1,254.17	1,401.87	1,684.02
82	920.15	1,385.30	1,544.88	1,850.34
83	1,016.69	1,523.69	1,695.62	2,025.09
84	1,115.33	1,663.76	1,848.24	2,201.13

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	68.06	86.63	93.65	110.97
35-39	74.18	97.50	106.28	126.47
40	83.12	111.72	122.52	146.66
41	88.58	119.81	131.60	157.64
42	95.18	132.78	138.75	171.26
43	102.95	141.63	156.15	187.50
44	111.87	155.36	171.63	206.37
45	121.95	170.97	189.26	227.87
46	134.39	190.28	211.04	254.43
47	149.19	213.29	236.97	286.05
48	164.54	237.27	264.05	319.10
49	178.65	259.52	289.22	349.88
50	189.71	277.31	309.47	374.76
51	197.27	290.09	324.21	393.03
52	202.55	299.67	335.45	407.13
53	206.19	306.90	344.09	418.13
54	208.88	312.59	351.03	427.07
55	211.28	317.60	357.15	435.02
56	212.63	320.75	361.20	440.42
57	212.51	321.48	362.57	442.58
58	212.01	321.56	363.17	443.82
59	212.31	322.70	364.91	446.48
60	214.53	326.66	369.69	452.87
61	219.03	333.99	378.17	463.80
62	225.06	343.55	389.06	477.69
63	232.07	354.47	401.40	493.40
64	239.52	365.90	414.24	509.73
65	246.89	376.95	426.60	525.57
66	253.25	386.18	436.82	539.09
67	258.95	394.14	445.56	551.06
68	265.38	403.05	455.28	564.20
69	273.96	415.10	468.50	581.19
70	286.08	432.50	487.68	604.73
71	301.13	454.44	512.03	633.75
72	318.15	479.45	539.87	666.47
73	338.10	508.73	572.43	704.46
74	361.91	543.50	610.92	749.33
75	390.53	584.93	656.57	802.65
76	422.88	631.82	708.09	863.07
77	458.33	683.37	764.72	929.55
78	498.50	741.41	828.29	1,004.10
79	544.98	807.75	900.71	1,088.75
80	599.37	884.21	983.85	1,185.54
81	664.02	974.43	1,081.55	1,299.17
82	737.88	1,077.20	1,192.58	1,428.27
83	817.41	1,187.04	1,311.14	1,565.82
84	899.06	1,298.54	1,431.45	1,704.74

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates
Year 2
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	35.73	39.87	41.47	48.31
35-39	39.24	45.27	47.43	58.34
40	42.75	50.76	53.75	65.84
41	43.65	52.49	55.94	68.20
42	45.23	55.22	59.24	71.87
43	47.45	58.93	63.65	76.91
44	50.33	63.63	69.17	83.25
45	53.89	69.35	75.80	90.95
46	58.28	76.30	83.86	100.40
47	63.52	84.56	93.33	111.56
48	69.32	93.65	103.77	123.86
49	75.42	103.16	114.68	136.69
50	81.50	112.68	125.60	149.47
51	87.50	122.15	136.44	162.07
52	93.62	131.83	147.51	174.94
53	99.97	141.82	158.92	188.17
54	106.58	152.24	170.82	201.92
55	113.54	163.15	183.31	216.29
56	120.69	174.31	196.11	231.03
57	128.00	185.65	209.21	246.02
58	135.68	197.55	222.91	261.70
59	143.98	210.42	237.62	278.51
60	153.14	224.66	253.69	296.82
61	163.10	240.28	271.10	316.64
62	173.75	257.00	289.62	337.68
63	185.09	274.79	309.26	359.98
64	197.21	293.67	330.08	383.56
65	210.17	313.56	352.13	408.47
66	222.80	332.71	373.43	432.36
67	235.08	351.16	393.98	455.24
68	248.72	371.52	416.70	480.58
69	265.27	396.45	444.49	511.79
70	286.97	428.60	480.31	552.35
71	310.88	464.56	520.49	598.05
72	336.06	502.58	563.09	646.54
73	366.08	547.74	613.55	704.18
74	404.51	605.14	677.41	777.35
75	454.93	679.88	760.12	872.37
76	516.08	770.67	860.33	988.18
77	585.61	874.06	974.41	1,120.55
78	665.35	992.05	1,104.35	1,271.09
79	757.15	1,126.67	1,252.22	1,441.37
80	862.85	1,279.87	1,420.04	1,633.05
81	985.39	1,456.34	1,612.78	1,851.75
82	1,123.47	1,654.74	1,829.07	2,096.44
83	1,272.80	1,868.09	2,061.50	2,358.59
84	1,429.00	2,089.33	2,302.58	2,629.69

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates
Year 2
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	34.11	38.14	39.65	46.19
35-39	37.46	43.29	45.36	55.80
40	40.79	48.53	51.39	62.91
41	41.58	49.97	53.26	64.94
42	43.00	52.36	56.18	68.20
43	45.02	55.73	60.19	72.77
44	47.68	60.05	65.27	78.62
45	50.96	65.34	71.42	85.75
46	55.06	71.87	78.98	94.59
47	59.96	79.63	87.91	105.10
48	65.39	88.22	97.76	116.69
49	71.10	97.20	108.07	128.81
50	76.79	106.20	118.35	140.85
51	82.44	115.11	128.57	152.73
52	88.22	117.47	139.01	164.84
53	94.23	133.65	149.76	177.32
54	100.42	143.46	160.97	190.26
55	106.99	153.74	172.73	203.81
56	113.74	164.25	184.79	217.69
57	120.62	174.94	197.12	231.84
58	127.85	186.17	210.04	246.62
59	135.68	198.29	223.90	262.44
60	144.29	211.70	239.06	279.70
61	153.70	226.42	255.47	298.37
62	163.73	242.17	272.90	318.22
63	174.42	258.95	291.42	339.23
64	185.85	276.73	311.04	361.44
65	198.05	295.47	331.81	384.91
66	209.97	313.54	351.92	407.45
67	221.63	330.98	371.32	429.08
68	234.52	350.21	392.76	452.97
69	250.22	373.70	418.95	482.38
70	270.32	403.88	452.61	520.49
71	292.48	437.54	490.25	563.31
72	315.68	473.00	530.10	608.67
73	343.35	515.16	577.31	662.60
74	378.95	568.85	637.13	731.14
75	425.88	638.93	714.76	820.31
76	483.03	724.16	808.94	929.14
77	548.12	821.34	916.20	1,053.63
78	622.85	932.27	1,038.42	1,195.20
79	708.84	1,058.81	1,177.49	1,355.38
80	807.84	1,202.78	1,335.31	1,535.60
81	922.52	1,368.59	1,516.52	1,741.23
82	1,051.79	1,555.02	1,719.88	1,971.29
83	1,191.53	1,755.47	1,938.40	2,217.76
84	1,337.69	1,963.35	2,165.04	2,472.62

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates
Year 2
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	32.02	35.33	36.59	41.90
35-39	34.76	39.08	40.64	53.64
40	37.89	43.40	45.88	59.06
41	38.32	44.91	47.63	60.75
42	39.74	47.25	50.31	63.56
43	41.69	50.42	53.96	67.48
44	44.19	54.45	58.57	72.52
45	47.23	63.81	64.10	78.68
46	50.94	65.27	70.90	86.31
47	55.37	72.32	78.95	95.38
48	60.26	80.08	87.80	105.39
49	65.36	88.18	97.02	115.88
50	70.43	96.21	106.13	126.32
51	75.49	104.18	115.18	136.71
52	80.66	112.32	124.40	147.42
53	85.97	120.67	133.85	158.40
54	91.44	129.24	143.57	169.67
55	97.11	138.06	153.59	181.24
56	102.71	146.90	163.64	192.78
57	108.25	155.75	173.72	204.30
58	114.05	164.95	184.19	216.25
59	120.49	174.85	195.44	229.07
60	132.39	185.81	207.86	243.18
61	136.40	197.82	221.38	258.57
62	145.73	210.62	235.82	274.95
63	155.77	224.28	251.15	292.34
64	166.28	238.82	267.44	310.77
65	177.10	254.25	284.67	330.21
66	187.45	269.60	301.28	349.27
67	197.48	284.83	317.23	367.94
68	208.31	301.43	334.91	388.35
69	221.13	321.01	356.74	412.58
70	237.06	345.08	385.07	442.82
71	254.81	371.97	418.70	477.05
72	273.65	400.64	456.08	513.88
73	295.49	433.62	498.96	556.22
74	322.27	473.42	549.14	607.05
75	355.88	522.52	608.36	669.29
76	395.24	579.58	675.00	741.51
77	439.02	642.87	747.88	821.75
78	488.93	714.51	829.44	912.15
79	546.73	796.59	922.21	1,014.84
80	614.09	891.18	1,028.68	1,131.98
81	693.68	1,002.38	1,153.31	1,268.51
82	784.33	1,128.78	1,294.47	1,423.04
83	882.11	1,264.25	1,445.42	1,588.10
84	983.05	1,402.67	1,599.39	1,756.17

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	112.37	146.32	159.03	188.44
35-39	123.46	166.07	182.00	216.56
40	139.66	192.13	211.82	253.55
41	149.15	206.60	228.15	273.33
42	160.65	224.28	248.13	297.59
43	174.11	245.16	271.78	326.34
44	189.52	269.28	299.07	359.60
45	206.93	296.60	330.01	397.33
46	228.29	330.12	367.97	443.61
47	253.60	369.88	412.90	498.42
48	279.88	411.35	459.83	555.71
49	304.18	450.02	503.71	609.37
50	323.53	481.41	539.53	653.38
51	337.14	504.54	566.26	686.48
52	347.04	522.41	587.23	712.73
53	354.31	536.47	603.99	733.95
54	360.14	548.19	618.14	752.02
55	365.63	558.99	631.17	768.78
56	369.65	567.16	641.23	781.88
57	371.48	571.70	647.24	790.07
58	372.78	575.26	652.07	796.88
59	375.28	580.43	658.62	805.86
60	380.61	589.82	669.80	820.49
61	389.30	604.26	686.45	841.88
62	400.19	622.01	706.70	867.67
63	412.56	641.84	729.16	896.24
64	425.75	662.49	752.51	925.99
65	439.02	682.76	775.40	955.31
66	450.29	699.23	794.03	979.94
67	460.04	712.71	809.28	1,000.98
68	471.40	728.33	826.88	1,024.76
69	487.42	751.21	852.50	1,057.64
70	511.25	786.47	891.90	1,105.94
71	540.97	831.78	942.55	1,166.60
72	574.54	883.73	1,000.69	1,235.36
73	614.75	945.81	1,069.99	1,316.88
74	664.45	1,021.48	1,154.21	1,415.79
75	726.41	1,114.22	1,257.01	1,536.71
76	799.04	1,222.79	1,377.45	1,678.82
77	880.49	1,344.87	1,513.04	1,839.02
78	973.15	1,482.32	1,665.25	2,018.57
79	1,079.39	1,636.99	1,835.57	2,218.70
80	1,201.64	1,810.78	2,025.45	2,440.67
81	1,343.30	2,008.10	2,239.20	2,689.90
82	1,502.82	2,227.73	2,475.86	2,965.52
83	1,674.99	2,462.99	2,728.94	3,259.44
84	1,854.68	2,707.16	2,992.05	3,563.55

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	105.89	137.88	149.85	177.57
35-39	116.35	156.49	171.50	204.08
40	131.60	181.04	199.60	238.93
41	140.56	194.67	214.99	257.56
42	151.38	211.34	233.82	280.42
43	164.05	231.03	256.10	312.03
44	178.61	253.73	281.81	338.85
45	194.99	279.50	310.97	374.42
46	215.12	311.09	346.73	418.03
47	238.97	348.55	389.09	469.67
48	263.75	387.63	433.31	523.64
49	286.65	424.06	474.66	574.22
50	304.88	453.65	508.41	615.69
51	317.70	475.43	533.61	646.90
52	327.02	492.28	553.37	671.63
53	333.88	505.53	569.16	691.63
54	339.37	516.58	582.48	708.66
55	344.54	526.75	594.77	724.43
56	348.35	534.44	604.24	736.76
57	350.06	538.74	609.91	744.50
58	351.29	542.09	614.45	750.92
59	353.63	546.95	620.64	759.38
60	358.65	555.80	631.17	773.17
61	366.84	569.41	646.85	793.33
62	377.10	586.15	665.93	817.63
63	388.78	604.82	687.11	844.56
64	401.20	624.29	709.11	872.60
65	413.69	643.39	730.69	900.20
66	424.31	665.66	748.24	923.42
67	433.51	671.60	762.62	943.25
68	444.20	686.32	779.18	965.66
69	459.32	707.87	803.34	996.64
70	481.75	741.11	840.44	1,042.16
71	509.94	783.83	888.19	1,099.31
72	541.89	832.88	942.98	1,164.11
73	580.05	891.43	1,008.27	1,240.92
74	626.78	962.73	1,087.63	1,334.14
75	684.50	1,049.96	1,184.51	1,448.08
76	752.81	1,153.17	1,299.22	1,583.42
77	830.07	1,270.24	1,429.40	1,737.25
78	916.92	1,401.08	1,574.64	1,908.59
79	1,013.94	1,545.62	1,734.53	2,096.46
80	1,121.76	1,703.81	1,908.63	2,299.91
81	1,244.00	1,881.25	2,102.81	2,526.03
82	1,380.22	2,077.94	2,317.32	2,775.51
83	1,525.03	2,285.53	2,543.42	3,037.64
84	1,672.99	2,495.63	2,772.36	3,301.70

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	102.08	129.94	140.47	166.46
35-39	111.26	146.25	159.41	189.70
40	124.67	167.58	183.78	219.98
41	132.86	179.71	197.39	236.45
42	142.76	199.17	208.13	256.88
43	154.42	212.45	234.23	281.25
44	167.81	233.03	257.45	309.56
45	182.93	256.46	283.88	341.80
46	201.58	285.41	316.55	381.65
47	223.79	319.93	355.46	429.08
48	246.80	355.91	396.07	478.64
49	267.98	389.27	433.82	524.81
50	284.56	415.96	464.20	562.14
51	295.90	435.13	486.32	589.55
52	303.82	449.51	503.17	610.70
53	309.29	460.35	516.13	627.19
54	313.31	468.88	526.55	640.60
55	316.91	476.39	535.73	652.52
56	318.94	481.12	541.80	660.62
57	318.76	482.22	543.85	663.86
58	318.02	482.33	544.75	665.73
59	318.47	484.04	547.36	669.71
60	321.80	489.98	554.54	679.30
61	328.55	500.99	567.25	695.70
62	337.59	515.32	583.58	716.54
63	348.10	531.70	602.10	740.09
64	359.28	548.84	621.36	764.60
65	370.33	565.43	639.90	788.36
66	379.87	579.26	655.22	808.63
67	388.42	591.21	668.34	826.58
68	398.07	604.58	682.92	846.29
69	410.94	622.64	702.74	871.79
70	429.12	648.74	731.52	907.09
71	451.69	681.66	768.04	950.63
72	477.23	719.17	809.80	999.70
73	507.15	763.09	858.65	1,056.69
74	542.86	815.24	916.38	1,123.99
75	585.79	877.39	984.85	1,203.98
76	634.32	947.72	1,062.14	1,294.61
77	687.49	1,025.06	1,147.07	1,394.33
78	747.74	1,112.11	1,242.43	1,506.15
79	817.47	1,211.63	1,351.06	1,633.12
80	899.06	1,326.31	1,475.78	1,778.31
81	996.03	1,461.65	1,622.32	1,948.75
82	1,106.82	1,615.79	1,788.86	2,142.41
83	1,226.12	1,780.56	1,966.70	2,348.73
84	1,348.58	1,947.80	2,147.18	2,557.10

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates
Year 3
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	40.02	44.65	46.44	54.10
35-39	43.95	50.70	53.12	65.34
40	47.88	56.85	60.20	73.74
41	48.89	58.79	62.65	76.38
42	50.65	61.84	66.35	80.49
43	53.15	66.00	71.29	86.13
44	56.37	71.27	77.46	93.24
45	60.35	77.67	84.90	101.86
46	65.27	85.45	93.92	112.44
47	71.14	94.70	104.53	124.94
48	77.64	104.88	116.22	138.73
49	84.47	115.54	128.44	153.09
50	91.27	126.20	140.67	167.40
51	98.00	136.81	152.81	181.52
52	104.86	147.65	165.21	195.93
53	111.96	158.84	177.99	210.75
54	119.37	170.50	191.32	226.14
55	127.16	182.73	205.30	242.25
56	135.17	195.22	219.64	258.75
57	143.36	207.93	234.31	275.54
58	151.96	221.26	249.66	293.10
59	161.25	235.67	266.14	311.93
60	171.51	251.62	284.13	332.44
61	182.67	269.11	303.63	354.64
62	194.59	287.83	324.37	378.20
63	207.30	307.77	346.37	403.17
64	220.88	328.91	369.68	429.58
65	235.39	351.19	394.38	457.48
66	249.53	372.63	418.24	484.24
67	263.29	393.30	441.25	509.87
68	278.56	416.10	466.70	538.25
69	297.10	444.02	497.83	573.20
70	321.40	480.03	537.94	618.63
71	348.19	520.30	582.95	669.82
72	376.39	562.89	630.66	724.12
73	410.00	613.47	687.18	788.68
74	453.05	677.75	758.70	870.63
75	509.52	761.47	851.33	977.05
76	578.01	863.15	963.57	1,106.76
77	655.88	978.94	1,091.34	1,255.01
78	745.19	1,111.09	1,236.87	1,423.62
79	848.01	1,261.86	1,402.48	1,614.34
80	966.39	1,433.45	1,590.45	1,829.02
81	1,103.63	1,631.10	1,806.31	2,073.96
82	1,258.29	1,853.31	2,048.56	2,348.01
83	1,425.54	2,092.26	2,308.87	2,641.62
84	1,600.48	2,340.05	2,578.89	2,945.25

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates
Year 3
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	38.20	42.71	44.40	51.74
35-39	41.96	48.48	50.80	62.50
40	45.69	54.36	57.56	70.46
41	46.57	55.97	59.65	72.73
42	48.16	58.64	62.92	76.38
43	50.43	62.42	67.41	81.50
44	53.40	67.26	73.11	88.05
45	57.08	73.18	79.98	96.04
46	61.66	80.49	88.45	105.94
47	67.16	89.18	98.46	117.71
48	73.23	98.81	109.49	130.69
49	79.63	108.86	121.04	144.27
50	86.01	118.94	132.55	157.75
51	92.33	128.92	143.99	171.06
52	98.81	131.57	155.69	184.62
53	105.54	149.69	167.73	198.60
54	112.47	160.68	180.28	213.09
55	119.83	172.19	193.46	228.26
56	127.39	183.96	206.97	243.81
57	135.10	195.93	220.78	259.66
58	143.19	208.50	235.24	276.22
59	151.96	222.09	250.77	293.93
60	161.61	237.11	267.75	313.26
61	172.14	253.59	286.12	334.18
62	183.38	271.23	305.65	356.40
63	195.35	290.03	326.39	379.94
64	208.15	309.93	348.36	404.81
65	221.81	330.93	371.62	431.10
66	235.17	351.16	394.15	456.35
67	248.22	370.69	415.88	480.56
68	262.66	392.24	439.89	507.33
69	280.25	418.55	469.22	540.26
70	302.75	452.34	506.92	582.95
71	327.57	490.04	549.08	630.91
72	353.56	529.75	593.71	681.71
73	384.55	576.98	646.58	742.11
74	424.42	637.11	713.59	818.87
75	476.99	715.60	800.53	918.74
76	540.99	811.06	906.02	1,040.63
77	613.90	919.90	1,026.14	1,180.07
78	697.59	1,044.14	1,163.03	1,338.62
79	793.90	1,185.86	1,318.79	1,518.02
80	904.78	1,347.12	1,495.54	1,719.87
81	1,033.23	1,532.82	1,698.51	1,950.18
82	1,178.00	1,741.62	1,926.26	2,207.85
83	1,334.52	1,966.13	2,171.01	2,483.89
84	1,498.22	2,198.95	2,424.84	2,769.33

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA
Requested Annual Premium Rates
Year 3
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	35.86	39.56	40.98	46.92
35-39	38.93	43.77	45.51	60.08
40	42.44	48.61	51.38	66.15
41	42.92	50.30	53.35	68.04
42	44.50	52.92	56.35	71.19
43	46.70	56.47	60.43	75.57
44	49.49	60.98	65.60	81.22
45	52.89	71.47	71.79	88.12
46	57.05	73.11	79.41	96.67
47	62.02	80.99	88.43	106.82
48	67.49	89.69	98.33	118.04
49	73.21	98.76	108.66	129.78
50	78.88	107.76	118.87	141.47
51	84.55	116.68	129.00	153.12
52	90.34	125.80	139.33	165.11
53	96.29	135.15	149.91	177.41
54	102.41	144.75	160.80	190.03
55	108.76	154.63	172.02	202.99
56	115.04	164.53	183.28	215.91
57	121.24	174.43	194.57	228.82
58	127.74	184.74	206.29	242.20
59	134.95	195.83	218.89	256.56
60	148.28	208.10	232.80	272.36
61	152.76	221.56	247.94	289.60
62	163.22	235.90	264.12	307.94
63	174.46	251.19	281.28	327.42
64	186.23	267.47	299.53	348.06
65	198.35	284.76	318.83	369.84
66	209.94	301.95	337.43	391.18
67	221.18	319.01	355.29	412.10
68	233.30	337.60	375.10	434.95
69	247.67	359.53	399.55	462.09
70	265.51	386.49	431.27	495.96
71	285.39	416.61	468.95	534.29
72	306.48	448.71	510.80	575.54
73	330.95	485.65	558.84	622.97
74	360.94	530.23	615.03	679.90
75	398.59	585.22	681.36	749.60
76	442.66	649.13	756.00	830.49
77	491.70	720.01	837.62	920.35
78	547.60	800.25	928.97	1,021.61
79	612.33	892.18	1,032.87	1,136.62
80	687.78	998.12	1,152.12	1,267.81
81	776.92	1,122.66	1,291.70	1,420.73
82	878.45	1,264.23	1,449.81	1,593.80
83	987.97	1,415.96	1,618.87	1,778.67
84	1,101.01	1,570.99	1,791.32	1,966.91

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	125.85	163.88	178.11	211.05
35-39	138.27	186.00	203.84	242.55
40	156.42	215.18	237.23	283.98
41	167.05	231.39	255.53	306.13
42	179.93	251.19	277.91	333.30
43	195.00	274.58	304.39	365.50
44	212.26	301.59	334.96	402.75
45	231.76	332.19	369.61	445.01
46	255.68	369.73	412.12	496.84
47	284.03	414.26	462.45	558.23
48	313.46	460.71	515.01	622.39
49	340.68	504.03	564.15	682.49
50	362.35	539.18	604.27	731.78
51	377.60	565.08	634.21	768.85
52	388.68	585.09	657.69	798.26
53	396.82	600.84	676.47	822.02
54	403.35	613.97	692.32	842.26
55	409.50	626.07	706.91	861.03
56	414.01	635.22	718.17	875.70
57	416.05	640.31	724.90	884.87
58	417.51	644.29	730.32	892.51
59	420.31	650.08	737.65	902.56
60	426.28	660.59	750.18	918.94
61	436.01	676.77	768.83	942.91
62	448.21	696.65	791.51	971.79
63	462.07	718.86	816.66	1,003.79
64	476.83	741.99	842.81	1,037.11
65	491.70	764.69	868.44	1,069.94
66	504.33	783.14	889.31	1,097.54
67	515.24	798.24	906.39	1,121.10
68	527.97	815.72	926.10	1,147.73
69	545.91	841.35	954.80	1,184.55
70	572.59	880.84	998.93	1,238.66
71	605.88	931.59	1,055.65	1,306.59
72	643.48	989.78	1,120.77	1,383.61
73	688.51	1,059.31	1,198.39	1,474.91
74	744.18	1,144.05	1,292.71	1,585.68
75	813.58	1,247.93	1,407.85	1,721.11
76	894.93	1,369.52	1,542.74	1,880.27
77	986.15	1,506.25	1,694.60	2,059.70
78	1,089.93	1,660.20	1,865.08	2,260.79
79	1,208.92	1,833.43	2,055.84	2,484.95
80	1,345.83	2,028.07	2,268.50	2,733.54
81	1,504.49	2,249.07	2,507.90	3,012.69
82	1,683.16	2,495.05	2,772.96	3,321.39
83	1,875.99	2,758.54	3,056.41	3,650.57
84	2,077.24	3,032.01	3,351.10	3,991.18

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	118.59	154.43	167.83	198.88
35-39	130.31	175.27	192.07	228.56
40	147.39	202.76	223.55	267.60
41	157.42	218.03	240.79	288.46
42	169.55	236.70	261.88	314.07
43	183.73	258.75	286.83	349.47
44	200.04	284.18	315.63	379.51
45	218.38	313.03	348.29	419.35
46	240.94	348.42	388.33	468.19
47	267.65	390.37	435.78	526.02
48	295.39	434.15	485.30	586.48
49	321.05	474.94	531.62	643.13
50	341.46	508.08	569.42	689.57
51	355.82	532.48	597.64	724.53
52	366.26	551.35	619.77	752.22
53	373.94	566.19	637.46	774.62
54	380.09	578.57	652.38	793.70
55	385.89	589.96	666.14	811.36
56	390.15	598.58	676.75	825.17
57	392.06	603.39	683.10	833.84
58	393.45	607.14	688.19	841.02
59	396.07	612.59	695.12	850.50
60	401.69	622.49	706.91	865.95
61	410.86	637.74	724.47	888.53
62	422.35	656.49	745.84	915.74
63	435.43	677.40	769.56	945.91
64	449.34	699.20	794.20	977.31
65	463.33	720.59	818.37	1,008.23
66	475.22	745.54	838.03	1,034.23
67	485.53	752.19	854.13	1,056.43
68	497.50	768.68	872.68	1,081.53
69	514.43	792.82	899.74	1,116.23
70	539.56	830.04	941.30	1,167.21
71	571.13	877.89	994.77	1,231.22
72	606.92	932.83	1,056.13	1,303.80
73	649.66	998.40	1,129.26	1,389.83
74	702.00	1,078.26	1,218.14	1,494.23
75	766.63	1,175.96	1,326.65	1,621.85
76	843.14	1,291.55	1,455.12	1,773.42
77	929.68	1,422.67	1,600.93	1,945.72
78	1,026.95	1,569.20	1,763.60	2,137.62
79	1,135.61	1,731.09	1,942.67	2,348.04
80	1,256.37	1,908.27	2,137.67	2,575.89
81	1,393.28	2,107.00	2,355.14	2,829.15
82	1,545.84	2,327.30	2,595.40	3,108.57
83	1,708.03	2,559.79	2,848.63	3,402.15
84	1,873.75	2,795.11	3,105.04	3,697.90

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	114.33	145.53	157.32	186.43
35-39	124.61	163.80	178.54	212.46
40	139.63	187.69	205.83	246.38
41	148.81	201.27	221.08	264.83
42	159.89	223.07	233.10	287.71
43	172.95	237.94	262.33	315.00
44	187.94	261.00	288.34	346.70
45	204.88	287.23	317.95	382.81
46	225.77	319.66	354.54	427.44
47	250.64	358.32	398.11	480.56
48	276.42	398.61	443.60	536.08
49	300.13	435.99	485.88	587.79
50	318.70	465.87	519.90	629.60
51	331.41	487.34	544.67	660.29
52	340.28	503.45	563.55	683.98
53	346.40	515.59	578.06	702.45
54	350.91	525.14	589.73	717.47
55	354.94	533.56	600.01	730.83
56	357.21	538.85	606.82	739.90
57	357.01	540.09	609.11	743.53
58	356.18	540.21	610.12	745.62
59	356.68	542.13	613.04	750.08
60	360.41	548.78	621.08	760.81
61	367.97	561.10	635.32	779.18
62	378.10	577.16	653.61	802.52
63	389.87	595.50	674.35	828.90
64	402.39	614.70	695.92	856.35
65	414.77	633.28	716.69	882.96
66	425.45	648.77	733.85	905.66
67	435.03	662.16	748.54	925.77
68	445.84	677.12	764.87	947.85
69	460.25	697.36	787.07	976.40
70	480.61	726.59	819.30	1,015.94
71	505.89	763.46	860.20	1,064.70
72	534.49	805.47	906.97	1,119.66
73	568.01	854.66	961.68	1,183.49
74	608.00	913.07	1,026.35	1,258.87
75	656.08	982.67	1,103.03	1,348.45
76	710.44	1,061.45	1,189.59	1,449.96
77	769.99	1,148.06	1,284.72	1,561.64
78	837.47	1,245.56	1,391.52	1,686.89
79	915.57	1,357.02	1,513.18	1,829.09
80	1,006.94	1,485.46	1,652.87	1,991.71
81	1,115.55	1,637.04	1,817.00	2,182.60
82	1,239.64	1,809.69	2,003.53	2,399.49
83	1,373.25	1,994.23	2,202.71	2,630.58
84	1,510.41	2,181.54	2,404.84	2,863.95

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78VA
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.57	17.19	17.87	20.28
35-39	17.04	19.57	20.57	23.97
40	18.65	21.98	23.36	27.68
41	19.22	22.90	24.38	28.96
42	19.95	24.04	25.65	30.58
43	20.81	25.39	27.18	32.52
44	21.82	26.97	28.97	34.78
45	22.97	28.76	31.01	37.37
46	24.29	30.81	33.37	40.35
47	25.78	33.12	36.03	43.71
48	27.40	35.63	38.92	47.37
49	29.11	38.28	41.96	51.23
50	30.86	41.01	45.06	55.20
51	32.65	43.82	48.24	59.29
52	34.52	46.75	51.53	63.54
53	36.45	49.80	54.94	67.96
54	38.46	52.96	58.48	72.57
55	40.56	56.22	62.41	77.37
56	42.69	59.52	65.87	82.27
57	44.85	62.86	69.65	87.27
58	47.12	66.33	73.60	92.50
59	49.54	70.05	77.79	52.20
60	52.20	74.09	82.34	104.16
61	54.98	78.31	87.07	110.50
62	57.84	82.64	91.93	117.01
63	60.93	87.32	97.15	124.04
64	64.44	92.56	102.99	131.91
65	68.51	98.60	109.71	140.97
66	72.95	105.11	116.94	151.65
67	77.64	111.94	124.51	163.73
68	82.90	119.58	132.97	176.55
69	89.03	128.52	142.85	189.47
70	96.32	139.24	154.68	201.85
71	104.12	150.98	167.67	211.36
72	112.22	163.44	181.48	218.42
73	121.62	177.73	197.28	226.53
74	133.30	194.99	216.24	239.20
75	148.26	216.36	239.54	259.90
76	165.99	241.06	266.32	288.16
77	185.82	268.32	295.80	321.64
78	208.52	299.33	329.26	361.09
79	234.87	335.25	368.00	407.24
80	265.65	377.23	413.31	460.84
81	301.14	425.89	645.74	522.33
82	340.82	480.43	524.12	591.21
83	384.28	539.97	588.55	666.82
84	431.08	603.63	657.29	748.53

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	14.25	15.73	16.35	18.56
35-39	15.59	17.91	18.83	21.94
40	17.07	20.12	21.37	25.33
41	17.59	20.96	22.31	26.51
42	18.25	22.00	23.47	27.98
43	19.04	23.24	24.88	29.76
44	19.96	24.68	26.51	31.83
45	21.20	26.32	28.38	34.20
46	22.23	28.20	30.53	36.92
47	23.59	30.31	32.97	40.00
48	25.08	32.61	35.62	43.35
49	26.64	35.03	38.40	46.88
50	28.24	37.53	41.24	50.52
51	29.88	40.10	44.14	54.25
52	31.59	42.78	47.16	58.14
53	33.36	45.57	50.28	62.19
54	35.20	48.46	53.52	66.41
55	37.12	51.45	56.87	70.80
56	39.07	54.47	60.28	75.29
57	41.05	57.52	63.74	79.86
58	43.12	60.71	67.35	84.65
59	45.34	64.10	71.19	89.76
60	47.77	67.80	75.35	95.32
61	50.32	71.66	79.68	101.12
62	52.93	75.63	84.13	107.08
63	55.76	79.91	88.91	113.51
64	58.97	84.71	94.25	120.72
65	62.69	90.24	100.40	129.01
66	66.76	96.20	107.01	138.79
67	71.06	102.45	113.95	149.83
68	75.87	109.43	121.69	161.57
69	81.48	117.61	130.73	173.40
70	88.15	127.42	141.55	184.72
71	95.41	138.26	153.51	193.50
72	103.09	149.83	166.28	200.10
73	111.88	163.04	180.83	207.63
74	122.50	178.79	198.15	219.19
75	135.64	198.00	219.22	237.85
76	151.06	220.41	243.78	263.79
77	168.29	245.43	271.18	294.95
78	187.69	273.41	301.80	331.08
79	209.66	304.74	336.01	371.92
80	234.56	339.79	374.19	417.22
81	262.55	378.83	415.85	466.28
82	293.38	421.62	460.74	519.25
83	326.81	467.74	509.59	577.20
84	362.64	516.76	563.14	641.21

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	13.84	15.27	15.88	18.02
35-39	15.14	17.36	18.26	21.28
40	16.54	19.42	20.65	24.47
41	17.02	20.20	21.49	25.54
42	17.62	21.14	22.53	26.86
43	18.33	22.24	23.76	28.43
44	19.15	23.51	25.20	30.25
45	20.08	24.95	26.83	32.33
46	21.15	26.59	28.70	34.71
47	22.35	28.43	30.82	37.39
48	23.65	30.42	33.11	40.30
49	25.01	32.50	35.51	43.36
50	26.40	34.64	37.94	46.48
51	27.82	36.82	40.41	49.66
52	29.29	39.08	42.95	52.95
53	30.82	41.42	45.57	56.37
54	32.39	43.84	48.28	59.91
55	34.01	46.34	51.08	63.60
56	35.64	48.86	53.91	67.34
57	37.28	51.39	56.78	71.14
58	38.99	54.03	59.76	75.10
59	40.83	56.86	62.94	79.36
60	42.89	59.97	66.42	84.03
61	45.06	63.24	70.07	88.92
62	47.30	66.61	73.82	93.97
63	49.75	70.26	77.88	99.43
64	52.53	74.36	82.42	105.57
65	55.77	79.10	87.66	112.65
66	59.38	84.33	93.43	121.14
67	63.27	89.94	99.60	130.88
68	67.59	96.13	106.41	141.14
69	72.46	103.13	114.10	151.22
70	78.04	111.15	122.93	160.42
71	83.96	119.73	132.39	167.04
72	90.13	128.72	142.33	171.56
73	97.08	138.83	153.48	176.51
74	105.35	150.72	166.57	184.42
75	115.47	165.10	182.32	197.81
76	127.26	181.82	200.59	216.95
77	140.38	200.41	220.90	240.14
78	155.07	221.10	243.46	267.00
79	171.60	244.11	268.49	297.16
80	190.21	269.68	296.19	330.26
81	211.00	298.00	326.78	366.42
82	233.81	328.92	360.10	405.91
83	258.48	362.13	395.86	448.51
84	284.88	397.34	433.75	493.98

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	52.01	67.53	73.19	88.82
35-39	56.92	75.87	82.58	96.62
40	63.47	85.88	94.65	114.29
41	67.70	92.46	101.71	123.49
42	72.34	99.65	109.52	133.77
43	77.39	107.43	118.06	145.15
44	82.86	115.81	127.35	157.62
45	88.74	124.79	137.37	171.17
46	95.64	135.19	149.10	187.05
47	103.55	147.02	162.52	205.25
48	111.57	159.03	176.20	223.92
49	118.81	169.98	188.71	241.22
50	124.37	178.64	198.62	255.32
51	127.98	184.71	205.60	265.83
52	130.26	189.01	210.60	273.98
53	131.57	191.99	214.11	280.34
54	132.32	194.08	216.63	285.46
55	132.87	195.74	218.66	289.90
56	132.86	196.39	219.55	292.79
57	132.01	195.73	218.98	293.76
58	130.91	194.63	217.90	294.12
59	130.14	193.94	217.28	295.14
60	130.28	194.52	218.09	298.15
61	131.36	196.41	220.39	303.16
62	132.97	199.03	223.55	309.30
63	135.10	202.34	227.45	316.54
64	137.71	206.27	232.00	324.84
65	140.77	210.76	237.08	334.15
66	143.89	215.17	242.09	345.30
67	147.09	219.55	247.08	358.32
68	150.96	224.85	252.99	371.97
69	156.05	232.01	260.74	385.01
70	162.96	241.99	271.26	396.21
71	171.31	254.54	284.01	402.17
72	180.72	269.02	298.38	403.72
73	191.74	285.80	315.17	405.95
74	204.89	305.27	335.16	413.94
75	220.72	327.78	359.17	432.80
76	238.70	352.58	386.67	462.99
77	258.48	379.41	417.13	501.14
78	280.83	409.42	451.33	546.51
79	306.55	443.77	490.03	598.39
80	336.42	483.60	533.99	656.05
81	370.19	528.64	582.75	719.66
82	407.32	578.14	635.78	789.71
83	448.21	632.49	693.80	865.93
84	493.24	692.07	757.55	948.09

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	47.59	61.80	66.98	81.28
35-39	52.09	69.43	75.58	88.42
40	58.09	78.59	86.62	104.59
41	61.95	84.62	93.08	113.01
42	66.20	91.19	100.22	122.42
43	70.82	98.32	108.04	132.83
44	75.83	105.98	116.54	144.24
45	81.21	114.21	125.72	156.65
46	87.52	123.72	136.45	171.18
47	94.76	134.54	148.73	187.83
48	102.11	145.53	161.25	204.92
49	108.73	155.56	172.70	220.75
50	113.82	163.48	181.77	233.65
51	117.12	169.03	188.15	243.27
52	119.20	172.97	192.72	250.73
53	120.41	175.69	195.94	256.55
54	121.09	177.61	198.25	261.24
55	121.60	179.13	200.11	265.30
56	121.58	179.73	200.92	267.95
57	120.81	179.12	200.40	268.84
58	119.80	178.11	199.41	269.16
59	119.10	177.48	198.84	270.10
60	119.23	178.01	199.58	272.85
61	120.21	179.74	201.69	277.43
62	121.69	182.14	204.58	283.05
63	123.64	185.17	208.15	289.68
64	126.02	188.77	212.31	297.27
65	128.82	192.87	216.96	305.80
66	131.66	196.90	221.53	315.99
67	134.55	200.89	226.08	327.88
68	138.06	205.72	231.48	340.35
69	142.74	212.28	238.57	352.29
70	149.13	221.45	248.24	362.59
71	157.11	233.14	260.09	368.26
72	166.32	246.76	273.54	370.05
73	176.93	262.44	289.18	372.42
74	189.16	280.35	307.59	379.87
75	203.17	300.63	329.34	396.86
76	218.80	323.12	354.58	424.60
77	235.92	347.71	382.92	460.11
78	254.79	374.66	414.14	501.58
79	275.71	404.21	448.06	547.21
80	298.94	436.61	484.45	595.18
81	323.89	471.17	521.70	644.93
82	350.39	507.72	559.93	697.66
83	379.32	547.31	601.59	754.23
84	411.55	590.94	649.14	815.50

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	58.97	65.93	77.58
35-39	50.54	66.90	72.90	85.30
40	56.33	75.56	83.39	100.70
41	60.02	81.24	89.40	108.56
42	64.02	87.36	95.98	117.26
43	68.33	93.61	103.11	126.79
44	72.97	100.90	110.81	137.15
45	77.92	108.33	119.06	148.35
46	83.70	116.91	128.69	161.45
47	90.33	126.64	139.71	176.44
48	97.01	136.45	150.88	191.74
49	102.97	145.27	160.96	205.75
50	107.41	152.04	168.73	216.89
51	110.10	156.45	173.85	224.77
52	111.54	159.20	177.14	230.44
53	112.13	160.77	179.10	234.50
54	112.23	161.63	180.25	237.52
55	112.23	162.25	181.10	240.10
56	111.76	162.11	181.05	241.44
57	110.58	160.91	179.78	241.17
58	109.22	159.41	178.16	240.46
59	108.23	158.38	177.04	240.47
60	108.15	158.57	177.30	242.39
61	109.04	160.10	179.07	246.33
62	110.56	162.45	181.77	251.51
63	112.58	165.48	185.20	257.75
64	115.01	169.01	189.17	264.88
65	117.75	172.90	193.49	272.71
66	120.55	176.77	198.00	282.34
67	123.49	180.70	202.81	293.87
68	126.92	185.29	208.19	305.68
69	131.19	191.12	214.36	316.15
70	136.65	198.77	221.58	323.65
71	143.24	208.22	229.38	325.40
72	150.73	219.08	237.62	322.48
73	159.20	231.38	246.96	319.07
74	168.76	245.15	258.08	319.31
75	179.51	260.42	271.67	327.36
76	190.95	276.61	287.34	343.68
77	203.03	293.67	304.62	365.49
78	216.47	312.52	324.11	392.11
79	232.00	334.03	346.40	422.88
80	250.35	359.09	372.08	457.12
81	271.71	388.08	401.52	495.36
82	295.60	420.40	434.35	538.05
83	321.72	455.50	469.97	584.39
84	349.80	492.79	507.82	633.62

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates
Year 1
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.36	25.79	26.81	30.42
35-39	25.56	29.36	30.86	35.96
40	27.98	32.97	35.04	41.52
41	28.83	34.35	36.57	43.44
42	29.93	36.06	38.48	45.87
43	31.22	38.09	40.77	48.78
44	32.73	40.46	43.46	52.17
45	34.46	43.14	46.52	56.06
46	36.44	46.22	50.06	60.53
47	38.67	49.68	54.05	65.57
48	41.10	53.45	58.38	71.06
49	43.67	57.42	62.94	76.85
50	46.29	61.52	67.59	82.80
51	48.98	65.73	72.36	88.94
52	51.78	70.13	77.30	95.31
53	54.68	74.70	82.41	101.94
54	57.69	79.44	87.72	108.86
55	60.84	84.33	93.62	116.06
56	64.04	89.28	98.81	123.41
57	67.28	94.29	104.48	130.91
58	70.68	99.50	110.40	138.75
59	74.31	105.08	116.69	78.30
60	78.30	111.14	123.51	156.24
61	82.47	117.47	130.61	165.75
62	86.76	123.96	137.90	175.52
63	91.40	130.98	145.73	186.06
64	96.66	138.84	154.49	197.87
65	102.77	147.90	164.57	211.46
66	109.43	157.67	175.41	227.48
67	116.46	167.91	186.77	245.60
68	124.35	179.37	199.46	264.83
69	133.55	192.78	214.28	284.21
70	144.48	208.86	232.02	302.78
71	156.18	226.47	251.51	317.04
72	168.33	245.16	272.22	327.63
73	182.43	266.60	295.92	339.80
74	199.95	292.49	324.36	358.80
75	222.39	324.54	359.31	389.85
76	248.99	361.59	399.48	432.24
77	278.73	402.48	443.70	482.46
78	312.78	449.00	493.89	541.64
79	352.31	502.88	552.00	610.86
80	398.48	565.85	619.97	691.26
81	451.71	638.84	968.61	783.50
82	511.23	720.65	786.18	886.82
83	576.42	809.96	882.83	1,000.23
84	646.62	905.45	985.94	1,122.80

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates
Year 1
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	21.38	23.60	24.53	27.84
35-39	23.39	26.87	28.25	32.91
40	25.61	30.18	32.06	38.00
41	26.39	31.44	33.47	39.77
42	27.38	33.00	35.21	41.97
43	28.56	34.86	37.32	44.64
44	29.94	37.02	39.77	47.75
45	31.80	39.48	42.57	51.30
46	33.35	42.30	45.80	55.38
47	35.39	45.47	49.46	60.00
48	37.62	48.92	53.43	65.03
49	39.96	52.55	57.60	70.32
50	42.36	56.30	61.86	75.78
51	44.82	60.15	66.21	81.38
52	47.39	64.17	70.74	87.21
53	50.04	68.36	75.42	93.29
54	52.80	72.69	80.28	99.62
55	55.68	77.18	85.31	106.20
56	58.61	81.71	90.42	112.94
57	61.58	86.28	95.61	119.79
58	64.68	91.07	101.03	126.98
59	68.01	96.15	106.79	134.64
60	71.66	101.70	113.03	142.98
61	75.48	107.49	119.52	151.68
62	79.40	113.45	126.20	160.62
63	83.64	119.87	133.37	170.27
64	88.46	127.07	141.38	181.08
65	94.04	135.36	150.60	193.52
66	100.14	144.30	160.52	208.19
67	106.59	153.68	170.93	224.75
68	113.81	164.15	182.54	242.36
69	122.22	176.42	196.10	260.10
70	132.23	191.13	212.33	277.08
71	143.12	207.39	230.27	290.25
72	154.64	224.75	249.42	300.15
73	167.82	244.56	271.25	311.45
74	183.75	268.19	297.23	328.79
75	203.46	297.00	328.83	356.78
76	226.59	330.62	365.67	395.69
77	252.44	368.15	406.77	442.43
78	281.54	410.12	452.70	496.62
79	314.49	457.11	504.02	557.88
80	351.84	509.69	561.29	625.83
81	393.83	568.25	623.78	699.42
82	440.07	632.43	691.11	778.88
83	490.22	701.61	764.39	865.80
84	543.96	775.14	844.71	961.82

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates
Year 1
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	20.76	22.91	23.82	27.03
35-39	22.71	26.04	27.39	31.92
40	24.81	29.13	30.98	36.71
41	25.53	30.30	32.24	38.31
42	26.43	31.71	33.80	40.29
43	27.50	33.36	35.64	42.65
44	28.73	35.27	37.80	45.38
45	30.12	37.43	40.25	48.50
46	31.73	39.89	43.05	52.07
47	33.53	42.65	46.23	56.09
48	35.48	45.63	49.67	60.45
49	37.52	48.75	53.27	65.04
50	39.60	51.96	56.91	69.72
51	41.73	55.23	60.62	74.49
52	43.94	58.62	64.43	79.43
53	46.23	62.13	68.36	84.56
54	48.59	65.76	72.42	89.87
55	51.02	69.51	76.62	95.40
56	53.46	73.29	80.87	101.01
57	55.92	77.09	85.17	106.71
58	58.49	81.05	89.64	112.65
59	61.25	85.29	94.41	119.04
60	64.34	89.96	99.63	126.05
61	67.59	94.86	105.11	133.38
62	70.95	99.92	110.73	140.96
63	74.63	105.39	116.82	149.15
64	78.80	111.54	123.63	158.36
65	83.66	118.65	131.49	168.98
66	89.07	126.50	140.15	181.71
67	94.91	134.91	149.40	196.32
68	101.39	144.20	159.62	211.71
69	108.69	154.70	171.15	226.83
70	117.06	166.73	184.40	240.63
71	125.94	179.60	198.59	250.56
72	135.20	193.08	213.50	257.34
73	145.62	208.25	230.22	264.77
74	158.03	226.08	249.86	276.63
75	173.21	247.65	273.48	296.72
76	190.89	272.73	300.89	325.43
77	210.57	300.62	331.35	360.21
78	232.61	331.65	365.19	400.50
79	257.40	366.17	402.74	445.74
80	285.32	404.52	444.29	495.39
81	316.50	447.00	490.17	549.63
82	350.72	493.38	540.15	608.87
83	387.72	543.20	593.79	672.77
84	427.32	596.01	650.63	740.97

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	78.02	101.30	109.79	133.23
35-39	85.38	113.81	123.87	144.93
40	95.21	128.82	141.98	171.44
41	101.55	138.69	152.57	185.24
42	108.51	149.48	164.28	200.66
43	116.09	161.15	177.09	217.73
44	124.29	173.72	191.03	236.43
45	133.11	187.19	206.06	256.76
46	143.46	202.79	223.65	280.58
47	155.33	220.53	243.78	307.88
48	167.36	238.55	264.30	335.88
49	178.22	254.97	283.07	361.83
50	186.56	267.96	297.93	382.98
51	191.97	277.07	308.40	398.75
52	130.26	283.52	315.90	410.97
53	197.36	287.99	321.17	420.51
54	198.48	291.12	324.95	428.19
55	199.31	293.61	327.99	434.85
56	199.29	294.59	329.33	439.19
57	198.02	293.60	328.47	440.64
58	196.37	291.95	326.85	441.18
59	195.21	290.91	325.92	442.71
60	130.28	291.78	327.14	447.23
61	197.04	294.62	220.39	454.74
62	199.46	298.55	335.33	463.95
63	202.65	303.51	341.18	474.81
64	206.57	309.41	348.00	487.26
65	211.16	316.14	355.62	501.23
66	215.84	322.76	363.14	517.95
67	220.64	329.33	370.62	537.48
68	226.44	337.28	379.49	557.96
69	234.08	348.02	391.11	577.52
70	244.44	362.99	406.89	594.32
71	256.97	381.81	426.02	603.26
72	271.08	403.53	447.57	605.58
73	287.61	428.70	472.76	608.93
74	307.34	457.91	502.74	620.91
75	331.08	491.67	538.76	649.20
76	358.05	528.87	580.01	694.49
77	387.72	569.12	625.70	751.71
78	421.25	614.13	677.00	819.77
79	459.83	665.66	735.05	897.59
80	504.63	725.40	800.99	984.08
81	555.29	792.96	874.13	1,079.49
82	610.98	867.21	953.67	1,184.57
83	672.32	948.74	1,040.70	1,298.90
84	739.86	1,038.11	1,136.33	1,422.14

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Form C78VA w/Inflation Protection Rider
Year 1
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	71.39	92.70	100.47	121.92
35-39	78.14	104.15	113.37	132.63
40	87.14	117.89	129.93	156.89
41	92.93	126.93	139.62	169.52
42	99.30	136.79	150.33	183.63
43	106.23	147.48	162.06	199.25
44	113.75	158.97	174.81	216.36
45	121.82	114.21	188.58	234.98
46	131.28	185.58	204.68	256.77
47	142.14	201.81	223.10	281.75
48	153.17	218.30	241.88	307.38
49	163.10	233.34	259.05	331.13
50	170.73	245.22	272.66	350.48
51	175.68	253.55	282.23	364.91
52	178.80	259.46	289.08	376.10
53	180.62	263.54	293.91	384.83
54	181.64	266.42	297.38	391.86
55	182.40	268.70	300.17	397.95
56	182.37	269.60	301.38	401.93
57	181.22	268.68	300.60	403.26
58	179.70	267.17	299.12	403.74
59	178.65	266.22	298.26	405.15
60	178.85	267.02	299.37	409.28
61	180.32	269.61	302.54	416.15
62	182.54	273.21	306.87	424.58
63	185.46	277.76	312.23	434.52
64	126.02	283.16	318.47	445.91
65	193.23	289.31	325.44	458.70
66	197.49	295.35	332.30	473.99
67	201.83	301.34	339.12	491.82
68	207.09	308.58	347.22	510.53
69	214.11	318.42	357.86	528.44
70	223.70	332.18	372.36	543.89
71	235.67	349.71	390.14	552.39
72	249.48	370.14	410.31	555.08
73	265.40	393.66	433.77	558.63
74	283.74	420.53	461.39	569.81
75	304.76	450.95	494.01	595.29
76	328.20	484.68	531.87	636.90
77	353.88	521.57	574.38	690.17
78	382.19	561.99	621.21	752.37
79	413.57	606.32	448.06	820.82
80	448.41	654.92	484.45	892.77
81	485.84	706.76	782.55	967.40
82	525.59	761.58	839.90	1,046.49
83	568.98	820.97	902.39	1,131.35
84	617.33	886.41	973.71	1,223.25

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	88.46	98.90	116.37
35-39	75.81	100.35	109.35	127.95
40	84.50	113.34	125.09	151.05
41	90.03	121.86	134.10	162.84
42	96.03	131.04	143.97	175.89
43	102.50	140.42	154.67	190.19
44	109.46	151.35	166.22	205.73
45	116.88	162.50	178.59	222.53
46	125.55	175.37	193.04	242.18
47	135.50	189.96	209.57	264.66
48	145.52	204.68	226.32	287.61
49	154.46	217.91	241.44	308.63
50	161.12	228.06	253.10	325.34
51	165.15	234.68	260.78	337.16
52	167.31	238.80	265.71	345.66
53	168.20	241.16	268.65	351.75
54	168.35	242.45	270.38	356.28
55	168.35	243.38	271.65	360.15
56	167.64	243.17	271.58	362.16
57	165.87	241.37	269.67	361.76
58	163.83	239.12	267.24	360.69
59	162.35	237.57	265.56	360.71
60	162.23	237.86	265.95	363.59
61	163.56	240.15	268.61	369.50
62	165.84	243.68	272.66	377.27
63	168.87	165.48	277.80	386.63
64	172.52	253.52	283.76	397.32
65	176.63	259.35	290.24	409.07
66	180.83	176.77	297.00	423.51
67	185.24	271.05	304.22	440.81
68	190.38	277.94	312.29	458.52
69	196.79	286.68	321.54	474.23
70	204.98	298.16	332.37	485.48
71	214.86	312.33	344.07	488.10
72	226.10	328.62	356.43	483.72
73	238.80	347.07	370.44	478.61
74	253.14	367.73	387.12	478.97
75	269.27	390.63	407.51	491.04
76	286.43	414.92	431.01	515.52
77	304.55	440.51	456.93	548.24
78	324.71	468.78	486.17	588.17
79	348.00	501.05	519.60	634.32
80	375.53	538.64	558.12	685.68
81	407.57	582.12	602.28	743.04
82	443.40	630.60	651.53	807.08
83	482.58	683.25	704.96	876.59
84	524.70	739.19	761.73	950.43

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates
Year 2
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	35.03	38.68	40.21	45.63
35-39	38.34	44.03	46.28	53.93
40	41.96	49.46	52.56	62.28
41	43.25	51.53	54.86	65.16
42	44.89	54.09	57.71	68.81
43	46.82	57.13	61.16	73.17
44	49.10	60.68	65.18	78.26
45	51.68	64.71	69.77	84.08
46	54.65	69.32	75.08	90.79
47	58.01	74.52	81.07	98.35
48	61.65	80.17	87.57	106.58
49	65.50	86.13	94.41	115.27
50	69.44	92.27	101.39	124.20
51	73.46	98.60	108.54	133.40
52	77.67	105.19	115.94	142.97
53	82.01	112.05	123.62	152.91
54	86.54	119.16	131.58	163.28
55	91.26	126.50	140.42	174.08
56	96.05	133.92	148.21	185.11
57	100.91	141.44	156.71	196.36
58	106.02	149.24	165.60	208.13
59	111.47	157.61	175.03	117.45
60	117.45	166.70	185.27	234.36
61	123.71	176.20	195.91	248.63
62	130.14	185.94	206.84	263.27
63	137.09	196.47	218.59	279.09
64	144.99	208.26	231.73	296.80
65	154.15	221.85	246.85	317.18
66	164.14	236.50	263.12	341.21
67	174.69	251.87	280.15	368.39
68	186.53	269.06	299.18	397.24
69	200.32	289.17	321.41	426.31
70	216.72	313.29	348.03	454.16
71	234.27	339.71	377.26	475.56
72	252.50	367.74	408.33	491.45
73	273.65	399.89	443.88	509.69
74	299.93	438.73	486.54	538.20
75	333.59	486.81	538.97	584.78
76	373.48	542.39	599.22	648.36
77	418.10	603.72	665.55	723.69
78	469.17	673.49	740.84	812.45
79	528.46	754.31	828.00	916.29
80	597.71	848.77	929.95	1,036.89
81	677.57	958.25	1,452.92	1,175.24
82	766.85	1,080.97	1,179.27	1,330.22
83	864.63	1,214.93	1,324.24	1,500.35
84	969.93	1,358.17	1,478.90	1,684.19

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates
Year 2
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	32.06	35.39	36.79	41.76
35-39	35.08	40.30	42.37	49.37
40	38.41	45.27	48.08	56.99
41	39.58	47.16	50.20	59.65
42	41.06	49.50	52.81	62.96
43	42.84	52.29	55.98	66.96
44	44.91	55.53	59.65	71.62
45	47.70	59.22	63.86	76.95
46	50.02	63.45	68.69	83.07
47	53.08	68.20	74.18	90.00
48	56.43	73.37	80.15	97.54
49	59.94	78.82	86.40	105.48
50	63.54	84.44	92.79	113.67
51	67.23	90.23	99.32	122.06
52	71.08	96.26	106.11	130.82
53	75.06	102.53	113.13	139.93
54	79.20	109.04	120.42	149.42
55	83.52	115.76	127.96	159.30
56	87.91	122.56	135.63	169.40
57	92.36	129.42	143.42	179.69
58	97.02	136.60	151.54	190.46
59	102.02	144.23	160.18	201.96
60	107.48	152.55	169.54	214.47
61	113.22	161.24	179.28	227.52
62	119.09	170.17	189.29	240.93
63	125.46	179.80	200.05	255.40
64	132.68	190.60	212.06	271.62
65	141.05	203.04	225.90	290.27
66	150.21	216.45	240.77	312.28
67	159.89	230.51	256.39	337.12
68	170.71	246.22	273.80	363.53
69	183.33	264.62	294.14	390.15
70	198.34	286.70	318.49	415.62
71	214.67	311.09	345.40	435.38
72	231.95	337.12	374.13	450.23
73	251.73	366.84	406.87	467.17
74	275.63	402.28	445.84	493.18
75	305.19	445.50	493.25	535.16
76	339.89	495.92	548.51	593.53
77	378.65	552.22	610.16	663.64
78	422.30	615.17	679.05	744.93
79	471.74	685.67	756.02	836.82
80	527.76	764.53	841.93	938.75
81	590.74	852.37	935.66	1,049.13
82	660.11	948.65	1,036.67	1,168.31
83	735.32	1,052.42	1,146.58	1,298.70
84	815.94	1,162.71	1,267.07	1,442.72

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates
Year 2
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	31.14	34.36	35.73	40.55
35-39	34.07	39.06	41.09	47.88
40	37.22	43.70	46.46	55.06
41	38.30	45.45	48.35	57.47
42	39.65	47.57	50.69	60.44
43	41.24	50.04	53.46	63.97
44	43.09	52.90	56.70	68.06
45	45.18	56.14	60.37	72.74
46	47.59	59.83	64.58	78.10
47	50.29	63.97	69.35	84.13
48	53.21	68.45	74.50	90.68
49	56.27	73.13	79.90	97.56
50	59.40	77.94	85.37	104.58
51	62.60	82.85	90.92	111.74
52	65.90	87.93	96.64	119.14
53	69.35	93.20	102.53	126.83
54	72.88	98.64	108.63	134.80
55	76.52	104.27	114.93	143.10
56	80.19	109.94	121.30	151.52
57	83.88	115.63	127.76	160.07
58	87.73	121.57	134.46	168.98
59	91.87	127.94	141.62	178.56
60	96.50	134.93	149.45	189.07
61	101.39	142.29	157.66	200.07
62	106.43	149.87	166.10	211.43
63	111.94	158.09	175.23	223.72
64	118.19	167.31	185.45	237.53
65	125.48	177.98	197.24	253.46
66	133.61	189.74	210.22	272.57
67	142.36	202.37	224.10	294.48
68	152.08	216.29	239.42	317.57
69	163.04	232.04	256.73	340.25
70	175.59	250.09	276.59	360.95
71	188.91	269.39	297.88	375.84
72	202.79	289.62	320.24	386.01
73	218.43	312.37	345.33	397.15
74	237.04	339.12	374.78	414.95
75	259.81	371.48	410.22	445.07
76	286.34	409.10	451.33	488.14
77	315.86	450.92	497.03	540.32
78	348.91	497.48	547.79	600.75
79	386.10	549.25	604.10	668.61
80	427.97	606.78	666.43	743.09
81	474.75	670.50	735.26	824.45
82	526.07	740.07	810.23	913.30
83	581.58	814.79	890.69	1,009.15
84	640.98	894.02	975.94	1,111.46

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	117.02	151.94	164.68	199.85
35-39	128.07	170.71	185.81	217.40
40	142.81	193.23	212.96	257.15
41	152.33	208.04	228.85	277.85
42	162.77	224.21	246.42	300.98
43	174.13	241.72	265.64	326.59
44	186.44	260.57	286.54	354.65
45	199.67	280.78	309.08	385.13
46	215.19	304.18	335.48	420.86
47	232.99	330.80	365.67	461.81
48	251.03	357.82	396.45	503.82
49	267.32	382.46	424.60	542.75
50	279.83	401.94	446.90	574.47
51	287.96	415.60	462.60	598.12
52	130.26	425.27	473.85	616.46
53	296.03	431.98	481.75	630.77
54	297.72	436.68	487.42	642.29
55	298.96	440.42	491.99	652.28
56	298.94	441.88	493.99	658.78
57	297.02	440.39	492.71	660.96
58	294.55	437.92	490.28	661.77
59	292.82	436.37	488.88	664.07
60	130.28	437.67	490.70	670.84
61	295.56	441.92	220.39	682.11
62	299.18	447.82	502.99	695.93
63	303.98	455.27	511.76	712.22
64	309.85	464.11	522.00	730.89
65	316.73	474.21	533.43	751.84
66	323.75	484.13	544.70	776.93
67	330.95	493.99	555.93	806.22
68	339.66	505.91	569.23	836.93
69	351.11	522.02	586.67	866.27
70	366.66	544.48	610.34	891.47
71	385.45	572.72	639.02	904.88
72	406.62	605.30	671.36	908.37
73	431.42	643.05	709.13	913.39
74	461.00	686.86	754.11	931.37
75	496.62	737.51	808.13	973.80
76	537.08	793.31	870.01	1,041.73
77	581.58	853.67	938.54	1,127.57
78	631.87	921.20	1,015.49	1,229.65
79	689.74	998.48	1,102.57	1,346.38
80	756.95	1,088.10	1,201.48	1,476.11
81	832.93	1,189.44	1,311.19	1,619.24
82	916.47	1,300.82	1,430.51	1,776.85
83	1,008.47	1,423.10	1,561.05	1,948.34
84	1,109.79	1,557.16	1,704.49	2,133.20

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	107.08	139.05	150.71	182.88
35-39	117.20	156.22	170.06	198.95
40	130.70	176.83	194.90	235.33
41	139.39	190.40	209.43	254.27
42	148.95	205.18	225.50	275.45
43	159.35	221.22	243.09	298.87
44	170.62	238.46	262.22	324.54
45	182.72	114.21	282.87	352.46
46	196.92	278.37	307.01	385.16
47	213.21	302.72	334.64	422.62
48	229.75	327.44	362.81	461.07
49	244.64	350.01	388.58	496.69
50	256.10	367.83	408.98	525.71
51	263.52	380.32	423.34	547.36
52	268.20	389.18	433.62	564.14
53	270.92	395.30	440.87	577.24
54	272.45	399.62	446.06	587.79
55	273.60	403.04	450.25	596.93
56	273.56	404.39	452.07	602.89
57	271.82	403.02	450.90	604.89
58	269.55	400.75	448.67	605.61
59	267.98	399.33	447.39	607.73
60	268.27	400.52	449.06	613.91
61	270.47	404.42	453.80	624.22
62	273.80	409.82	460.31	636.86
63	278.19	416.63	468.34	651.78
64	126.02	424.73	477.70	668.86
65	289.85	433.96	488.16	688.05
66	296.24	443.03	498.44	710.98
67	302.74	452.00	508.68	737.73
68	310.64	462.87	520.83	765.79
69	321.17	477.63	536.78	792.65
70	335.54	498.26	558.54	815.83
71	353.50	524.57	585.20	828.59
72	374.22	555.21	615.47	832.61
73	398.09	590.49	650.66	837.95
74	425.61	630.79	692.08	854.71
75	457.13	676.42	741.02	892.94
76	492.30	727.02	797.81	955.35
77	530.82	782.35	861.57	1,035.25
78	573.28	842.99	931.82	1,128.56
79	620.35	909.47	448.06	1,231.22
80	672.62	982.37	484.45	1,339.16
81	728.75	1,060.13	1,173.83	1,451.09
82	788.38	1,142.37	1,259.84	1,569.74
83	853.47	1,231.45	1,353.58	1,697.02
84	925.99	1,329.62	1,460.57	1,834.88

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	132.68	148.34	174.56
35-39	113.72	150.53	164.03	191.93
40	126.74	170.01	187.63	226.58
41	135.05	182.79	201.15	244.26
42	144.05	196.56	215.96	263.84
43	153.74	210.62	232.00	285.28
44	164.18	227.03	249.32	308.59
45	175.32	243.74	267.89	333.79
46	188.33	263.05	289.55	363.26
47	203.24	284.94	314.35	396.99
48	218.27	307.01	339.48	431.42
49	231.68	326.86	362.16	462.94
50	241.67	342.09	379.64	488.00
51	247.73	352.01	391.16	505.73
52	250.97	358.20	398.57	518.49
53	252.29	361.73	402.98	527.63
54	252.52	363.67	405.56	534.42
55	252.52	365.06	407.48	540.23
56	251.46	364.75	407.36	543.24
57	248.81	362.05	404.51	542.63
58	245.75	358.67	400.86	541.04
59	243.52	356.36	398.34	541.06
60	243.34	356.78	398.93	545.38
61	245.34	360.23	402.91	554.24
62	248.76	365.51	408.98	565.90
63	253.31	165.48	416.70	579.94
64	258.77	380.27	425.63	595.98
65	264.94	389.03	435.35	613.60
66	271.24	176.77	445.50	635.27
67	277.85	406.58	456.32	661.21
68	285.57	416.90	468.43	687.78
69	295.18	430.02	482.31	711.34
70	307.46	447.23	498.56	728.21
71	322.29	468.50	516.11	732.15
72	339.14	492.93	534.65	725.58
73	358.20	520.61	555.66	717.91
74	379.71	551.59	580.68	718.45
75	403.90	585.95	611.26	736.56
76	429.64	622.37	646.52	773.28
77	456.82	660.76	685.40	822.35
78	487.06	703.17	729.25	882.25
79	522.00	751.57	779.40	951.48
80	563.29	807.95	837.18	1,028.52
81	611.35	873.18	903.42	1,114.56
82	665.10	945.90	977.29	1,210.61
83	723.87	1,024.88	1,057.43	1,314.88
84	787.05	1,108.78	1,142.60	1,425.65

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates
Year 3
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	39.24	43.32	45.03	51.11
35-39	42.94	49.32	51.84	60.40
40	47.00	55.39	58.87	69.75
41	48.43	57.71	61.44	72.98
42	50.27	60.58	64.64	77.06
43	52.44	63.98	68.49	81.95
44	54.99	67.96	73.00	87.65
45	57.88	72.48	78.15	94.17
46	61.21	77.64	84.09	101.68
47	64.97	83.46	90.80	110.15
48	69.05	89.79	98.08	119.37
49	73.36	96.47	105.74	129.10
50	77.77	103.35	113.55	139.10
51	82.28	110.43	121.56	149.41
52	86.99	117.81	129.86	160.12
53	91.85	125.50	138.45	171.26
54	96.92	133.46	147.37	182.88
55	102.21	141.67	157.27	194.97
56	107.58	149.99	165.99	207.32
57	113.02	158.41	175.52	219.92
58	118.74	167.15	185.47	233.10
59	124.84	176.53	196.03	131.54
60	131.54	186.71	207.50	262.48
61	138.55	197.34	219.42	278.46
62	145.76	208.25	231.66	294.87
63	153.54	220.05	244.82	312.58
64	162.39	233.25	259.53	332.41
65	172.65	248.47	276.47	355.24
66	183.83	264.88	294.69	382.16
67	195.65	282.09	313.77	412.60
68	208.91	301.34	335.08	444.91
69	224.36	323.87	359.98	477.46
70	242.73	350.88	389.79	508.66
71	262.38	380.47	422.53	532.63
72	282.79	411.87	457.33	550.42
73	306.48	447.88	497.15	570.86
74	335.92	491.37	544.92	602.78
75	373.62	545.23	603.64	654.95
76	418.29	607.47	671.13	726.16
77	468.27	676.17	745.42	810.53
78	525.47	754.31	829.74	909.95
79	591.87	844.83	927.36	1,026.24
80	669.44	950.62	1,041.54	1,161.32
81	758.87	1,073.24	1,627.26	1,316.27
82	858.87	1,210.68	1,320.78	1,489.85
83	968.39	1,360.72	1,483.15	1,680.39
84	1,086.32	1,521.15	1,656.37	1,886.30

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates
Year 3
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	35.91	39.64	41.20	46.77
35-39	39.29	45.13	47.45	55.29
40	43.02	50.70	53.85	63.83
41	44.33	52.82	56.22	66.81
42	45.99	55.44	59.14	70.51
43	47.98	58.56	62.70	75.00
44	50.30	62.19	66.81	80.21
45	53.42	66.33	71.52	86.18
46	56.02	71.06	76.94	93.04
47	59.45	76.38	83.08	100.80
48	63.20	82.18	89.76	109.24
49	67.13	88.28	96.77	118.14
50	71.16	94.58	103.92	127.31
51	75.30	101.05	111.23	136.71
52	79.61	107.81	118.84	146.51
53	84.07	114.84	126.71	156.72
54	88.70	122.12	134.87	167.35
55	93.54	129.65	143.31	178.42
56	98.46	137.26	151.91	189.73
57	103.45	144.95	160.62	201.25
58	108.66	152.99	169.72	213.32
59	114.26	161.53	179.40	226.20
60	120.38	170.86	189.88	240.21
61	126.81	180.58	200.79	254.82
62	133.38	190.59	212.01	269.84
63	140.52	201.37	224.05	286.05
64	148.60	213.47	237.51	304.21
65	157.98	227.40	253.01	325.11
66	168.24	242.42	269.67	349.75
67	179.07	258.17	287.15	377.57
68	191.19	275.76	306.66	407.16
69	205.33	296.38	329.44	436.97
70	222.14	321.10	356.71	465.49
71	240.43	348.42	386.85	487.62
72	259.79	377.57	419.03	504.25
73	281.94	410.86	455.69	523.23
74	308.70	450.55	499.34	552.36
75	341.81	498.96	552.43	599.38
76	380.67	555.43	614.33	664.75
77	424.09	618.48	683.37	743.27
78	472.98	688.99	760.54	834.32
79	528.34	767.94	846.75	937.24
80	591.09	856.27	942.96	1,051.39
81	661.63	954.65	1,047.94	1,175.03
82	739.32	1,062.48	1,161.06	1,308.51
83	823.56	1,178.70	1,284.17	1,454.54
84	913.85	1,302.24	1,419.11	1,615.85

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA
Requested Annual Premium Rates
Year 3
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	34.88	38.48	40.02	45.41
35-39	38.15	43.75	46.02	53.63
40	41.68	48.94	52.04	61.66
41	42.89	50.90	54.15	64.36
42	44.40	53.27	56.78	67.69
43	46.19	56.04	59.88	71.64
44	48.26	59.25	63.50	76.23
45	50.60	62.87	67.61	81.47
46	53.30	67.01	72.32	87.47
47	56.32	71.64	77.67	94.22
48	59.60	76.66	83.44	101.56
49	63.03	81.90	89.49	109.27
50	66.53	87.29	95.61	117.13
51	70.11	92.79	101.83	125.14
52	73.81	98.48	108.23	133.43
53	77.67	104.38	114.84	142.05
54	81.62	110.48	121.67	150.97
55	85.71	116.78	128.72	160.27
56	89.81	123.13	135.85	169.70
57	93.95	129.50	143.09	179.27
58	98.25	136.16	150.60	189.25
59	102.89	143.29	158.61	199.99
60	108.08	151.12	167.38	211.76
61	113.55	159.36	176.58	224.08
62	119.20	167.86	186.03	236.80
63	125.37	177.06	196.26	250.56
64	132.38	187.39	207.70	266.04
65	140.54	199.33	220.90	283.88
66	149.64	212.51	235.44	305.27
67	159.44	226.65	250.99	329.82
68	170.33	242.25	268.15	355.67
69	182.60	259.89	287.53	381.07
70	196.66	280.10	309.78	404.26
71	211.58	301.72	333.62	420.94
72	227.13	324.37	358.67	432.33
73	244.64	349.85	386.77	444.81
74	265.48	379.81	419.76	464.74
75	290.98	416.05	459.45	498.48
76	320.70	458.19	505.49	546.71
77	353.76	505.03	556.67	605.15
78	390.78	557.17	613.52	672.84
79	432.43	615.16	676.59	748.84
80	479.33	679.59	746.40	832.26
81	531.72	750.96	823.49	923.38
82	589.20	828.88	907.45	1,022.89
83	651.37	912.57	997.57	1,130.25
84	717.90	1,001.30	1,093.05	1,244.83

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	131.07	170.18	184.44	223.83
35-39	143.44	191.19	208.10	243.48
40	159.94	216.42	238.52	288.01
41	170.60	233.00	256.31	311.19
42	182.30	251.12	275.99	337.10
43	195.02	270.72	297.51	365.78
44	208.81	291.84	320.92	397.20
45	223.62	314.47	346.17	431.35
46	241.01	340.68	375.73	471.37
47	260.95	370.49	409.55	517.23
48	281.16	400.76	444.02	564.28
49	299.40	428.35	475.55	607.87
50	313.41	450.17	500.52	643.41
51	322.51	465.47	518.11	669.89
52	130.26	476.31	530.71	690.43
53	331.56	483.81	539.56	706.46
54	333.45	489.08	545.91	719.36
55	334.83	493.26	551.02	730.55
56	334.81	494.90	553.27	737.83
57	332.67	493.24	551.83	740.28
58	329.89	490.47	549.11	741.18
59	327.95	488.73	547.55	743.75
60	130.28	490.19	549.59	751.34
61	331.03	494.95	220.39	763.96
62	335.08	501.56	563.35	779.44
63	340.45	509.90	573.17	797.68
64	347.03	519.80	584.64	818.60
65	354.74	531.12	597.44	842.06
66	362.60	542.23	610.07	870.16
67	370.67	553.27	622.64	902.97
68	380.42	566.62	637.53	937.36
69	393.25	584.67	657.06	970.23
70	410.66	609.81	683.58	998.45
71	431.70	641.44	715.71	1,013.47
72	455.41	677.93	751.92	1,017.37
73	483.18	720.22	794.23	1,022.99
74	516.32	769.28	844.60	1,043.13
75	556.21	826.01	905.11	1,090.66
76	601.52	888.50	974.41	1,166.73
77	651.37	956.11	1,051.17	1,262.87
78	707.69	1,031.74	1,137.35	1,377.21
79	772.51	1,118.30	1,234.88	1,507.94
80	847.78	1,218.67	1,345.65	1,653.25
81	932.88	1,332.17	1,468.53	1,813.54
82	1,026.45	1,456.91	1,602.17	1,990.07
83	1,129.49	1,593.87	1,748.38	2,182.14
84	1,242.96	1,744.02	1,909.03	2,389.19

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	119.93	155.74	168.79	204.83
35-39	131.27	174.96	190.46	222.82
40	146.39	198.05	218.28	263.57
41	156.11	213.24	234.56	284.79
42	166.82	229.80	252.55	308.50
43	178.47	247.77	272.26	334.73
44	191.09	267.07	293.68	363.48
45	204.65	114.21	316.81	394.76
46	220.55	311.77	343.85	431.37
47	238.80	339.04	374.80	473.33
48	257.32	366.74	406.35	516.40
49	274.00	392.01	435.20	556.29
50	286.83	411.97	458.06	588.80
51	295.14	425.96	474.14	613.04
52	300.38	435.88	485.65	631.84
53	303.43	442.74	493.77	646.51
54	305.15	447.58	499.59	658.32
55	306.43	451.41	504.28	668.56
56	306.38	452.92	506.32	675.23
57	304.44	451.38	505.01	677.48
58	301.90	448.84	502.51	678.28
59	300.13	447.25	501.08	680.65
60	300.46	448.59	502.94	687.58
61	302.93	452.94	508.26	699.12
62	306.66	458.99	515.54	713.29
63	311.57	466.63	524.54	729.99
64	126.02	475.70	535.02	749.12
65	324.63	486.03	546.74	770.62
66	331.78	496.19	558.26	796.29
67	339.07	506.24	569.72	826.26
68	347.91	518.41	583.33	857.68
69	359.70	534.95	601.20	887.77
70	375.81	558.05	625.56	913.73
71	395.92	587.51	655.43	928.02
72	419.13	621.84	689.32	932.53
73	445.86	661.35	728.73	938.50
74	476.68	706.48	775.13	957.27
75	511.99	757.59	829.94	1,000.09
76	551.38	814.26	893.54	1,069.99
77	594.52	876.23	964.96	1,159.48
78	642.07	944.14	1,043.63	1,263.98
79	694.79	1,018.61	448.06	1,378.97
80	753.33	1,100.26	484.45	1,499.85
81	816.20	1,187.35	1,314.68	1,625.22
82	882.98	1,279.45	1,411.02	1,758.10
83	955.89	1,379.22	1,516.01	1,900.66
84	1,037.11	1,489.17	1,635.83	2,055.06

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	148.60	166.14	195.50
35-39	127.36	168.59	183.71	214.96
40	141.95	190.41	210.14	253.76
41	151.25	204.72	225.29	273.57
42	161.33	220.15	241.87	295.50
43	172.19	235.90	259.84	319.51
44	183.88	254.27	279.24	345.62
45	196.36	272.99	300.03	373.84
46	210.92	294.61	324.30	406.85
47	227.63	319.13	352.07	444.63
48	244.47	343.85	380.22	483.18
49	259.48	366.08	405.62	518.49
50	270.67	383.14	425.20	546.56
51	277.45	394.25	438.10	566.42
52	281.08	401.18	446.39	580.71
53	282.57	405.14	451.33	590.94
54	282.82	407.31	454.23	598.55
55	282.82	408.87	456.37	605.05
56	281.64	408.52	456.25	608.43
57	278.66	405.49	453.05	607.75
58	275.23	401.71	448.96	605.96
59	272.74	399.12	446.14	605.98
60	272.54	399.60	446.80	610.82
61	274.78	403.45	451.26	620.75
62	278.61	409.37	458.06	633.81
63	283.70	165.48	466.70	649.53
64	289.83	425.91	476.71	667.50
65	296.73	435.71	487.59	687.23
66	303.79	176.77	498.96	711.50
67	311.19	455.36	511.08	740.55
68	319.84	466.93	524.64	770.31
69	330.60	481.62	540.19	796.70
70	344.36	500.90	558.38	815.60
71	360.96	524.71	578.04	820.01
72	379.84	552.08	598.80	812.65
73	401.18	583.08	622.34	804.06
74	425.28	617.78	650.36	804.66
75	452.37	656.26	684.61	824.95
76	481.19	697.06	724.10	866.07
77	511.64	740.05	767.64	921.03
78	545.50	787.55	816.76	988.12
79	584.64	841.76	872.93	1,065.66
80	630.88	904.91	937.64	1,151.94
81	684.71	977.96	1,011.83	1,248.31
82	744.91	1,059.41	1,094.56	1,355.89
83	810.73	1,147.86	1,184.32	1,472.66
84	881.50	1,241.83	1,279.71	1,596.72

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79VA
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.57	17.37	18.07	21.05
35-39	17.10	19.72	20.67	25.43
40	18.63	22.11	23.42	28.69
41	19.15	22.93	24.37	29.84
42	19.84	24.01	25.61	31.33
43	20.71	25.35	27.15	33.18
44	21.74	26.95	28.98	35.38
45	22.93	28.81	31.09	37.93
46	24.34	31.00	33.57	40.92
47	25.95	33.51	36.41	44.34
48	27.71	36.25	39.50	48.07
49	29.56	39.12	42.75	51.98
50	31.44	42.04	46.04	55.94
51	33.34	44.97	49.37	59.94
52	35.30	48.00	52.81	64.06
53	37.34	51.13	56.38	68.33
54	39.47	54.40	60.08	72.76
55	41.71	57.81	63.94	77.36
56	44.15	61.50	68.10	82.33
57	46.78	65.46	72.56	87.65
58	49.47	69.49	77.09	93.05
59	52.06	73.38	81.46	98.24
60	54.42	76.94	85.45	102.97
61	56.36	79.87	88.74	106.85
62	57.96	82.31	91.47	110.07
63	59.52	84.69	94.12	113.19
64	61.36	87.46	97.19	116.77
65	63.78	91.04	101.15	121.38
66	66.55	95.14	105.66	126.62
67	69.47	99.44	110.38	132.11
68	72.88	104.44	115.86	138.45
69	77.11	110.59	122.60	146.23
70	82.49	118.38	131.14	156.06
71	88.48	127.02	140.64	166.97
72	94.85	136.22	150.75	178.57
73	102.43	147.11	162.73	192.30
74	112.03	160.86	177.81	209.56
75	124.47	178.63	197.26	231.78
76	139.65	200.40	221.13	259.10
77	157.02	225.40	248.60	290.58
78	176.75	253.65	279.56	325.99
79	198.96	285.18	313.92	365.15
80	223.82	320.03	351.58	407.83
81	252.20	359.53	393.80	455.53
82	284.02	403.66	440.64	508.38
83	317.93	450.41	490.22	564.16
84	352.62	497.79	540.65	620.63

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	14.86	16.62	17.28	20.13
25-39	16.32	18.86	19.77	24.32
40	17.78	21.15	22.39	27.43
41	18.28	21.93	23.31	28.53
42	18.94	22.96	24.50	29.97
43	19.76	24.24	25.96	31.73
44	20.75	25.78	27.71	33.84
45	21.89	27.56	29.73	36.28
46	23.23	29.65	32.10	39.13
47	24.77	32.05	34.82	42.40
48	26.45	34.67	37.77	45.97
49	28.22	37.41	40.88	49.71
50	30.01	40.20	44.03	53.50
51	31.83	43.01	47.22	57.32
52	33.70	45.90	50.51	61.26
53	35.65	48.90	53.91	65.34
54	37.69	52.02	57.46	69.58
55	39.83	55.28	61.14	73.99
56	42.16	58.81	65.13	78.74
57	44.67	62.60	69.39	83.82
58	47.23	66.46	73.73	88.98
59	49.70	70.18	77.91	93.95
60	51.96	73.58	81.72	98.47
61	53.80	76.38	84.86	102.18
62	55.32	78.70	87.47	105.26
63	56.81	80.96	90.01	108.24
64	58.55	83.59	92.94	111.67
65	60.85	87.01	96.72	116.07
66	63.50	90.92	101.04	121.08
67	66.33	95.05	105.58	126.36
68	69.60	99.83	110.83	132.44
69	73.61	105.68	117.26	139.86
70	78.63	113.05	125.34	149.16
71	84.12	121.17	134.28	159.42
72	89.89	129.76	143.74	170.27
73	96.77	139.95	154.95	183.10
74	105.56	152.87	169.13	199.32
75	117.11	169.65	187.51	220.32
76	131.33	190.29	210.16	246.25
77	147.68	214.03	236.27	276.16
78	166.27	240.87	265.72	309.86
79	187.20	270.84	298.41	347.10
80	210.61	303.95	334.21	387.69
81	237.31	341.45	374.34	433.02
82	267.23	383.35	418.87	483.26
83	299.13	427.74	465.99	536.26
84	331.74	472.72	513.90	589.93

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	13.95	15.39	15.94	18.25
25-39	15.15	17.03	17.71	23.38
40	16.31	18.82	19.80	25.73
41	16.73	19.47	20.55	26.68
42	17.29	20.34	21.55	27.94
43	18.00	21.43	22.79	29.51
44	18.85	22.74	24.29	31.39
45	19.85	24.28	26.03	33.58
46	21.02	26.09	28.08	36.16
47	22.38	28.18	30.44	39.14
48	23.86	30.47	33.02	42.39
49	25.41	32.86	35.71	45.79
50	26.98	35.26	38.43	49.19
51	28.58	37.69	41.18	52.63
52	30.23	40.20	44.03	56.18
53	31.94	42.79	46.95	59.82
54	33.69	45.42	49.94	63.52
55	35.47	48.11	52.97	67.27
56	37.35	50.94	56.16	71.21
57	39.35	53.92	59.52	75.35
58	41.34	56.91	62.88	79.47
59	43.24	59.75	66.06	83.36
60	44.92	62.28	68.88	86.79
61	46.22	64.27	71.09	89.44
62	47.21	65.83	72.81	91.46
63	48.15	67.30	74.41	93.33
64	49.28	69.03	76.30	95.53
65	50.87	71.36	78.85	98.56
66	52.79	74.14	81.88	102.17
67	54.89	77.13	85.13	106.06
68	57.32	80.58	88.88	110.56
69	60.24	84.73	93.41	116.00
70	63.82	89.82	98.97	122.72
71	67.76	95.49	105.17	130.24
72	71.95	101.55	111.84	138.34
73	76.83	108.58	119.57	147.74
74	82.85	117.16	128.95	159.14
75	90.43	127.84	140.58	173.27
76	99.45	140.51	154.38	190.03
77	109.61	154.78	169.95	208.95
78	121.12	170.85	187.42	230.16
79	134.17	188.88	206.91	253.80
80	148.98	209.07	228.56	279.99
81	166.22	232.43	253.37	309.96
82	185.78	258.84	281.24	343.63
83	206.60	286.77	310.69	379.16
84	227.66	314.70	340.21	414.70

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	36.50	46.27	49.80	58.76
25-39	40.03	52.00	56.30	66.15
40	44.54	59.27	64.81	76.15
41	47.13	63.26	69.33	81.40
42	50.26	68.08	74.79	87.79
43	53.91	73.73	81.19	95.31
44	58.09	80.21	88.53	103.96
45	62.80	87.52	96.80	113.75
46	68.55	96.46	106.90	125.73
47	75.35	107.02	118.82	139.90
48	82.41	118.01	131.24	154.68
49	88.97	128.26	142.83	168.47
50	94.25	136.58	152.27	179.68
51	98.07	142.73	159.30	188.00
52	100.94	147.50	164.82	194.47
53	103.14	151.25	169.18	199.59
54	104.93	154.34	172.79	203.84
55	106.58	157.13	176.01	207.69
56	107.84	159.22	178.41	210.66
57	108.55	160.38	179.73	212.42
58	109.05	161.19	180.64	213.72
59	109.74	162.24	181.79	215.28
60	110.99	164.09	183.85	217.86
61	112.92	166.95	187.07	221.71
62	115.28	170.45	191.00	226.34
63	117.88	174.26	195.27	231.36
64	120.53	178.09	199.53	236.38
65	123.03	181.61	203.40	241.03
66	124.81	183.95	205.91	244.24
67	125.99	185.33	207.30	246.26
68	127.44	187.04	209.04	248.69
69	130.01	190.41	212.61	253.13
70	134.56	196.74	219.46	261.16
71	140.79	205.68	229.26	272.35
72	148.14	216.36	241.00	285.64
73	157.03	229.30	255.24	301.69
74	167.91	245.03	272.51	321.15
75	181.21	264.06	293.35	344.69
76	196.80	286.49	317.91	372.53
77	214.38	311.97	345.82	404.22
78	234.16	340.36	376.86	439.44
79	256.33	371.53	410.83	477.84
80	281.07	405.35	447.50	519.10
81	309.15	442.57	487.67	564.16
82	340.44	483.27	531.49	613.25
83	373.80	526.34	577.75	664.94
84	408.08	570.63	625.26	717.79

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	34.91	44.25	47.63	56.20
25-39	38.28	49.73	53.84	63.26
40	42.59	56.69	61.98	72.82
41	45.08	60.50	66.30	77.84
42	48.06	65.10	71.52	83.95
43	51.56	70.51	77.64	91.14
44	55.55	76.71	84.66	99.42
45	60.06	83.70	92.58	108.78
46	65.56	92.25	102.23	120.23
47	72.06	102.34	113.63	133.79
48	78.81	112.85	125.51	147.92
49	85.09	122.65	136.59	161.11
50	90.13	130.61	145.62	171.83
51	93.78	136.49	152.35	179.78
52	96.53	141.06	157.62	185.98
53	98.63	144.65	161.79	190.88
54	100.34	147.60	165.24	194.94
55	101.92	150.26	168.32	198.62
56	103.13	152.26	170.62	201.46
57	103.80	153.38	171.88	203.14
58	104.29	154.15	172.75	204.38
59	104.95	155.15	173.85	205.88
60	106.14	156.92	175.82	208.35
61	107.98	159.66	178.90	212.03
62	110.24	163.00	182.65	216.45
63	112.73	166.65	186.74	221.25
64	115.27	170.31	190.81	226.06
65	117.65	173.67	194.52	230.50
66	119.35	175.92	196.92	233.57
67	120.49	177.23	198.25	235.50
68	121.88	178.87	199.91	237.83
69	124.34	182.09	203.32	242.07
70	128.68	188.15	209.88	249.75
71	134.65	196.70	219.24	260.46
72	141.70	206.91	230.47	273.17
73	150.22	219.29	244.09	288.51
74	160.62	234.33	260.61	307.12
75	173.30	252.53	280.54	329.63
76	188.30	274.08	304.11	356.35
77	205.37	298.65	330.97	386.86
78	224.43	325.95	360.79	420.69
79	245.39	355.71	393.23	457.37
80	268.19	387.64	427.95	496.42
81	293.18	422.30	465.58	538.61
82	320.42	459.87	506.34	584.24
83	349.36	499.53	549.29	632.19
84	379.47	540.44	593.49	681.32

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	33.78	41.91	44.88	52.96
25-39	36.70	46.65	50.25	71.11
40	40.40	52.62	57.25	79.29
41	42.65	56.01	61.07	84.30
42	45.36	60.13	65.72	90.36
43	48.55	65.01	71.23	97.47
44	52.22	70.63	77.57	105.64
45	56.36	77.00	84.76	114.86
46	61.46	84.85	93.61	126.21
47	67.51	94.17	104.11	139.69
48	73.79	103.88	115.05	153.69
49	79.59	112.87	125.21	166.57
50	84.19	120.07	133.37	176.71
51	87.43	125.26	139.30	183.79
52	89.79	129.18	143.81	188.88
53	91.50	132.12	147.25	192.48
54	92.80	134.41	149.94	195.07
55	93.91	136.36	152.22	197.12
56	94.55	137.53	153.61	198.05
57	94.56	137.74	153.90	197.54
58	94.38	137.60	153.79	196.47
59	94.42	137.75	153.96	195.73
60	95.10	138.80	155.12	196.23
61	96.58	140.99	157.50	198.30
62	98.56	143.91	160.64	201.37
63	100.84	147.20	164.18	204.89
64	103.18	150.53	167.75	208.34
65	105.37	153.55	171.01	211.19
66	107.02	155.66	173.29	212.54
67	108.26	157.10	174.84	212.75
68	109.70	158.75	176.63	213.15
69	111.91	161.52	179.63	215.10
70	115.48	166.29	184.82	219.94
71	120.25	172.88	192.01	227.56
72	125.82	180.70	200.54	237.07
73	132.45	190.03	210.70	248.63
74	140.38	201.13	222.78	262.39
75	149.86	214.29	237.04	278.52
76	160.68	229.27	253.26	296.79
77	172.65	245.91	271.26	317.10
78	186.13	264.52	291.37	339.78
79	201.44	285.46	313.95	365.18
80	218.92	309.05	339.35	393.65
81	239.47	336.59	368.99	426.84
82	262.88	367.87	402.64	464.52
83	287.78	400.93	438.16	504.21
84	312.81	433.81	473.42	543.43

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates
Year 1
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.36	26.06	27.11	31.58
25-39	25.65	29.58	31.01	38.15
40	27.95	33.17	35.13	43.04
41	28.73	34.40	36.56	44.76
42	29.76	36.02	38.42	47.00
43	31.07	38.03	40.73	49.77
44	32.61	40.43	43.47	53.07
45	34.40	43.22	46.64	56.90
46	36.51	46.50	50.36	61.38
47	38.93	50.27	54.62	66.51
48	41.57	54.38	59.25	72.11
49	44.34	58.68	64.13	77.97
50	47.16	63.06	69.06	83.91
51	50.01	67.46	74.06	89.91
52	52.95	72.00	79.22	96.09
53	56.01	76.70	84.57	102.50
54	59.21	81.60	90.12	109.14
55	62.57	86.72	95.91	116.04
56	66.23	92.25	102.15	123.50
57	70.17	98.19	108.84	131.48
58	74.21	104.24	115.64	139.58
59	78.09	110.07	122.19	147.36
60	81.63	115.41	128.18	154.46
61	84.54	119.81	133.11	160.28
62	86.94	123.47	137.21	165.11
63	89.28	127.04	141.18	169.79
64	92.04	131.19	145.79	175.16
65	95.67	136.56	151.73	182.07
66	99.83	142.71	158.49	189.93
67	104.21	149.16	165.57	198.17
68	109.32	156.66	173.79	207.68
69	115.67	165.89	183.90	219.35
70	123.74	177.57	196.71	234.09
71	132.72	190.53	210.96	250.46
72	142.28	204.33	226.13	267.86
73	153.65	220.67	244.10	288.45
74	168.05	241.29	266.72	314.34
75	186.71	267.95	295.89	347.67
76	209.48	300.60	331.70	388.65
77	235.53	338.10	372.90	435.87
78	265.13	380.48	419.34	488.99
79	298.44	427.77	470.88	547.73
80	335.73	480.05	527.37	611.75
81	378.30	539.30	590.70	683.30
82	426.03	605.49	660.96	762.57
83	476.90	675.62	735.33	846.24
84	528.93	746.69	810.98	930.95

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates
Year 1
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	22.29	24.93	25.92	30.20
25-39	24.48	28.29	29.66	36.48
40	26.67	31.73	33.59	41.15
41	27.42	32.90	34.97	42.80
42	28.41	34.44	36.75	44.96
43	29.64	36.36	38.94	47.60
44	31.13	38.67	41.57	50.76
45	32.84	41.34	44.60	54.42
46	34.85	44.48	48.15	58.70
47	37.16	48.08	52.23	63.60
48	39.68	52.01	56.66	68.96
49	42.33	56.12	61.32	74.57
50	45.02	60.30	66.05	80.25
51	47.75	64.52	70.83	85.98
52	50.55	68.85	75.77	91.89
53	53.48	73.35	80.87	98.01
54	56.54	78.03	86.19	104.37
55	59.75	82.92	91.71	110.99
56	63.24	88.22	97.70	118.11
57	67.01	93.90	104.09	125.73
58	70.85	99.69	110.60	133.47
59	74.55	105.27	116.87	140.93
60	77.94	110.37	122.58	147.71
61	80.70	114.57	127.29	153.27
62	82.98	118.05	131.21	157.89
63	85.22	121.44	135.02	162.36
64	87.83	125.39	139.41	167.51
65	91.28	130.52	145.08	174.11
66	95.25	136.38	151.56	181.62
67	99.50	142.58	158.37	189.54
68	104.40	149.75	166.25	198.66
69	110.42	158.52	175.89	209.79
70	117.95	169.58	188.01	223.74
71	126.18	181.76	201.42	239.13
72	134.84	194.64	215.61	255.41
73	145.16	209.93	232.43	274.65
74	158.34	229.31	253.70	298.98
75	175.67	254.48	281.27	330.48
76	197.00	285.44	315.24	369.38
77	221.52	321.05	354.41	414.24
78	249.41	361.31	398.58	464.79
79	280.80	406.26	447.62	520.65
80	315.92	455.93	501.32	581.54
81	355.97	512.18	561.51	649.53
82	400.85	575.03	628.31	724.89
83	448.70	641.61	698.99	804.39
84	497.61	709.08	770.85	884.90

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates
Year 1
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	20.93	23.09	23.91	27.38
25-39	22.73	25.55	26.57	35.07
40	24.47	28.23	29.70	38.60
41	25.10	29.21	30.83	40.02
42	25.94	30.51	32.33	41.91
43	27.00	32.15	34.19	44.27
44	28.28	34.11	36.44	47.09
45	29.78	36.42	39.05	50.37
46	31.53	39.14	42.12	54.24
47	33.57	42.27	45.66	58.71
48	35.79	45.71	49.53	63.59
49	38.12	49.29	53.57	68.69
50	40.47	52.89	57.65	73.79
51	42.87	56.54	61.77	78.95
52	45.35	60.30	66.05	84.27
53	47.91	64.19	70.43	89.73
54	50.54	68.13	74.91	95.28
55	53.21	72.17	79.46	100.91
56	56.03	76.41	84.24	106.82
57	59.03	80.88	89.28	113.03
58	62.01	85.37	94.32	119.21
59	64.86	89.63	99.09	125.04
60	67.38	93.42	103.32	130.19
61	69.33	96.41	106.64	134.16
62	70.82	98.75	109.22	137.19
63	72.23	100.95	111.62	140.00
64	73.92	103.55	114.45	143.30
65	76.31	107.04	118.28	147.84
66	79.19	111.21	122.82	153.26
67	82.34	115.70	127.70	159.09
68	85.98	120.87	133.32	165.84
69	90.36	127.10	140.12	174.00
70	95.73	134.73	148.46	184.08
71	101.64	143.24	157.76	195.36
72	107.93	152.33	167.76	207.51
73	115.25	162.87	179.36	221.61
74	124.28	175.74	193.43	238.71
75	135.65	191.76	210.87	259.91
76	149.18	210.77	231.57	285.05
77	164.42	232.17	254.93	313.43
78	181.68	256.28	281.13	345.24
79	201.26	283.32	310.37	380.70
80	223.47	313.61	342.84	419.99
81	249.33	348.65	380.06	464.94
82	278.67	388.26	421.86	515.45
83	309.90	430.16	466.04	568.74
84	341.49	472.05	510.32	622.05

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	54.75	69.41	74.70	88.14
25-39	60.05	78.00	84.45	99.23
40	66.81	88.91	97.22	114.23
41	70.70	94.89	104.00	122.10
42	75.39	102.12	112.19	131.69
43	80.87	110.60	121.79	142.97
44	87.14	120.32	132.80	155.94
45	94.20	131.28	145.20	170.63
46	102.83	144.69	160.35	188.60
47	113.03	160.53	178.23	209.85
48	123.62	177.02	196.86	232.02
49	133.46	192.39	214.25	252.71
50	141.38	204.87	228.41	269.52
51	147.11	214.10	238.95	282.00
52	151.41	221.25	247.23	291.71
53	154.71	226.88	253.77	299.39
54	157.40	231.51	259.19	305.76
55	159.87	235.70	264.02	311.54
56	161.76	238.83	267.62	315.99
57	162.83	240.57	269.60	318.63
58	163.58	241.79	270.96	320.58
59	164.61	243.36	272.69	322.92
60	166.49	246.14	275.78	326.79
61	169.38	250.43	280.61	332.57
62	172.92	255.68	286.50	339.51
63	176.82	261.39	292.91	347.04
64	180.80	267.14	299.30	354.57
65	184.55	272.42	305.10	361.55
66	187.22	275.93	308.87	366.36
67	188.99	278.00	310.95	369.39
68	191.16	280.56	313.56	373.04
69	195.02	285.62	318.92	379.70
70	201.84	295.11	329.19	391.74
71	211.19	308.52	343.89	408.53
72	222.21	324.54	361.50	428.46
73	235.55	343.95	382.86	452.54
74	251.87	367.55	408.77	481.73
75	271.82	396.09	440.03	517.04
76	295.20	429.74	476.87	558.80
77	321.57	467.96	518.73	606.33
78	351.24	510.54	565.29	659.16
79	384.50	557.30	616.25	716.76
80	421.61	608.03	671.25	778.65
81	463.73	663.86	731.51	846.24
82	510.66	724.91	797.24	919.88
83	560.70	789.51	866.63	997.41
84	612.12	855.95	937.89	1,076.69

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	52.37	66.38	71.45	84.30
25-39	57.42	74.60	80.76	94.89
40	63.89	85.04	92.97	109.23
41	67.62	90.75	99.45	116.76
42	72.09	97.65	107.28	125.93
43	77.34	105.77	116.46	136.71
44	83.33	115.07	126.99	149.13
45	90.09	125.55	138.87	163.17
46	98.34	138.38	153.35	180.35
47	108.09	153.51	170.45	200.69
48	118.22	169.28	188.27	221.88
49	127.64	183.98	204.89	241.67
50	135.20	195.92	218.43	257.75
51	140.67	204.74	228.53	269.67
52	144.80	211.59	236.43	278.97
53	147.95	216.98	242.69	286.32
54	150.51	221.40	247.86	292.41
55	152.88	225.39	252.48	297.93
56	154.70	228.39	255.93	302.19
57	155.70	230.07	257.82	304.71
58	156.44	231.23	259.13	306.57
59	157.43	232.73	260.78	308.82
60	159.21	235.38	263.73	312.53
61	161.97	239.49	268.35	318.05
62	165.36	244.50	273.98	324.68
63	169.10	249.98	280.11	331.88
64	172.91	255.47	286.22	339.09
65	176.48	260.51	291.78	345.75
66	179.03	263.88	295.38	350.36
67	180.74	265.85	297.38	353.25
68	182.82	268.31	299.87	356.75
69	186.51	273.14	304.98	363.11
70	193.02	282.23	314.82	374.63
71	201.98	295.05	328.86	390.69
72	212.55	310.37	345.71	409.76
73	225.33	328.94	366.14	432.77
74	240.93	351.50	390.92	460.68
75	259.95	378.80	420.81	494.45
76	282.45	411.12	456.17	534.53
77	308.06	447.98	496.46	580.29
78	336.65	488.93	541.19	631.04
79	368.09	533.57	589.85	686.06
80	402.29	581.46	641.93	744.63
81	439.77	633.45	698.37	807.92
82	480.63	689.81	759.51	876.36
83	524.04	749.30	823.94	948.29
84	569.21	810.66	890.24	1,021.98

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	50.67	62.87	67.32	79.44
25-39	55.05	69.98	75.38	106.67
40	60.60	78.93	85.88	118.94
41	63.98	84.02	91.61	126.45
42	68.04	90.20	98.58	135.54
43	72.83	97.52	106.85	146.21
44	78.33	105.95	116.36	158.46
45	84.54	115.50	127.14	172.29
46	92.19	127.28	140.42	189.32
47	101.27	141.26	156.17	209.54
48	110.69	155.82	172.58	230.54
49	119.39	169.31	187.82	249.86
50	126.29	180.11	200.06	265.07
51	131.15	187.89	208.95	275.69
52	134.69	193.77	215.72	283.32
53	137.25	198.18	220.88	288.72
54	139.20	201.62	224.91	292.61
55	140.87	204.54	228.33	295.68
56	141.83	206.30	230.42	297.08
57	141.84	206.61	230.85	296.31
58	141.57	206.40	230.69	294.71
59	141.63	206.63	230.94	293.60
60	142.65	208.20	232.68	294.35
61	144.87	211.49	236.25	297.45
62	147.84	215.87	240.96	302.06
63	151.26	220.80	246.27	307.34
64	154.77	225.80	251.63	312.51
65	158.06	230.33	256.52	316.79
66	160.53	233.49	259.94	318.81
67	162.39	235.65	262.26	319.13
68	164.55	238.13	264.95	319.73
69	167.87	242.28	269.45	322.65
70	173.22	249.44	277.23	329.91
71	180.38	259.32	288.02	341.34
72	188.73	271.05	300.81	355.61
73	198.68	285.05	316.05	372.95
74	210.57	301.70	334.17	393.59
75	224.79	321.44	355.56	417.78
76	241.02	343.91	379.89	445.19
77	258.98	368.87	406.89	475.65
78	279.20	396.78	437.06	509.67
79	302.16	428.19	470.93	547.77
80	328.38	463.58	509.03	590.48
81	359.21	504.89	553.49	640.26
82	394.32	551.81	603.96	696.78
83	431.67	601.40	657.24	756.32
84	469.22	650.72	710.13	815.15

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates
Year 2
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	35.03	39.08	40.66	47.36
25-39	38.48	44.37	46.51	57.22
40	41.92	49.75	52.70	64.55
41	43.09	51.59	54.83	67.14
42	44.64	54.02	57.62	70.49
43	46.60	57.04	61.09	74.66
44	48.92	60.64	65.21	79.61
45	51.59	64.82	69.95	85.34
46	54.77	69.75	75.53	92.07
47	58.39	75.40	81.92	99.77
48	62.35	81.56	88.88	108.16
49	66.51	88.02	96.19	116.96
50	70.74	94.59	103.59	125.87
51	75.02	101.18	111.08	134.87
52	79.43	108.00	118.82	144.14
53	84.02	115.04	126.86	153.74
54	88.81	122.40	135.18	163.71
55	93.85	130.07	143.87	174.06
56	99.34	138.38	153.23	185.24
57	105.26	147.29	163.26	197.21
58	111.31	156.35	173.45	209.36
59	117.14	165.11	183.29	221.04
60	122.45	173.12	192.26	231.68
61	126.81	179.71	199.67	240.41
62	130.41	185.20	205.81	247.66
63	133.92	190.55	211.77	254.68
64	138.06	196.79	218.68	262.73
65	143.51	204.84	227.59	273.11
66	149.74	214.07	237.74	284.90
67	156.31	223.74	248.36	297.25
68	163.98	234.99	260.69	311.51
69	173.50	248.83	275.85	329.02
70	185.60	266.36	295.07	351.14
71	199.08	285.80	316.44	375.68
72	213.41	306.50	339.19	401.78
73	230.47	331.00	366.14	432.68
74	252.07	361.94	400.07	471.51
75	280.06	401.92	443.84	521.51
76	314.21	450.90	497.54	582.98
77	353.30	507.15	559.35	653.81
78	397.69	570.71	629.01	733.48
79	447.66	641.66	706.32	821.59
80	503.60	720.07	791.06	917.62
81	567.45	808.94	886.05	1,024.94
82	639.05	908.24	991.44	1,143.86
83	715.34	1,013.42	1,103.00	1,269.36
84	793.40	1,120.03	1,216.46	1,396.42

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates
Year 2
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	33.44	37.40	38.88	45.29
25-39	36.72	42.44	44.48	54.72
40	40.01	47.59	50.38	61.72
41	41.13	49.34	52.45	64.19
42	42.62	51.66	55.13	67.43
43	44.46	54.54	58.41	71.39
44	46.69	58.01	62.35	76.14
45	49.25	62.01	66.89	81.63
46	52.27	66.71	72.23	88.04
47	55.73	72.11	78.35	95.40
48	59.51	78.01	84.98	103.43
49	63.50	84.17	91.98	111.85
50	67.52	90.45	99.07	120.38
51	71.62	96.77	106.25	128.97
52	75.83	103.28	113.65	137.84
53	80.21	110.03	121.30	147.02
54	84.80	117.05	129.29	156.56
55	89.62	124.38	137.57	166.48
56	94.86	132.32	146.54	177.17
57	100.51	140.85	156.13	188.60
58	106.27	149.54	165.89	200.21
59	111.83	157.91	175.30	211.39
60	116.91	165.56	183.87	221.56
61	121.05	171.86	190.94	229.91
62	124.47	177.08	196.81	236.84
63	127.82	182.16	202.52	243.54
64	131.74	188.08	209.12	251.26
65	136.91	195.77	217.62	261.16
66	142.88	204.57	227.34	272.43
67	149.24	213.86	237.56	284.31
68	156.60	224.62	249.37	297.99
69	165.62	237.78	263.84	314.69
70	176.92	254.36	282.02	335.61
71	189.27	272.63	302.13	358.70
72	202.25	291.96	323.42	383.11
73	217.73	314.89	348.64	411.98
74	237.51	343.96	380.54	448.47
75	263.50	381.71	421.90	495.72
76	295.49	428.15	472.86	554.06
77	332.28	481.57	531.61	621.36
78	374.11	541.96	597.87	697.19
79	421.20	609.39	671.42	780.98
80	473.87	683.89	751.97	872.30
81	533.95	768.26	842.27	974.30
82	601.27	862.54	942.46	1,087.34
83	673.04	962.42	1,048.48	1,206.59
84	746.42	1,063.62	1,156.28	1,327.34

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates
Year 2
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	31.39	34.63	35.87	41.06
25-39	34.09	38.32	39.85	52.61
40	36.70	42.35	44.55	57.89
41	37.64	43.81	46.24	60.03
42	38.90	45.77	48.49	62.87
43	40.50	48.22	51.28	66.40
44	42.41	51.17	54.65	70.63
45	44.66	54.63	58.57	75.56
46	47.30	58.70	63.18	81.36
47	50.36	63.41	68.49	88.07
48	53.69	68.56	74.30	95.38
49	57.17	73.94	80.35	103.03
50	60.71	79.34	86.47	110.68
51	64.31	84.80	92.66	118.42
52	68.02	90.45	99.07	126.41
53	71.87	96.28	105.64	134.60
54	75.80	102.20	112.37	142.92
55	79.81	108.25	119.18	151.36
56	84.04	114.62	126.36	160.22
57	88.54	121.32	133.92	169.54
58	93.02	128.05	141.48	178.81
59	97.29	134.44	148.64	187.56
60	101.07	140.13	154.98	195.28
61	104.00	144.61	159.95	201.24
62	106.22	148.12	163.82	205.79
63	108.34	151.43	167.42	209.99
64	110.88	155.32	171.68	214.94
65	114.46	160.56	177.41	221.76
66	118.78	166.82	184.23	229.88
67	123.50	173.54	191.54	238.64
68	128.97	181.31	199.98	248.76
69	135.54	190.64	210.17	261.00
70	143.60	202.10	222.68	276.12
71	152.46	214.85	236.63	293.04
72	161.89	228.49	251.64	311.27
73	172.87	244.31	269.03	332.42
74	186.41	263.61	290.14	358.07
75	203.47	287.64	316.31	389.86
76	223.76	316.15	347.36	427.57
77	246.62	348.26	382.39	470.14
78	272.52	384.41	421.70	517.86
79	301.88	424.98	465.55	571.05
80	335.21	470.41	514.26	629.98
81	374.00	522.97	570.08	697.41
82	418.01	582.39	632.79	773.17
83	464.85	645.23	699.05	853.11
84	512.24	708.08	765.47	933.08

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	82.13	104.11	112.05	132.21
25-39	90.07	117.00	126.68	148.84
40	100.22	133.36	145.82	171.34
41	106.04	142.34	155.99	183.15
42	113.09	153.18	168.28	197.53
43	121.30	165.89	182.68	214.45
44	130.70	180.47	199.19	233.91
45	141.30	196.92	217.80	255.94
46	154.24	217.04	240.53	282.89
47	169.54	240.80	267.35	314.78
48	185.42	265.52	295.29	348.03
49	200.18	288.59	321.37	379.06
50	212.06	307.31	342.61	404.28
51	220.66	321.14	358.43	423.00
52	227.12	331.88	370.85	437.56
53	232.07	340.31	380.66	449.08
54	236.09	347.27	388.78	458.64
55	239.81	353.54	396.02	467.30
56	242.64	358.25	401.42	473.99
57	244.24	360.86	404.39	477.95
58	245.36	362.68	406.44	480.87
59	246.92	365.04	409.03	484.38
60	249.73	369.20	413.66	490.19
61	254.07	375.64	420.91	498.85
62	259.38	383.51	429.75	509.27
63	265.23	392.09	439.36	520.56
64	271.19	400.70	448.94	531.86
65	276.82	408.62	457.65	542.32
66	280.82	413.89	463.30	549.54
67	283.48	416.99	466.43	554.09
68	286.74	420.84	470.34	559.55
69	292.52	428.42	478.37	569.54
70	302.76	442.67	493.79	587.61
71	316.78	462.78	515.84	612.79
72	333.32	486.81	542.25	642.69
73	353.32	515.93	574.29	678.80
74	377.80	551.32	613.15	722.59
75	407.72	594.14	660.04	775.55
76	442.80	644.60	715.30	838.19
77	482.36	701.93	778.10	909.50
78	526.86	765.81	847.94	988.74
79	576.74	835.94	924.37	1,075.14
80	632.41	912.04	1,006.88	1,167.98
81	695.59	995.78	1,097.26	1,269.36
82	765.99	1,087.36	1,195.85	1,379.81
83	841.05	1,184.27	1,299.94	1,496.12
84	918.18	1,283.92	1,406.84	1,615.03

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	78.55	99.56	107.17	126.45
25-39	86.13	111.89	121.14	142.34
40	95.83	127.55	139.46	163.85
41	101.43	136.13	149.18	175.14
42	108.14	146.48	160.92	188.89
43	116.01	158.65	174.69	205.07
44	124.99	172.60	190.49	223.70
45	135.14	188.33	208.31	244.76
46	147.51	207.56	230.02	270.52
47	162.14	230.27	255.67	301.03
48	177.32	253.91	282.40	332.82
49	191.45	275.96	307.33	362.50
50	202.79	293.87	327.65	386.62
51	211.01	307.10	342.79	404.51
52	217.19	317.39	354.65	418.46
53	221.92	325.46	364.03	429.48
54	225.77	332.10	371.79	438.62
55	229.32	338.09	378.72	446.90
56	232.04	342.59	383.90	453.29
57	233.55	345.11	386.73	457.07
58	234.65	346.84	388.69	459.86
59	236.14	349.09	391.16	463.23
60	238.82	353.07	395.60	468.79
61	242.96	359.24	402.53	477.07
62	248.04	366.75	410.96	487.01
63	253.64	374.96	420.17	497.81
64	259.36	383.20	429.32	508.64
65	264.71	390.76	437.67	518.63
66	268.54	395.82	443.07	525.53
67	271.10	398.77	446.06	529.88
68	274.23	402.46	449.80	535.12
69	279.77	409.70	457.47	544.66
70	289.53	423.34	472.23	561.94
71	302.96	442.58	493.29	586.04
72	318.83	465.55	518.56	614.63
73	338.00	493.40	549.20	649.15
74	361.40	527.24	586.37	691.02
75	389.93	568.19	631.22	741.67
76	423.68	616.68	684.25	801.79
77	462.08	671.96	744.68	870.44
78	504.97	733.39	811.78	946.55
79	552.13	800.35	884.77	1,029.08
80	603.43	872.19	962.89	1,116.95
81	659.66	950.18	1,047.56	1,211.87
82	720.95	1,034.71	1,139.27	1,314.54
83	786.06	1,123.94	1,235.90	1,422.43
84	853.81	1,215.99	1,335.35	1,532.97

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	76.01	94.30	100.98	119.16
25-39	82.58	104.96	113.06	160.00
40	90.90	118.40	128.81	178.40
41	95.96	126.02	137.41	189.68
42	102.06	135.29	147.87	203.31
43	109.24	146.27	160.27	219.31
44	117.50	158.92	174.53	237.69
45	126.81	173.25	190.71	258.44
46	138.29	190.91	210.62	283.97
47	151.90	211.88	234.25	314.30
48	166.03	233.73	258.86	345.80
49	179.08	253.96	281.72	374.78
50	189.43	270.16	300.08	397.60
51	196.72	281.84	313.43	413.53
52	202.03	290.66	323.57	424.98
53	205.88	297.27	331.31	433.08
54	208.80	302.42	337.37	438.91
55	211.30	306.81	342.50	443.52
56	212.74	309.44	345.62	445.61
57	212.76	309.92	346.28	444.47
58	212.36	309.60	346.03	442.06
59	212.45	309.94	346.41	440.39
60	213.98	312.30	349.02	441.52
61	217.31	317.23	354.38	446.18
62	221.76	323.80	361.44	453.08
63	226.89	331.20	369.41	461.00
64	232.16	338.69	377.44	468.77
65	237.08	345.49	384.77	475.18
66	240.80	350.24	389.90	478.22
67	243.59	353.48	393.39	478.69
68	246.83	357.19	397.42	479.59
69	251.80	363.42	404.17	483.98
70	259.83	374.15	415.85	494.87
71	270.56	388.98	432.02	512.01
72	283.10	406.58	451.22	533.41
73	298.01	427.57	474.08	559.42
74	315.86	452.54	501.26	590.38
75	337.19	482.15	533.34	626.67
76	361.53	515.86	569.84	667.78
77	388.46	553.30	610.34	713.48
78	418.79	595.17	655.58	764.51
79	453.24	642.29	706.39	821.66
80	492.57	695.36	763.54	885.71
81	538.81	757.33	830.23	960.39
82	591.48	827.71	905.94	1,045.17
83	647.51	902.09	985.86	1,134.47
84	703.82	976.07	1,065.20	1,222.72

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates
Year 3
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	39.24	43.77	45.54	53.05
25-39	43.09	49.69	52.09	64.08
40	46.95	55.72	59.02	72.30
41	48.26	57.78	61.41	75.20
42	50.00	60.51	64.54	78.95
43	52.19	63.88	68.42	83.61
44	54.78	67.91	73.03	89.16
45	57.78	72.60	78.35	95.58
46	61.34	78.12	84.60	103.12
47	65.39	84.45	91.75	111.74
48	69.83	91.35	99.54	121.14
49	74.49	98.58	107.73	130.99
50	79.23	105.94	116.02	140.97
51	84.02	113.32	124.41	151.05
52	88.96	120.96	133.08	161.43
53	94.10	128.85	142.08	172.19
54	99.46	137.09	151.40	183.36
55	105.11	145.68	161.13	194.95
56	111.26	154.98	171.61	207.47
57	117.89	164.96	182.85	220.88
58	124.66	175.11	194.27	234.49
59	131.19	184.92	205.28	247.56
60	137.14	193.89	215.33	259.48
61	142.03	201.27	223.62	269.26
62	146.06	207.42	230.50	277.38
63	149.99	213.42	237.18	285.24
64	154.63	220.40	244.92	294.26
65	160.73	229.42	254.90	305.88
66	167.71	239.75	266.26	319.08
67	175.06	250.59	278.16	332.92
68	183.66	263.19	291.97	348.89
69	194.32	278.69	308.95	368.50
70	207.87	298.32	330.47	393.27
71	222.97	320.09	354.41	420.76
72	239.02	343.27	379.89	450.00
73	258.12	370.72	410.08	484.60
74	282.32	405.37	448.08	528.09
75	313.66	450.15	497.10	584.09
76	351.92	505.01	557.25	652.93
77	395.69	568.01	626.47	732.26
78	445.41	639.20	704.49	821.49
79	501.38	718.65	791.08	920.18
80	564.03	806.48	885.98	1,027.73
81	635.54	906.02	992.38	1,147.94
82	715.73	1,017.22	1,110.41	1,281.12
83	801.18	1,135.03	1,235.35	1,421.68
84	888.60	1,254.43	1,362.44	1,563.99

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates
Year 3
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	37.45	41.88	43.55	50.73
25-39	41.13	47.53	49.82	61.29
40	44.81	53.30	56.42	69.12
41	46.07	55.26	58.74	71.90
42	47.73	57.86	61.74	75.52
43	49.80	61.08	65.42	79.96
44	52.29	64.97	69.83	85.28
45	55.16	69.45	74.92	91.43
46	58.54	74.72	80.89	98.61
47	62.42	80.77	87.75	106.85
48	66.65	87.37	95.18	115.84
49	71.11	94.27	103.02	125.27
50	75.63	101.30	110.96	134.82
51	80.21	108.39	118.99	144.45
52	84.92	115.67	127.29	154.38
53	89.84	123.23	135.85	164.66
54	94.98	131.09	144.80	175.34
55	100.37	139.31	154.07	186.45
56	106.24	148.20	164.13	198.42
57	112.57	157.75	174.86	211.23
58	119.02	167.48	185.80	224.23
59	125.24	176.85	196.33	236.75
60	130.94	185.42	205.93	248.14
61	135.58	192.48	213.85	257.49
62	139.41	198.32	220.42	265.26
63	143.16	204.02	226.83	272.76
64	147.55	210.65	234.21	281.41
65	153.34	219.27	243.73	292.50
66	160.02	229.12	254.62	305.12
67	167.15	239.53	266.06	318.43
68	175.39	251.57	279.29	333.75
69	185.50	266.31	295.50	352.45
70	198.15	284.89	315.86	375.88
71	211.98	305.35	338.39	401.74
72	226.52	327.00	362.22	429.08
73	243.86	352.67	390.47	461.41
74	266.01	385.23	426.21	502.29
75	295.12	427.52	472.53	555.21
76	330.95	479.53	529.60	620.55
77	372.15	539.36	595.40	695.92
78	419.00	606.99	669.61	780.85
79	471.74	682.52	751.99	874.69
80	530.74	765.95	842.21	976.98
81	598.02	860.45	943.34	1,091.21
82	673.42	966.04	1,055.55	1,217.82
83	753.81	1,077.90	1,174.29	1,351.38
84	835.98	1,191.25	1,295.03	1,486.62

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA
Requested Annual Premium Rates
Year 3
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	35.15	38.78	40.17	45.99
25-39	38.18	42.92	44.63	58.92
40	41.10	47.43	49.90	64.84
41	42.16	49.06	51.79	67.23
42	43.57	51.26	54.31	70.41
43	45.36	54.00	57.43	74.37
44	47.50	57.30	61.21	79.10
45	50.02	61.19	65.60	84.62
46	52.97	65.75	70.76	91.12
47	56.40	71.01	76.71	98.63
48	60.13	76.78	83.21	106.82
49	64.03	82.81	89.99	115.39
50	67.99	88.86	96.84	123.96
51	72.02	94.98	103.77	132.63
52	76.18	101.30	110.96	141.57
53	80.49	107.83	118.31	150.75
54	84.90	114.46	125.85	160.07
55	89.38	121.24	133.48	169.52
56	94.12	128.37	141.52	179.45
57	99.16	135.88	149.99	189.88
58	104.18	143.41	158.46	200.26
59	108.96	150.57	166.47	210.07
60	113.20	156.95	173.58	218.71
61	116.47	161.96	179.15	225.39
62	118.97	165.89	183.48	230.48
63	121.34	169.60	187.51	235.19
64	124.19	173.96	192.28	240.74
65	128.19	179.83	198.70	248.37
66	133.03	186.83	206.34	257.47
67	138.32	194.37	214.53	267.27
68	144.45	203.06	223.98	278.61
69	151.80	213.52	235.39	292.32
70	160.83	226.35	249.40	309.25
71	170.76	240.63	265.03	328.20
72	181.31	255.91	281.84	348.62
73	193.61	273.62	301.32	372.30
74	208.78	295.24	324.95	401.03
75	227.88	322.16	354.26	436.64
76	250.61	354.09	389.04	478.88
77	276.22	390.05	428.27	526.55
78	305.22	430.54	472.30	580.00
79	338.11	475.98	521.41	639.58
80	375.43	526.86	575.97	705.57
81	418.87	585.72	638.49	781.10
82	468.17	652.28	708.72	865.95
83	520.63	722.66	782.94	955.48
84	573.70	793.04	857.33	1,045.04

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	91.98	116.60	125.50	148.08
25-39	100.88	131.04	141.88	166.70
40	112.24	149.36	163.32	191.90
41	118.77	159.42	174.71	205.13
42	126.66	171.56	188.47	221.23
43	135.85	185.80	204.60	240.18
44	146.39	202.13	223.10	261.98
45	158.26	220.55	243.94	286.65
46	172.75	243.08	269.39	316.84
47	189.88	269.69	299.43	352.55
48	207.67	297.39	330.72	389.79
49	224.20	323.22	359.93	424.54
50	237.51	344.18	383.72	452.79
51	247.14	359.68	401.44	473.76
52	254.37	371.70	415.35	490.06
53	259.91	381.15	426.33	502.97
54	264.42	388.94	435.43	513.68
55	268.58	395.97	443.55	523.38
56	271.76	401.23	449.59	530.86
57	273.55	404.16	452.92	535.30
58	274.81	406.20	455.21	538.57
59	276.54	408.84	458.11	542.51
60	279.69	413.51	463.30	549.01
61	284.56	420.71	471.42	558.71
62	290.51	429.53	481.32	570.38
63	297.06	439.14	492.08	583.03
64	303.74	448.79	502.82	595.68
65	310.04	457.66	512.57	607.40
66	314.52	463.55	518.89	615.48
67	317.49	467.03	522.40	620.58
68	321.15	471.34	526.78	626.70
69	327.63	479.83	535.78	637.89
70	339.09	495.78	553.04	658.12
71	354.79	518.31	577.74	686.32
72	373.31	545.23	607.32	719.81
73	395.72	577.84	643.20	760.26
74	423.13	617.48	686.73	809.30
75	456.65	665.43	739.24	868.62
76	495.94	721.95	801.13	938.78
77	540.24	786.16	871.47	1,018.63
78	590.08	857.71	949.69	1,107.39
79	645.95	936.26	1,035.29	1,204.16
80	708.30	1,021.48	1,127.70	1,308.13
81	779.06	1,115.28	1,228.93	1,421.68
82	857.91	1,217.84	1,339.35	1,545.39
83	941.98	1,326.38	1,455.93	1,675.65
84	1,028.36	1,437.99	1,575.66	1,808.83

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	87.97	111.51	120.03	141.62
25-39	96.47	125.32	135.68	159.42
40	107.33	142.86	156.19	183.51
41	113.60	152.46	167.08	196.16
42	121.11	164.05	180.23	211.55
43	129.93	177.69	195.65	229.67
44	139.99	193.31	213.34	250.54
45	151.35	210.92	233.30	274.13
46	165.21	232.47	257.62	302.98
47	181.59	257.90	286.35	337.15
48	198.60	284.38	316.29	372.76
49	214.43	309.08	344.21	406.00
50	227.13	329.14	366.96	433.01
51	236.33	343.95	383.92	453.05
52	243.26	355.47	397.20	468.67
53	248.55	364.52	407.71	481.02
54	252.86	371.95	416.40	491.25
55	256.84	378.66	424.17	500.52
56	259.89	383.70	429.96	507.68
57	261.58	386.52	433.14	511.91
58	262.81	388.46	435.33	515.04
59	264.47	390.98	438.10	518.82
60	267.47	395.44	443.07	525.04
61	272.11	402.34	450.83	534.32
62	277.80	410.76	460.28	545.45
63	284.08	419.96	470.58	557.55
64	290.48	429.18	480.84	569.67
65	296.48	437.65	490.19	580.86
66	300.76	443.32	496.24	588.60
67	303.63	446.62	499.59	593.46
68	307.14	450.75	503.77	599.33
69	313.34	458.87	512.37	610.02
70	324.27	474.14	528.90	629.37
71	339.32	495.68	552.48	656.36
72	357.08	521.41	580.78	688.39
73	378.55	552.61	615.11	727.05
74	404.76	590.51	656.74	773.94
75	436.72	636.38	706.96	830.67
76	474.52	690.68	766.36	898.00
77	517.53	752.60	834.04	974.89
78	565.56	821.39	909.19	1,060.14
79	618.38	896.39	990.94	1,152.57
80	675.84	976.85	1,078.43	1,250.98
81	738.81	1,064.20	1,173.26	1,357.30
82	807.46	1,158.87	1,275.98	1,472.28
83	880.39	1,258.82	1,384.21	1,593.12
84	956.26	1,361.91	1,495.59	1,716.93

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79VA w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	85.13	105.61	113.10	133.46
25-39	92.48	117.56	126.63	179.20
40	101.81	132.60	144.27	199.81
41	107.48	141.15	153.90	212.44
42	114.31	151.53	165.61	227.71
43	122.35	163.83	179.50	245.62
44	131.59	177.99	195.48	266.21
45	142.03	194.04	213.60	289.45
46	154.88	213.82	235.90	318.05
47	170.13	237.31	262.36	352.02
48	185.95	261.78	289.93	387.30
49	200.57	284.43	315.53	419.76
50	212.16	302.58	336.09	445.31
51	220.32	315.66	351.04	463.15
52	226.27	325.53	362.40	475.98
53	230.58	332.94	371.07	485.05
54	233.86	338.71	377.85	491.58
55	236.65	343.63	383.59	496.74
56	238.27	346.58	387.10	499.09
57	238.29	347.10	387.83	497.80
58	237.84	346.75	387.55	495.10
59	237.94	347.13	387.98	493.24
60	239.65	349.78	390.90	494.50
61	243.38	355.29	396.90	499.72
62	248.37	362.65	404.81	507.45
63	254.12	370.94	413.73	516.32
64	260.01	379.34	422.73	525.02
65	265.53	386.95	430.95	532.20
66	269.69	392.26	436.69	535.60
67	272.82	395.89	440.60	536.13
68	276.44	400.05	445.11	537.14
69	282.01	407.03	452.67	542.05
70	291.01	419.05	465.75	554.25
71	303.03	435.66	483.87	573.45
72	317.07	455.36	505.36	597.42
73	333.77	478.88	530.96	626.55
74	353.76	506.85	561.41	661.22
75	377.65	540.01	597.34	701.87
76	404.91	577.76	638.22	747.91
77	435.08	619.69	683.58	799.09
78	469.05	666.59	734.25	856.25
79	507.63	719.36	791.15	920.25
80	551.68	778.81	855.16	992.00
81	603.46	848.21	929.85	1,075.64
82	662.46	927.03	1,014.65	1,170.59
83	725.21	1,010.34	1,104.16	1,270.61
84	788.28	1,093.20	1,193.02	1,369.44

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Current Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	2.70	3.40
65	3.00	3.70
66	3.20	4.00
67	3.50	4.40
68	3.90	4.80
69	4.20	5.30
70	4.70	5.80
71	5.10	6.30
72	5.60	6.90
73	6.10	7.50
74	6.60	8.20
75	7.20	8.90
76	7.80	9.70
77	8.50	10.60
78	9.30	11.60
79	10.20	12.60
80	11.20	13.80
*81	12.30	15.10
*82	13.40	16.50
*83	14.70	18.00
*84	16.00	19.60
*85	17.30	21.20
*86	18.70	22.90
*87	20.20	24.70
*88	21.70	26.50
*89	23.20	28.40
*90	24.70	30.30

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.20	7.90

* Renewal Only

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit

Minimum 2 Units - Maximum 7 Units

Year 1

100 Day Deductible

Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.05	5.10
65	4.50	5.55
66	4.80	6.00
67	5.25	6.60
68	5.85	7.20
69	6.30	7.95
70	7.05	8.70
71	7.65	9.45
72	8.40	10.35
73	9.15	11.25
74	9.90	12.30
75	10.80	13.35
76	11.70	14.55
77	12.75	15.90
78	13.95	17.40
79	15.30	18.90
80	16.80	20.70
*81	18.45	22.65
*82	20.10	24.75
*83	22.05	27.00
*84	24.00	29.40
*85	25.95	31.80
*86	28.05	34.35
*87	30.30	37.05
*88	32.55	39.75
*89	34.80	42.60
*90	37.05	45.45

20 Day Deductible

Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.20	7.90

* Renewal Only

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

Year 2

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	6.08	7.65
65	6.75	8.33
66	7.20	9.00
67	7.88	9.90
68	8.78	10.80
69	9.45	11.93
70	10.58	13.05
71	11.48	14.18
72	12.60	15.53
73	13.73	16.88
74	14.85	18.45
75	16.20	20.03
76	17.55	21.83
77	19.13	23.85
78	20.93	26.10
79	22.95	28.35
80	25.20	31.05
*81	27.68	33.98
*82	30.15	37.13
*83	33.08	40.50
*84	36.00	44.10
*85	38.93	47.70
*86	42.08	51.53
*87	45.45	55.58
*88	48.83	59.63
*89	52.20	63.90
*90	55.58	68.18

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.20	7.90

* Renewal Only

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

Year 3

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	6.80	8.57
65	7.56	9.32
66	8.06	10.08
67	8.82	11.09
68	9.83	12.10
69	10.58	13.36
70	11.84	14.62
71	12.85	15.88
72	14.11	17.39
73	15.37	18.90
74	16.63	20.66
75	18.14	22.43
76	19.66	24.44
77	21.42	26.71
78	23.44	29.23
79	25.70	31.75
80	28.22	34.78
*81	31.00	38.05
*82	33.77	41.58
*83	37.04	45.36
*84	40.32	49.39
*85	43.60	53.42
*86	47.12	57.71
*87	50.90	62.24
*88	54.68	66.78
*89	58.46	71.57
*90	62.24	76.36

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.20	7.90

* Renewal Only

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Current Annual Premium per $10 of Daily Benefit

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		21.00	29.40		17.86	23.79	18%	65%
51		22.29	31.21		19.18	25.64	18%	65%
52		23.79	33.31		20.31	27.21	18%	65%
53		25.47	35.66		21.40	28.71	18%	65%
54		27.35	38.29		22.54	30.28	18%	65%
55		29.40	41.16		23.79	32.01	18%	65%
56		31.62	44.27		25.18	33.94	18%	60%
57		34.01	47.61		26.72	36.08	18%	60%
58		36.57	51.20		28.40	38.41	18%	60%
59		39.30	55.02		30.19	40.9	18%	60%
60		42.20	59.08		32.06	43.51	18%	60%
61		45.29	63.41		33.99	46.19	18%	55%
62		48.59	68.03		35.94	48.91	18%	55%
63		52.13	72.98		37.90	51.62	18%	55%
64		55.92	78.29		39.84	54.31	18%	55%
65		60.00	84.00		41.75	56.95	18%	55%
66		64.41	90.17		43.62	59.53	18%	50%
67		69.19	96.87		45.46	62.06	18%	50%
68		74.39	104.15		47.26	64.55	18%	50%
69		80.04	112.06		49.05	67.01	18%	50%
70		86.20	120.68		50.84	69.48	18%	50%
71		92.90	130.06		52.65	71.98	18%	45%
72		100.18	140.25		54.51	74.57	18%	45%
73		108.08	151.31		56.44	77.2	18%	45%
74		116.62	163.27		58.45	79.98	18%	45%
75		125.80	176.12		60.57	82.91	18%	45%
76		135.63	189.88		62.80	85.99	18%	40%
77		146.08	204.51		65.15	89.22	18%	40%
78		157.12	219.37		67.60	92.6	18%	40%
79		168.65	236.11		70.13	96.08	18%	40%
80		180.60	252.84		72.71	99.61	18%	40%
81		192.81	269.93		75.29	103.13	18%	35%
82		205.11	287.15		77.80	106.55	18%	35%
83		217.27	304.18		80.16	109.75	18%	35%
84		229.02	230.63		82.27	112.6	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Requested Annual Premium per $10 of Daily Benefit
Year 1

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		31.50	44.10		26.79	35.69	18%	65%
51		33.44	46.82		28.77	38.46	18%	65%
52		35.69	49.97		30.47	40.82	18%	65%
53		38.21	53.49		32.10	43.07	18%	65%
54		41.03	57.44		33.81	45.42	18%	65%
55		44.10	61.74		35.69	48.02	18%	65%
56		47.43	66.41		37.77	50.91	18%	60%
57		51.02	71.42		40.08	54.12	18%	60%
58		54.86	76.80		42.60	57.62	18%	60%
59		58.95	82.53		45.29	61.35	18%	60%
60		63.30	88.62		48.09	65.27	18%	60%
61		67.94	95.12		50.99	69.29	18%	55%
62		72.89	102.05		53.91	73.37	18%	55%
63		78.20	109.47		56.85	77.43	18%	55%
64		83.88	117.44		59.76	81.47	18%	55%
65		90.00	126.00		62.63	85.43	18%	55%
66		96.62	135.26		65.43	89.30	18%	50%
67		103.79	145.31		68.19	93.09	18%	50%
68		111.59	156.23		70.89	96.83	18%	50%
69		120.06	168.09		73.58	100.52	18%	50%
70		129.30	181.02		76.26	104.22	18%	50%
71		139.35	195.09		78.98	107.97	18%	45%
72		150.27	210.38		81.77	111.86	18%	45%
73		162.12	226.97		84.66	115.80	18%	45%
74		174.93	244.91		87.68	119.97	18%	45%
75		188.70	264.18		90.86	124.37	18%	45%
76		203.45	284.82		94.20	128.99	18%	40%
77		219.12	306.77		97.73	133.83	18%	40%
78		235.68	329.06		101.40	138.90	18%	40%
79		252.98	354.17		105.20	144.12	18%	40%
80		270.90	379.26		109.07	149.42	18%	40%
81		289.22	404.90		112.94	154.70	18%	35%
82		307.67	430.73		116.70	159.83	18%	35%
83		325.91	456.27		120.24	164.63	18%	35%
84		343.53	345.95		123.41	168.90	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

TQ/NQ dependent on Issue Date; Restoration of Benefits; Trigger = 2 ADLs or Cognitive Impairment

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Requested Annual Premium per $10 of Daily Benefit
Year 2

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		47.25	66.15		40.19	53.53	18%	65%
51		50.15	70.22		43.16	57.69	18%	65%
52		53.53	74.95		45.70	61.22	18%	65%
53		57.31	80.24		48.15	64.60	18%	65%
54		61.54	86.15		50.72	68.13	18%	65%
55		66.15	92.61		53.53	72.02	18%	65%
56		71.15	99.61		56.66	76.37	18%	60%
57		76.52	107.12		60.12	81.18	18%	60%
58		82.28	115.20		63.90	86.42	18%	60%
59		88.43	123.80		67.93	92.03	18%	60%
60		94.95	132.93		72.14	97.90	18%	60%
61		101.90	142.67		76.48	103.93	18%	55%
62		109.33	153.07		80.87	110.05	18%	55%
63		117.29	164.21		85.28	116.15	18%	55%
64		125.82	176.15		89.64	122.20	18%	55%
65		135.00	189.00		93.94	128.14	18%	55%
66		144.92	202.88		98.15	133.94	18%	50%
67		155.68	217.96		102.29	139.64	18%	50%
68		167.38	234.34		106.34	145.24	18%	50%
69		180.09	252.14		110.36	150.77	18%	50%
70		193.95	271.53		114.39	156.33	18%	50%
71		209.03	292.64		118.46	161.96	18%	45%
72		225.41	315.56		122.65	167.78	18%	45%
73		243.18	340.45		126.99	173.70	18%	45%
74		262.40	367.36		131.51	179.96	18%	45%
75		283.05	396.27		136.28	186.55	18%	45%
76		305.17	427.23		141.30	193.48	18%	40%
77		328.68	460.15		146.59	200.75	18%	40%
78		353.52	493.58		152.10	208.35	18%	40%
79		379.46	531.25		157.79	216.18	18%	40%
80		406.35	568.89		163.60	224.12	18%	40%
81		433.82	607.34		169.40	232.04	18%	35%
82		461.50	646.09		175.05	239.74	18%	35%
83		488.86	684.41		180.36	246.94	18%	35%
84		515.30	518.92		185.11	253.35	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Requested Annual Premium per $10 of Daily Benefit
Year 3

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		52.92	74.09		45.01	59.95	18%	65%
51		56.17	78.65		48.33	64.61	18%	65%
52		59.95	83.94		51.18	68.57	18%	65%
53		64.18	89.86		53.93	72.35	18%	65%
54		68.92	96.49		56.80	76.31	18%	65%
55		74.09	103.72		59.95	80.67	18%	65%
56		79.68	111.56		63.45	85.53	18%	60%
57		85.71	119.98		67.33	90.92	18%	60%
58		92.16	129.02		71.57	96.79	18%	60%
59		99.04	138.65		76.08	103.07	18%	60%
60		106.34	148.88		80.79	109.65	18%	60%
61		114.13	159.79		85.65	116.40	18%	55%
62		122.45	171.44		90.57	123.25	18%	55%
63		131.37	183.91		95.51	130.08	18%	55%
64		140.92	197.29		100.40	136.86	18%	55%
65		151.20	211.68		105.21	143.51	18%	55%
66		162.31	227.23		109.92	150.02	18%	50%
67		174.36	244.11		114.56	156.39	18%	50%
68		187.46	262.46		119.10	162.67	18%	50%
69		201.70	282.39		123.61	168.87	18%	50%
70		217.22	304.11		128.12	175.09	18%	50%
71		234.11	327.75		132.68	181.39	18%	45%
72		252.45	353.43		137.37	187.92	18%	45%
73		272.36	381.30		142.23	194.54	18%	45%
74		293.88	411.44		147.29	201.55	18%	45%
75		317.02	443.82		152.64	208.93	18%	45%
76		341.79	478.50		158.26	216.69	18%	40%
77		368.12	515.37		164.18	224.83	18%	40%
78		395.94	552.81		170.35	233.35	18%	40%
79		425.00	595.00		176.73	242.12	18%	40%
80		455.11	637.16		183.23	251.02	18%	40%
81		485.88	680.22		189.73	259.89	18%	35%
82		516.88	723.62		196.06	268.51	18%	35%
83		547.52	766.53		202.00	276.57	18%	35%
84		577.13	581.19		207.32	283.75	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company
Status of Filings as of May 7, 2013
All Jurisidictions in which these Forms are in Force

			Current Increase				
Jurisdiction	**Inforce**	**Annualized Premium**	**Filing Category**	**Requested Increase**	**Date of Submission**	**Date Approved or Filed**	**Amount Approved or Filed**
Arkansas	50	72,063	Comp LTC/HHC/NH	3 ann - 50%	8/16/2012	10/18/2012	10%
Arizona	1	3,681	Comp LTC	Not Filing	-	-	-
Colorado	19	44,655	Comp LTC/HHC/NH	Not Filing	-	-	-
*Florida**	106	240,098	Comp LTC/HHC/NH	33%	12/31/2012	2/4/2013	0%
Georgia	7	18,804	Comp LTC/HHC	3 ann - 50%	8/3/2012	11/20/2012	15%
Iowa	16	29,080	Comp LTC/NH	3 ann - 50%	8/6/2012	11/1/2012	20%
Illinois	319	921,916	Comp LTC/HHC/NH	3 ann - 50%	7/3/2012	Pending	Pending
Indiana	206	438,024	Comp LTC/HHC/NH	3 ann - 50%	7/25/2012	12/27/2013	15%
Kansas	31	52,733	Comp LTC/NH	3 ann - 50%	7/19/2012	12/20/2012	10%
Kentucky	28	64,289	Comp LTC/HHC/NH	3 ann - 50%	7/25/2012	10/25/2012	10%
Louisiana	16	31,202	Comp LTC/HHC/NH	3 ann - 50%	8/15/2012	11/20/2012	0%
Michigan	1	4,968	Comp LTC	Not Filing	-	-	-
Missouri	24	43,454	Comp LTC/NH	3 ann - 50%	8/2/2012	Pending	Pending
Mississippi*	35	81,724	Comp LTC/HHC/NH	3 ann - 25%	7/30/2012	9/21/2012	25%
North Carolina	81	171,091	Comp LTC/HHC/NH	3 ann - 50%	8/16/2012	Pending	Pending
Nebraska	66	147,447	Comp LTC/HHC/NH	3 ann - 50%	8/20/2012	11/7/2012	50%
New Mexico	3	8,190	Comp LTC/NH	Not Filing	-	-	-
Nevada	6	11,127	Comp LTC/HHC/NH	Not Filing	-	-	-
Ohio	95	203,226	Comp LTC/HHC/NH	3 ann - 50%	7/25/2012	Pending	Pending
Oklahoma	44	90,132	Comp LTC/HHC/NH	3 ann - 50%	8/1/2012	10/19/2012	25%
Oregon	74	139,957	Comp LTC/HHC/NH	3 ann - 50%	8/9/2012	Pending	Pending
South Carolina	119	297,281	Comp LTC/HHC/NH	3 ann - 50%	8/1/2012	12/3/2012	20%
South Dakota	22	49,929	Comp LTC/NH	3 ann - 50%	7/19/2012	9/21/2012	50%
Tennessee	181	416,942	Comp LTC/HHC/NH	3 ann - 50%	7/25/2012	11/19/2012	3 ann - 25%
Texas	479	1,030,094	Comp LTC/HHC/NH	3 ann - 50%	9/11/2012	Pending	Pending
Utah	45	59,425	Comp LTC/HHC/NH	50%	4/8/2013	4/19/2013	50%
Virginia	290	604,916	Comp LTC/HHC/NH	3 ann - 50%	8/31/2012	Pending	Pending
Wyoming	2	7,522	Comp LTC	Not Filing	-	-	-

**The requested rate increases in this jurisdiction are limited by regulation.*

Pyramid Life Insurance Company

Current Premiums for Long Term Care Policy Form C76VA

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	23.17	28.52	35.07	43.66	21.90	26.83	33.05	41.11	21.29	25.81	31.60	39.11
51	24.12	30.10	37.40	46.73	22.71	28.21	35.13	43.88	22.02	27.07	33.51	41.65
52	25.08	31.68	39.73	49.80	23.52	29.59	37.20	46.64	22.75	28.33	35.43	44.20
53	26.03	33.25	42.06	52.87	24.33	30.97	39.28	49.41	23.48	29.58	37.34	46.74
54	26.99	34.83	44.39	55.94	25.14	32.35	41.35	52.17	24.21	30.84	39.26	49.29
55	27.94	36.41	46.72	59.01	25.95	33.73	43.43	54.94	24.94	32.10	41.17	51.83
56	29.64	39.20	50.78	64.08	27.38	36.17	47.07	59.48	26.25	34.33	44.50	55.98
57	31.33	41.99	54.84	69.15	28.82	38.61	50.71	64.02	27.55	36.56	47.83	60.13
58	33.03	44.78	58.91	74.22	30.25	41.06	54.34	68.55	28.86	38.78	51.16	64.27
59	34.72	47.57	62.97	79.29	31.69	43.50	57.98	73.09	30.16	41.01	54.49	68.42
60	36.42	50.36	67.03	84.36	33.12	45.94	61.62	77.63	31.47	43.24	57.82	72.57
61	39.22	54.96	73.68	92.38	35.49	49.97	67.54	84.74	33.60	46.90	63.21	79.04
62	42.02	59.55	80.34	100.39	37.85	54.00	73.46	91.85	35.74	50.55	68.60	85.50
63	44.83	64.15	86.99	108.41	40.22	58.02	79.38	98.97	37.87	54.21	73.98	91.97
64	47.63	68.74	93.65	116.42	42.58	62.05	85.30	106.08	40.01	57.86	79.37	98.43
65	50.43	73.34	100.30	124.44	44.95	66.08	91.22	113.19	42.14	61.52	84.76	104.90
66	55.48	81.50	111.99	138.28	49.22	73.22	101.57	125.52	46.01	68.03	94.21	116.12
67	60.53	89.66	123.68	152.12	53.48	80.36	111.93	137.85	49.88	74.54	103.66	127.35
68	65.57	97.82	135.36	165.96	57.75	87.49	122.28	150.18	53.74	81.04	113.12	138.57
69	70.62	105.98	147.05	179.80	62.01	94.63	132.64	162.51	57.61	87.55	122.57	149.80
70	75.67	114.14	158.74	193.64	66.28	101.77	142.99	174.84	61.48	94.06	132.02	161.02
71	83.57	126.75	176.76	214.85	72.92	112.85	159.01	193.66	67.46	104.09	146.51	178.05
72	91.46	139.36	197.78	236.07	79.56	123.94	175.03	212.48	73.44	114.11	161.00	195.08
73	99.36	151.96	212.81	257.28	86.19	135.02	191.04	231.31	79.43	124.14	175.50	212.10
74	107.25	164.57	230.83	278.50	92.83	146.11	207.06	250.13	85.41	134.16	189.99	229.13
75	115.15	177.18	248.85	299.71	99.47	157.19	223.08	268.95	91.39	144.19	204.48	246.16
76	126.87	196.12	275.77	330.50	109.46	173.72	246.88	296.16	100.39	159.29	226.02	270.69
77	138.60	215.05	302.69	361.28	119.45	190.25	270.68	323.37	109.40	174.38	247.55	295.23
78	150.32	233.99	329.61	392.07	129.43	206.78	294.48	350.59	118.40	189.48	269.09	319.76
79	162.05	252.92	356.53	422.85	139.42	223.31	318.28	377.80	127.41	204.57	290.62	344.30
80	173.77	271.86	383.45	453.64	149.41	239.84	342.08	405.01	136.41	219.67	312.16	368.83
81	188.66	295.68	416.74	490.83	161.98	260.65	371.27	437.88	147.70	238.48	338.66	398.06
82	203.54	319.50	450.02	528.03	174.55	281.46	400.46	470.75	158.98	257.29	365.17	427.29
83	218.43	343.31	483.31	565.22	187.12	302.27	429.64	503.62	170.27	276.11	391.67	456.52
84	233.31	367.13	516.59	602.42	199.69	323.08	458.83	536.49	181.55	294.92	418.18	485.75

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Current Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	11.59	18.54	26.65	35.36	10.19	15.83	23.47	31.24	8.94	14.71	21.80	28.94
51	59%	11.93	19.11	28.47	35.67	10.36	16.15	25.34	32.96	9.33	15.43	22.73	29.76
52	58%	12.27	19.67	30.29	35.98	10.53	16.47	23.61	34.69	9.72	16.15	23.66	30.59
53	57%	13.51	21.59	32.74	39.79	11.45	18.41	26.48	37.55	10.64	17.70	25.99	35.55
54	56%	14.96	23.86	35.44	44.35	12.57	20.67	29.93	40.70	11.67	19.43	28.62	36.96
55	55%	16.48	26.22	38.31	48.98	13.75	22.94	33.44	43.95	12.72	21.19	31.29	40.43
56	54%	17.97	28.56	41.28	53.35	14.92	25.07	36.74	47.19	13.75	22.91	33.88	43.75
57	53%	19.39	30.82	44.31	57.33	16.04	27.02	39.73	50.37	14.74	24.58	36.35	46.85
58	52%	20.74	33.00	47.38	60.94	17.12	28.80	42.45	53.51	15.70	26.19	38.72	49.73
59	51%	22.04	35.14	50.48	64.27	18.17	30.49	44.98	56.63	16.65	27.79	41.04	52.47
60	50%	23.31	37.27	53.62	67.49	19.21	32.16	47.45	59.78	17.62	29.40	43.37	55.15
61	48%	24.59	39.44	56.80	70.73	20.28	33.89	49.97	62.99	18.62	31.07	45.77	57.86
62	46%	25.91	41.70	60.03	74.12	21.39	35.74	52.64	66.30	19.67	32.83	48.29	60.69
63	44%	27.28	44.06	63.34	77.75	22.58	37.75	55.53	69.73	20.78	34.70	50.96	63.69
64	42%	28.73	46.55	66.73	81.67	23.83	39.93	58.66	73.29	21.95	36.68	53.80	66.89
65	40%	30.26	49.14	70.21	85.86	25.17	42.29	62.03	76.97	23.18	38.76	56.79	70.28
66	38%	31.86	51.83	73.79	90.29	26.57	44.78	65.59	80.76	24.45	40.93	59.90	73.84
67	36%	33.51	54.58	77.47	94.86	28.03	47.36	69.26	84.61	25.73	43.16	63.09	77.52
68	34%	35.21	57.35	81.22	99.49	29.52	49.96	72.97	88.49	27.02	45.42	66.31	81.25
69	32%	36.91	60.10	85.04	104.05	31.01	52.51	76.60	92.36	28.29	47.66	69.50	84.96
70	30%	38.59	62.78	88.89	108.44	32.48	54.96	80.07	96.16	29.51	49.85	72.61	88.56
71	28%	40.23	65.37	92.73	112.57	33.90	57.25	83.31	99.85	30.68	51.95	75.59	91.99
72	26%	41.81	67.83	96.52	116.37	35.26	59.34	86.29	103.40	31.78	53.94	78.41	95.21
73	24%	43.31	70.15	100.19	119.83	36.53	61.23	88.98	106.77	32.81	55.80	81.06	98.18
74	22%	44.72	72.34	103.71	122.98	37.71	62.92	91.42	109.96	33.79	57.53	83.54	100.90
75	20%	46.06	74.42	107.01	125.88	38.79	64.45	93.69	112.96	34.73	59.12	85.88	103.39
76	19%	47.33	76.41	110.04	128.64	39.79	65.88	95.88	115.78	35.65	60.60	88.11	105.70
77	18%	48.54	78.37	112.76	131.39	40.72	67.28	98.12	118.43	36.57	62.00	90.29	107.89
78	17%	49.74	80.31	115.13	134.25	41.61	68.73	100.51	120.94	37.52	63.33	92.45	110.04
79	16%	50.93	82.28	117.16	137.33	42.47	70.28	103.15	123.31	38.52	64.63	94.62	112.18
80	15%	52.13	84.28	118.87	140.63	43.33	71.95	106.04	125.55	39.56	65.90	96.77	114.34
81	14%	53.35	86.26	120.31	144.04	44.19	73.69	109.07	127.61	40.61	67.12	98.83	116.46
82	13%	54.56	88.10	121.59	147.22	45.02	75.35	111.95	129.39	41.59	68.21	100.60	118.37
83	12%	55.68	89.58	122.87	149.56	45.80	76.61	114.12	130.75	42.38	69.06	101.78	119.74
84	11%	56.59	90.37	124.39	150.04	46.41	76.98	114.67	131.40	42.76	69.44	101.84	120.04

Pyramid Life Insurance Company

DISCOUNT for C76 LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Company

Requested Premiums for Long Term Care Policy Form C76VA
Year 1

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	34.76	42.78	52.61	65.49	32.85	40.25	49.58	61.67	31.94	38.72	47.40	58.67
51	36.18	45.15	56.10	70.10	34.07	42.32	52.70	65.82	33.03	40.61	50.27	62.48
52	37.62	47.52	59.60	74.70	35.28	44.39	55.80	69.96	34.13	42.50	53.15	66.30
53	39.05	49.88	63.09	79.31	36.50	46.46	58.92	74.12	35.22	44.37	56.01	70.11
54	40.49	52.25	66.59	83.91	37.71	48.53	62.03	78.26	36.32	46.26	58.89	73.94
55	41.91	54.62	70.08	88.52	38.93	50.60	65.15	82.41	37.41	48.15	61.76	77.75
56	44.46	58.80	76.17	96.12	41.07	54.26	70.61	89.22	39.38	51.50	66.75	83.97
57	47.00	62.99	82.26	103.73	43.23	57.92	76.07	96.03	41.33	54.84	71.75	90.20
58	49.55	67.17	88.37	111.33	45.38	61.59	81.51	102.83	43.29	58.17	76.74	96.41
59	52.08	71.36	94.46	118.94	47.54	65.25	86.97	109.64	45.24	61.52	81.74	102.63
60	54.63	75.54	100.55	126.54	49.68	68.91	92.43	116.45	47.21	64.86	86.73	108.86
61	58.83	82.44	110.52	138.57	53.24	74.96	101.31	127.11	50.40	70.35	94.82	118.56
62	63.03	89.33	120.51	150.59	56.78	81.00	110.19	137.78	53.61	75.83	102.90	128.25
63	67.25	96.23	130.49	162.62	60.33	87.03	119.07	148.46	56.81	81.32	110.97	137.96
64	71.45	103.11	140.48	174.63	63.87	93.08	127.95	159.12	60.02	86.79	119.06	147.65
65	75.65	110.01	150.45	186.66	67.43	99.12	136.83	169.79	63.21	92.28	127.14	157.35
66	83.22	122.25	167.99	207.42	73.83	109.83	152.36	188.28	69.02	102.05	141.32	174.18
67	90.80	134.49	185.52	228.18	80.22	120.54	167.90	206.78	74.82	111.81	155.49	191.03
68	98.36	146.73	203.04	248.94	86.63	131.24	183.42	225.27	80.61	121.56	169.68	207.86
69	105.93	158.97	220.58	269.70	93.02	141.95	198.96	243.77	86.42	131.33	183.86	224.70
70	113.51	171.21	238.11	290.46	99.42	152.66	214.49	262.26	92.22	141.09	198.03	241.53
71	125.36	190.13	265.14	322.28	109.38	169.28	238.52	290.49	101.19	156.14	219.77	267.08
72	137.19	209.04	296.67	354.11	119.34	185.91	262.55	318.72	110.16	171.17	241.50	292.62
73	149.04	227.94	319.22	385.92	129.29	202.53	286.56	346.97	119.15	186.21	263.25	318.15
74	160.88	246.86	346.25	417.75	139.25	219.17	310.59	375.20	128.12	201.24	284.99	343.70
75	172.73	265.77	373.28	449.57	149.21	235.79	334.62	403.43	137.09	216.29	306.72	369.24
76	190.31	294.18	413.66	495.75	164.19	260.58	370.32	444.24	150.59	238.94	339.03	406.04
77	207.90	322.58	454.04	541.92	179.18	285.38	406.02	485.06	164.10	261.57	371.33	442.85
78	225.48	350.99	494.42	588.11	194.15	310.17	441.72	525.89	177.60	284.22	403.64	479.64
79	243.08	379.38	534.80	634.28	209.13	334.97	477.42	566.70	191.12	306.86	435.93	516.45
80	260.66	407.79	575.18	680.46	224.12	359.76	513.12	607.52	204.62	329.51	468.24	553.25
81	282.99	443.52	625.11	736.25	242.97	390.98	556.91	656.82	221.55	357.72	507.99	597.09
82	305.31	479.25	675.03	792.05	261.83	422.19	600.69	706.13	238.47	385.94	547.76	640.94
83	327.65	514.97	724.97	847.83	280.68	453.41	644.46	755.43	255.41	414.17	587.51	684.78
84	349.97	550.70	774.89	903.63	299.54	484.62	688.25	804.74	272.33	442.38	627.27	728.63

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Requested Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	17.39	27.81	39.98	53.04	15.29	23.75	35.21	46.86	13.41	22.07	32.70	43.41
51	59%	17.90	28.67	42.71	53.51	15.54	24.23	38.01	49.44	14.00	23.15	34.10	44.64
52	58%	18.41	29.51	45.44	53.97	15.80	24.71	35.42	52.04	14.58	24.23	35.49	45.89
53	57%	20.27	32.39	49.11	59.69	17.18	27.62	39.72	56.33	15.96	26.55	38.99	53.33
54	56%	22.44	35.79	53.16	66.53	18.86	31.01	44.90	61.05	17.51	29.15	42.93	55.44
55	55%	24.72	39.33	57.47	73.47	20.63	34.41	50.16	65.93	19.08	31.79	46.94	60.65
56	54%	26.96	42.84	61.92	80.03	22.38	37.61	55.11	70.79	20.63	34.37	50.82	65.63
57	53%	29.09	46.23	66.47	86.00	24.06	40.53	59.60	75.56	22.11	36.87	54.53	70.28
58	52%	31.11	49.50	71.07	91.41	25.68	43.20	63.68	80.27	23.55	39.29	58.08	74.60
59	51%	33.06	52.71	75.72	96.41	27.26	45.74	67.47	84.95	24.98	41.69	61.56	78.71
60	50%	34.97	55.91	80.43	101.24	28.82	48.24	71.18	89.67	26.43	44.10	65.06	82.73
61	48%	36.89	59.16	85.20	106.10	30.42	50.84	74.96	94.49	27.93	46.61	68.66	86.79
62	46%	38.87	62.55	90.05	111.18	32.09	53.61	78.96	99.45	29.51	49.25	72.44	91.04
63	44%	40.92	66.09	95.01	116.63	33.87	56.63	83.30	104.60	31.17	52.05	76.44	95.54
64	42%	43.10	69.83	100.10	122.51	35.75	59.90	87.99	109.94	32.93	55.02	80.70	100.34
65	40%	45.39	73.71	105.32	128.79	37.76	63.44	93.05	115.46	34.77	58.14	85.19	105.42
66	38%	47.79	77.75	110.69	135.44	39.86	67.17	98.39	121.14	36.68	61.40	89.85	110.76
67	36%	50.27	81.87	116.21	142.29	42.05	71.04	103.89	126.92	38.60	64.74	94.64	116.28
68	34%	52.82	86.03	121.83	149.24	44.28	74.94	109.46	132.74	40.53	68.13	99.47	121.88
69	32%	55.37	90.15	127.56	156.08	46.52	78.77	114.90	138.54	42.44	71.49	104.25	127.44
70	30%	57.89	94.17	133.34	162.66	48.72	82.44	120.11	144.24	44.27	74.78	108.92	132.84
71	28%	60.35	98.06	139.10	168.86	50.85	85.88	124.97	149.78	46.02	77.93	113.39	137.99
72	26%	62.72	101.75	144.78	174.56	52.89	89.01	129.44	155.10	47.67	80.91	117.62	142.82
73	24%	64.97	105.23	150.29	179.75	54.80	91.85	133.47	160.16	49.22	83.70	121.59	147.27
74	22%	67.08	108.51	155.57	184.47	56.57	94.38	137.13	164.94	50.69	86.30	125.31	151.35
75	20%	69.09	111.63	160.52	188.82	58.19	96.68	140.54	169.44	52.10	88.68	128.82	155.09
76	19%	71.00	114.62	165.06	192.96	59.69	98.82	143.82	173.67	53.48	90.90	132.17	158.55
77	18%	72.81	117.56	169.14	197.09	61.08	100.92	147.18	177.65	54.86	93.00	135.44	161.84
78	17%	74.61	120.47	172.70	201.38	62.42	103.10	150.77	181.41	56.28	95.00	138.68	165.06
79	16%	76.40	123.42	175.74	206.00	63.71	105.42	154.73	184.97	57.78	96.95	141.93	168.27
80	15%	78.20	126.42	178.31	210.95	65.00	107.93	159.06	188.33	59.34	98.85	145.16	171.51
81	14%	80.03	129.39	180.47	216.06	66.29	110.54	163.61	191.42	60.92	100.68	148.25	174.69
82	13%	81.84	132.15	182.39	220.83	67.53	113.03	167.93	194.09	62.39	102.32	150.90	177.56
83	12%	83.52	134.37	184.31	224.34	68.70	114.92	171.18	196.13	63.57	103.59	152.67	179.61
84	11%	84.89	135.56	186.59	225.06	69.62	115.47	172.01	197.10	64.14	104.16	152.76	180.06

Pyramid Life Insurance Company

DISCOUNT for C76VA LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Company

Requested Premiums for Long Term Care Policy Form C-76
Year 2

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	52.13	64.17	78.91	98.24	49.28	60.37	74.36	92.50	47.90	58.07	71.10	88.00
51	54.27	67.73	84.15	105.14	51.10	63.47	79.04	98.73	49.55	60.91	75.40	93.71
52	56.43	71.28	89.39	112.05	52.92	66.58	83.70	104.94	51.19	63.74	79.72	99.45
53	58.57	74.81	94.64	118.96	54.74	69.68	88.38	111.17	52.83	66.56	84.02	105.17
54	60.73	78.37	99.88	125.87	56.57	72.79	93.04	117.38	54.47	69.39	88.34	110.90
55	62.87	81.92	105.12	132.77	58.39	75.89	97.72	123.62	56.12	72.23	92.63	116.62
56	66.69	88.20	114.26	144.18	61.61	81.38	105.91	133.83	59.06	77.24	100.13	125.96
57	70.49	94.48	123.39	155.59	64.85	86.87	114.10	144.05	61.99	82.26	107.62	135.29
58	74.32	100.76	132.55	167.00	68.06	92.39	122.27	154.24	64.94	87.26	115.11	144.61
59	78.12	107.03	141.68	178.40	71.30	97.88	130.46	164.45	67.86	92.27	122.60	153.95
60	81.95	113.31	150.82	189.81	74.52	103.37	138.65	174.67	70.81	97.29	130.10	163.28
61	88.25	123.66	165.78	207.86	79.85	112.43	151.97	190.67	75.60	105.53	142.22	177.84
62	94.55	133.99	180.77	225.88	85.16	121.50	165.29	206.66	80.42	113.74	154.35	192.38
63	100.87	144.34	195.73	243.92	90.50	130.55	178.61	222.68	85.21	121.97	166.46	206.93
64	107.17	154.67	210.71	261.95	95.81	139.61	191.93	238.68	90.02	130.19	178.58	221.47
65	113.47	165.02	225.68	279.99	101.14	148.68	205.25	254.68	94.82	138.42	190.71	236.03
66	124.83	183.38	251.98	311.13	110.75	164.75	228.53	282.42	103.52	153.07	211.97	261.27
67	136.19	201.74	278.28	342.27	120.33	180.81	251.84	310.16	112.23	167.72	233.24	286.54
68	147.53	220.10	304.56	373.41	129.94	196.85	275.13	337.91	120.92	182.34	254.52	311.78
69	158.90	238.46	330.86	404.55	139.52	212.92	298.44	365.65	129.62	196.99	275.78	337.05
70	170.26	256.82	357.17	435.69	149.13	228.98	321.73	393.39	138.33	211.64	297.05	362.30
71	188.03	285.19	397.71	483.41	164.07	253.91	357.77	435.74	151.79	234.20	329.65	400.61
72	205.79	313.56	445.01	531.16	179.01	278.87	393.82	478.08	165.24	256.75	362.25	438.93
73	223.56	341.91	478.82	578.88	193.93	303.80	429.84	520.45	178.72	279.32	394.88	477.23
74	241.31	370.28	519.37	626.63	208.87	328.75	465.89	562.79	192.17	301.86	427.48	515.54
75	259.09	398.66	559.91	674.35	223.81	353.68	501.93	605.14	205.63	324.43	460.08	553.86
76	285.46	441.27	620.48	743.63	246.29	390.87	555.48	666.36	225.88	358.40	508.55	609.05
77	311.85	483.86	681.05	812.88	268.76	428.06	609.03	727.58	246.15	392.36	556.99	664.27
78	338.22	526.48	741.62	882.16	291.22	465.26	662.58	788.83	266.40	426.33	605.45	719.46
79	364.61	569.07	802.19	951.41	313.70	502.45	716.13	850.05	286.67	460.28	653.90	774.68
80	390.98	611.69	862.76	1,020.69	336.17	539.64	769.68	911.27	306.92	494.26	702.36	829.87
81	424.49	665.28	937.67	1,104.37	364.46	586.46	835.36	985.23	332.33	536.58	761.99	895.64
82	457.97	718.88	1,012.55	1,188.07	392.74	633.29	901.04	1,059.19	357.71	578.90	821.63	961.40
83	491.47	772.45	1,087.45	1,271.75	421.02	680.11	966.69	1,133.15	383.11	621.25	881.26	1,027.17
84	524.95	826.04	1,162.33	1,355.45	449.30	726.93	1,032.37	1,207.10	408.49	663.57	940.91	1,092.94

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Requested Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	26.08	41.72	59.96	79.56	22.93	35.62	52.81	70.29	20.12	33.10	49.05	65.12
51	59%	26.84	43.00	64.06	80.26	23.31	36.34	57.02	74.16	20.99	34.72	51.14	66.96
52	58%	27.61	44.26	68.15	80.96	23.69	37.06	53.12	78.05	21.87	36.34	53.24	68.83
53	57%	30.40	48.58	73.67	89.53	25.76	41.42	59.58	84.49	23.94	39.83	58.48	79.99
54	56%	33.66	53.69	79.74	99.79	28.28	46.51	67.34	91.58	26.26	43.72	64.40	83.16
55	55%	37.08	59.00	86.20	110.21	30.94	51.62	75.24	98.89	28.62	47.68	70.40	90.97
56	54%	40.43	64.26	92.88	120.04	33.57	56.41	82.67	106.18	30.94	51.55	76.23	98.44
57	53%	43.63	69.35	99.70	128.99	36.09	60.80	89.39	113.33	33.17	55.31	81.79	105.41
58	52%	46.67	74.25	106.61	137.12	38.52	64.80	95.51	120.40	35.33	58.93	87.12	111.89
59	51%	49.59	79.07	113.58	144.61	40.88	68.60	101.21	127.42	37.46	62.53	92.34	118.06
60	50%	52.45	83.86	120.65	151.85	43.22	72.36	106.76	134.51	39.65	66.15	97.58	124.09
61	48%	55.33	88.74	127.80	159.14	45.63	76.25	112.43	141.73	41.90	69.91	102.98	130.19
62	46%	58.30	93.83	135.07	166.77	48.13	80.42	118.44	149.18	44.26	73.87	108.65	136.55
63	44%	61.38	99.14	142.52	174.94	50.81	84.94	124.94	156.89	46.76	78.08	114.66	143.30
64	42%	64.64	104.74	150.14	183.76	53.62	89.84	131.99	164.90	49.39	82.53	121.05	150.50
65	40%	68.09	110.57	157.97	193.19	56.63	95.15	139.57	173.18	52.16	87.21	127.78	158.13
66	38%	71.69	116.62	166.03	203.15	59.78	100.76	147.58	181.71	55.01	92.09	134.78	166.14
67	36%	75.40	122.81	174.31	213.44	63.07	106.56	155.84	190.37	57.89	97.11	141.95	174.42
68	34%	79.22	129.04	182.75	223.85	66.42	112.41	164.18	199.10	60.80	102.20	149.20	182.81
69	32%	83.05	135.23	191.34	234.11	69.77	118.15	172.35	207.81	63.65	107.24	156.38	191.16
70	30%	86.83	141.26	200.00	243.99	73.08	123.66	180.16	216.36	66.40	112.16	163.37	199.26
71	28%	90.52	147.08	208.64	253.28	76.28	128.81	187.45	224.66	69.03	116.89	170.08	206.98
72	26%	94.07	152.62	217.17	261.83	79.34	133.52	194.15	232.65	71.51	121.37	176.42	214.22
73	24%	97.45	157.84	225.43	269.62	82.19	137.77	200.21	240.23	73.82	125.55	182.39	220.91
74	22%	100.62	162.77	233.35	276.71	84.85	141.57	205.70	247.41	76.03	129.44	187.97	227.03
75	20%	103.64	167.45	240.77	283.23	87.28	145.01	210.80	254.16	78.14	133.02	193.23	232.63
76	19%	106.49	171.92	247.59	289.44	89.53	148.23	215.73	260.51	80.21	136.35	198.25	237.83
77	18%	109.22	176.33	253.71	295.63	91.62	151.38	220.77	266.47	82.28	139.50	203.15	242.75
78	17%	111.92	180.70	259.04	302.06	93.62	154.64	226.15	272.12	84.42	142.49	208.01	247.59
79	16%	114.59	185.13	263.61	308.99	95.56	158.13	232.09	277.45	86.67	145.42	212.90	252.41
80	15%	117.29	189.63	267.46	316.42	97.49	161.89	238.59	282.49	89.01	148.28	217.73	257.27
81	14%	120.04	194.09	270.70	324.09	99.43	165.80	245.41	287.12	91.37	151.02	222.37	262.04
82	13%	122.76	198.23	273.58	331.25	101.30	169.54	251.89	291.13	93.58	153.47	226.35	266.33
83	12%	125.28	201.56	276.46	336.51	103.05	172.37	256.77	294.19	95.36	155.39	229.01	269.42
84	11%	127.33	203.33	279.88	337.59	104.42	173.21	258.01	295.65	96.21	156.24	229.14	270.09

Pyramid Life Insurance Company

DISCOUNT for C76VA LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Company

Requested Premiums for Long Term Care Policy Form C-76
Year 3

Premiums by Elimination Period and Maximum Benefit Days per $10 of Daily Benefit

	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	78.20	96.26	118.36	147.35	73.91	90.55	111.54	138.75	71.85	87.11	106.65	132.00
51	81.41	101.59	126.23	157.71	76.65	95.21	118.56	148.10	74.32	91.36	113.10	140.57
52	84.65	106.92	134.09	168.08	79.38	99.87	125.55	157.41	76.78	95.61	119.58	149.18
53	87.85	112.22	141.95	178.44	82.11	104.52	132.57	166.76	79.25	99.83	126.02	157.75
54	91.09	117.55	149.82	188.80	84.85	109.18	139.56	176.07	81.71	104.09	132.50	166.35
55	94.30	122.88	157.68	199.16	87.58	113.84	146.58	185.42	84.17	108.34	138.95	174.93
56	100.04	132.30	171.38	216.27	92.41	122.07	158.86	200.75	88.59	115.86	150.19	188.93
57	105.74	141.72	185.09	233.38	97.27	130.31	171.15	216.07	92.98	123.39	161.43	202.94
58	111.48	151.13	198.82	250.49	102.09	138.58	183.40	231.36	97.40	130.88	172.67	216.91
59	117.18	160.55	212.52	267.60	106.95	146.81	195.68	246.68	101.79	138.41	183.90	230.92
60	122.92	169.97	226.23	284.72	111.78	155.05	207.97	262.00	106.21	145.94	195.14	244.92
61	132.37	185.49	248.67	311.78	119.78	168.65	227.95	286.00	113.40	158.29	213.33	266.76
62	141.82	200.98	271.15	338.82	127.74	182.25	247.93	309.99	120.62	170.61	231.53	288.56
63	151.30	216.51	293.59	365.88	135.74	195.82	267.91	334.02	127.81	182.96	249.68	310.40
64	160.75	232.00	316.07	392.92	143.71	209.42	287.89	358.02	135.03	195.28	267.87	332.20
65	170.20	247.52	338.51	419.99	151.71	223.02	307.87	382.02	142.22	207.63	286.07	354.04
66	187.25	275.06	377.97	466.70	166.12	247.12	342.80	423.63	155.28	229.60	317.96	391.91
67	204.29	302.60	417.42	513.41	180.50	271.22	377.76	465.24	168.35	251.57	349.85	429.81
68	221.30	330.14	456.84	560.12	194.91	295.28	412.70	506.86	181.37	273.51	381.78	467.67
69	238.34	357.68	496.29	606.83	209.28	319.38	447.66	548.47	194.43	295.48	413.67	505.58
70	255.39	385.22	535.75	653.54	223.70	343.47	482.59	590.09	207.50	317.45	445.57	543.44
71	282.05	427.78	596.57	725.12	246.11	380.87	536.66	653.60	227.68	351.30	494.47	600.92
72	308.68	470.34	667.51	796.74	268.52	418.30	590.73	717.12	247.86	385.12	543.38	658.40
73	335.34	512.87	718.23	868.32	290.89	455.69	644.76	780.67	268.08	418.97	592.31	715.84
74	361.97	555.42	779.05	939.94	313.30	493.12	698.83	844.19	288.26	452.79	641.22	773.31
75	388.63	597.98	839.87	1,011.52	335.71	530.52	752.90	907.71	308.44	486.64	690.12	830.79
76	428.19	661.91	930.72	1,115.44	369.43	586.31	833.22	999.54	338.82	537.60	762.82	913.58
77	467.78	725.79	1,021.58	1,219.32	403.14	642.09	913.55	1,091.37	369.23	588.53	835.48	996.40
78	507.33	789.72	1,112.43	1,323.24	436.83	697.88	993.87	1,183.24	399.60	639.50	908.18	1,079.19
79	546.92	853.61	1,203.29	1,427.12	470.54	753.67	1,074.20	1,275.08	430.01	690.42	980.84	1,162.01
80	586.47	917.53	1,294.14	1,531.04	504.26	809.46	1,154.52	1,366.91	460.38	741.39	1,053.54	1,244.80
81	636.73	997.92	1,406.50	1,656.55	546.68	879.69	1,253.04	1,477.85	498.49	804.87	1,142.98	1,343.45
82	686.95	1,078.31	1,518.82	1,782.10	589.11	949.93	1,351.55	1,588.78	536.56	868.35	1,232.45	1,442.10
83	737.20	1,158.67	1,631.17	1,907.62	631.53	1,020.16	1,450.04	1,699.72	574.66	931.87	1,321.89	1,540.76
84	787.42	1,239.06	1,743.49	2,033.17	673.95	1,090.40	1,548.55	1,810.65	612.73	995.36	1,411.36	1,639.41

NOTE: Modal Premium factors are as follows: Annual = 1.00, Semi-Annual = .52, Quarterly = .265, Monthly Bank Draft = .086

Pyramid Life Insurance Company

Requested Premiums for Riders E-643 (ROP) and E-645 to Policy Form C76VA

20 Year Inflation Rider Premiums per $10 of Daily Benefit - E-645

	E-643												
	Return of	20 Day Elimination Period				100 Day Elimination Period				180 Day Elimination Period			
Issue Age	Premium Rider	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums	365 Day Premiums	730 Day Premiums	1460 Day Premiums	Lifetime Premiums
50	60%	39.12	62.57	89.94	119.34	34.39	53.43	79.21	105.44	30.17	49.65	73.58	97.67
51	59%	40.26	64.50	96.09	120.39	34.97	54.51	85.52	111.24	31.49	52.08	76.71	100.44
52	58%	41.41	66.39	102.23	121.43	35.54	55.59	79.68	117.08	32.81	54.51	79.85	103.24
53	57%	45.60	72.87	110.50	134.29	38.64	62.13	89.37	126.73	35.91	59.74	87.72	119.98
54	56%	50.49	80.53	119.61	149.68	42.42	69.76	101.01	137.36	39.39	65.58	96.59	124.74
55	55%	55.62	88.49	129.30	165.31	46.41	77.42	112.86	148.33	42.93	71.52	105.60	136.45
56	54%	60.65	96.39	139.32	180.06	50.36	84.61	124.00	159.27	46.41	77.32	114.35	147.66
57	53%	65.44	104.02	149.55	193.49	54.14	91.19	134.09	170.00	49.75	82.96	122.68	158.12
58	52%	70.00	111.38	159.91	205.67	57.78	97.20	143.27	180.60	52.99	88.39	130.68	167.84
59	51%	74.39	118.60	170.37	216.91	61.32	102.90	151.81	191.13	56.19	93.79	138.51	177.09
60	50%	78.67	125.79	180.97	227.78	64.83	108.54	160.14	201.76	59.47	99.23	146.37	186.13
61	48%	82.99	133.11	191.70	238.71	68.45	114.38	168.65	212.59	62.84	104.86	154.47	195.28
62	46%	87.45	140.74	202.60	250.16	72.19	120.62	177.66	223.76	66.39	110.80	162.98	204.83
63	44%	92.07	148.70	213.77	262.41	76.21	127.41	187.41	235.34	70.13	117.11	171.99	214.95
64	42%	96.96	157.11	225.21	275.64	80.43	134.76	197.98	247.35	74.08	123.80	181.58	225.75
65	40%	102.13	165.85	236.96	289.78	84.95	142.73	209.35	259.77	78.23	130.82	191.67	237.20
66	38%	107.53	174.93	249.04	304.73	89.67	151.13	221.37	272.57	82.52	138.14	202.16	249.21
67	36%	113.10	184.21	261.46	320.15	94.60	159.84	233.75	285.56	86.84	145.67	212.93	261.63
68	34%	118.83	193.56	274.12	335.78	99.63	168.62	246.27	298.65	91.19	153.29	223.80	274.22
69	32%	124.57	202.84	287.01	351.17	104.66	177.22	258.53	311.72	95.48	160.85	234.56	286.74
70	30%	130.24	211.88	300.00	365.99	109.62	185.49	270.24	324.54	99.60	168.24	245.06	298.89
71	28%	135.78	220.62	312.96	379.92	114.41	193.22	281.17	336.99	103.55	175.33	255.12	310.47
72	26%	141.11	228.93	325.76	392.75	119.00	200.27	291.23	348.98	107.26	182.05	264.63	321.33
73	24%	146.17	236.76	338.14	404.43	123.29	206.65	300.31	360.35	110.73	188.33	273.58	331.36
74	22%	150.93	244.15	350.02	415.06	127.27	212.36	308.54	371.12	114.04	194.16	281.95	340.54
75	20%	155.45	251.17	361.16	424.85	130.92	217.52	316.20	381.24	117.21	199.53	289.85	348.94
76	19%	159.74	257.88	371.39	434.16	134.29	222.35	323.60	390.76	120.32	204.53	297.37	356.74
77	18%	163.82	264.50	380.57	443.44	137.43	227.07	331.16	399.70	123.42	209.25	304.73	364.13
78	17%	167.87	271.05	388.56	453.09	140.43	231.96	339.22	408.17	126.63	213.74	312.02	371.39
79	16%	171.89	277.70	395.42	463.49	143.34	237.20	348.13	416.17	130.01	218.13	319.34	378.61
80	15%	175.94	284.45	401.19	474.63	146.24	242.83	357.89	423.73	133.52	222.41	326.60	385.90
81	14%	180.06	291.13	406.05	486.14	149.14	248.70	368.11	430.68	137.06	226.53	333.55	393.05
82	13%	184.14	297.34	410.37	496.87	151.94	254.31	377.83	436.69	140.37	230.21	339.53	399.50
83	12%	187.92	302.33	414.69	504.77	154.58	258.56	385.16	441.28	143.03	233.08	343.51	404.12
84	11%	190.99	305.00	419.82	506.39	156.63	259.81	387.01	443.48	144.32	234.36	343.71	405.14

Pyramid Life Insurance Company

DISCOUNT for C76VA LTC Plan (with C81VA HHC)

C-76 LTC Policy Elimination Period	HHC Policy C-81 Benefit Days:		
	180	365	730
20	14%	24%	36%
100	10%	20%	35%
180	5%	17%	33%

This discount only applies if the same insureds are covered with compatible coverages on both C-76 and C-81 policies.

Pyramid Life Insurance Companies
Form C77
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.88	17.72	18.43	21.47
35-39	17.44	20.12	21.08	25.93
40	19.00	22.56	23.89	29.26
41	19.40	23.33	24.86	30.31
42	20.10	24.54	26.33	31.94
43	21.09	26.19	28.29	34.18
44	22.37	28.28	30.74	37.00
45	23.95	30.82	33.69	40.42
46	25.90	33.91	37.27	44.62
47	28.23	37.58	41.48	49.58
48	30.81	41.62	46.12	55.05
49	33.52	45.85	50.97	60.75
50	36.22	50.08	55.82	66.43
51	38.89	54.29	60.64	72.03
52	41.61	58.59	65.56	77.75
53	44.43	63.03	70.63	83.63
54	47.37	67.66	75.92	89.74
55	50.46	72.51	81.47	96.13
56	53.64	77.47	87.16	102.68
57	56.89	82.51	92.98	109.34
58	60.30	87.80	99.07	116.31
59	63.99	93.52	105.61	123.78
60	68.06	99.85	112.75	131.92
61	72.49	106.79	120.49	140.73
62	77.22	114.22	128.72	150.08
63	82.26	122.13	137.45	159.99
64	87.65	130.52	146.70	170.47
65	93.41	139.36	156.50	181.54
66	99.02	147.87	165.97	192.16
67	104.48	156.07	175.10	202.33
68	110.54	165.12	185.20	213.59
69	117.90	176.20	197.55	227.46
70	127.54	190.49	213.47	245.49
71	138.17	206.47	231.33	265.80
72	149.36	223.37	250.26	287.35
73	162.70	243.44	272.69	312.97
74	179.78	268.95	301.07	345.49
75	202.19	302.17	337.83	387.72
76	229.37	342.52	382.37	439.19
77	260.27	388.47	433.07	498.02
78	295.71	440.91	490.82	564.93
79	336.51	500.74	556.54	640.61
80	383.49	568.83	631.13	725.80
81	437.95	647.26	716.79	823.00
82	499.32	735.44	812.92	931.75
83	565.69	830.26	916.22	1,048.26
84	635.11	928.59	1,023.37	1,168.75

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.16	16.95	17.62	20.53
35-39	16.65	19.24	20.16	24.80
40	18.13	21.57	22.84	27.96
41	18.48	22.21	23.67	28.86
42	19.11	23.27	24.97	30.31
43	20.01	24.77	26.75	32.34
44	21.19	26.69	29.01	34.94
45	22.65	29.04	31.74	38.11
46	24.47	31.94	35.10	42.04
47	26.65	35.39	39.07	46.71
48	29.06	39.21	43.45	51.86
49	31.60	43.20	48.03	57.25
50	34.13	47.20	52.60	62.60
51	36.64	51.16	57.14	67.88
52	39.21	52.21	61.78	73.26
53	41.88	59.40	66.56	78.81
54	44.63	63.76	71.54	84.56
55	47.55	68.33	76.77	90.58
56	50.55	73.00	82.13	96.75
57	53.61	77.75	87.61	103.04
58	56.82	82.74	93.35	109.61
59	60.30	88.13	99.51	116.64
60	64.13	94.09	106.25	124.31
61	68.31	100.63	113.54	132.61
62	72.77	107.63	121.29	141.43
63	77.52	115.09	129.52	150.77
64	82.60	122.99	138.24	160.64
65	88.02	131.32	147.47	171.07
66	93.32	139.35	156.41	181.09
67	98.50	147.10	165.03	190.70
68	104.23	155.65	174.56	201.32
69	111.21	166.09	186.20	214.39
70	120.14	179.50	201.16	231.33
71	129.99	194.46	217.89	250.36
72	140.30	210.22	235.60	270.52
73	152.60	228.96	256.58	294.49
74	168.42	252.82	283.17	324.95
75	189.28	283.97	317.67	364.58
76	214.68	321.85	359.53	412.95
77	243.61	365.04	407.20	468.28
78	276.82	414.34	461.52	531.20
79	315.04	470.58	523.33	602.39
80	359.04	534.57	593.47	682.49
81	410.01	608.26	674.01	773.88
82	467.46	691.12	764.39	876.13
83	529.57	780.21	861.51	985.67
84	594.53	872.60	962.24	1,098.94

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	14.23	15.70	16.26	18.62
35-39	15.45	17.37	18.06	23.84
40	16.84	19.29	20.39	26.25
41	17.03	19.96	21.17	27.00
42	17.66	21.00	22.36	28.25
43	18.53	22.41	23.98	29.99
44	19.64	24.20	26.03	32.23
45	20.99	28.36	28.49	34.97
46	22.64	29.01	31.51	38.36
47	24.61	32.14	35.09	42.39
48	26.78	35.59	39.02	46.84
49	29.05	39.19	43.12	51.50
50	31.30	42.76	47.17	56.14
51	33.55	46.30	51.19	60.76
52	35.85	49.92	55.29	65.52
53	38.21	53.63	59.49	70.40
54	40.64	57.44	63.81	75.41
55	43.16	61.36	68.26	80.55
56	45.65	65.29	72.73	85.68
57	48.11	69.22	77.21	90.80
58	50.69	73.31	81.86	96.11
59	53.55	77.71	86.86	101.81
60	58.84	82.58	92.38	108.08
61	60.62	87.92	98.39	114.92
62	64.77	93.61	104.81	122.20
63	69.23	99.68	111.62	129.93
64	73.90	106.14	118.86	138.12
65	78.71	113.00	126.52	146.76
66	83.31	119.82	133.90	155.23
67	87.77	126.59	140.99	163.53
68	92.58	133.97	148.85	172.60
69	98.28	142.67	158.55	183.37
70	105.36	153.37	171.14	196.81
71	113.25	165.32	186.09	212.02
72	121.62	178.06	202.70	228.39
73	131.33	192.72	221.76	247.21
74	143.23	210.41	244.06	269.80
75	158.17	232.23	270.38	297.46
76	175.66	257.59	300.00	329.56
77	195.12	285.72	332.39	365.22
78	217.30	317.56	368.64	405.40
79	242.99	354.04	409.87	451.04
80	272.93	396.08	457.19	503.10
81	308.30	445.50	512.58	563.78
82	348.59	501.68	575.32	632.46
83	392.05	561.89	642.41	705.82
84	436.91	623.41	710.84	780.52

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	49.94	65.03	70.68	83.75
35-39	54.87	73.81	80.89	96.25
40	62.07	85.39	94.14	112.69
41	66.29	91.82	101.40	121.48
42	71.40	99.68	110.28	132.26
43	77.38	108.96	120.79	145.04
44	84.23	119.68	132.92	159.82
45	91.97	131.82	146.67	176.59
46	101.46	146.72	163.54	197.16
47	112.71	164.39	183.51	221.52
48	124.39	182.82	204.37	246.98
49	135.19	200.01	223.87	270.83
50	143.79	213.96	239.79	290.39
51	149.84	224.24	251.67	305.10
52	154.24	232.18	260.99	316.77
53	157.47	238.43	268.44	326.20
54	160.06	243.64	274.73	334.23
55	162.50	248.44	280.52	341.68
56	164.29	252.07	284.99	347.50
57	165.10	254.09	287.66	351.14
58	165.68	255.67	289.81	354.17
59	166.79	257.97	292.72	358.16
60	169.16	262.14	297.69	364.66
61	173.02	268.56	305.09	374.17
62	177.86	276.45	314.09	385.63
63	183.36	285.26	324.07	398.33
64	189.22	294.44	334.45	411.55
65	195.12	303.45	344.62	424.58
66	200.13	310.77	352.90	435.53
67	204.46	316.76	359.68	444.88
68	209.51	323.70	367.50	455.45
69	216.63	333.87	378.89	470.06
70	227.22	349.54	396.40	491.53
71	240.43	369.68	418.91	518.49
72	255.35	392.77	444.75	549.05
73	273.22	420.36	475.55	585.28
74	295.31	453.99	512.98	629.24
75	322.85	495.21	558.67	682.98
76	355.13	543.46	612.20	746.14
77	391.33	597.72	672.46	817.34
78	432.51	658.81	740.11	897.14
79	479.73	727.55	815.81	986.09
80	534.06	804.79	900.20	1,084.74
81	597.02	892.49	995.20	1,195.51
82	667.92	990.10	1,100.38	1,318.01
83	744.44	1,094.66	1,212.86	1,448.64
84	824.30	1,203.18	1,329.80	1,583.80

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	47.06	61.28	66.60	78.92
35-39	51.71	69.55	76.22	90.70
40	58.49	80.46	88.71	106.19
41	62.47	86.52	95.55	114.47
42	67.28	93.93	103.92	124.63
43	72.91	102.68	113.82	138.68
44	79.38	112.77	125.25	150.60
45	86.66	124.22	138.21	166.41
46	95.61	138.26	154.10	185.79
47	106.21	154.91	172.93	208.74
48	117.22	172.28	192.58	232.73
49	127.40	188.47	210.96	255.21
50	135.50	201.62	225.96	273.64
51	141.20	211.30	237.16	287.51
52	145.34	218.79	245.94	298.50
53	148.39	224.68	252.96	307.39
54	150.83	229.59	258.88	314.96
55	153.13	234.11	264.34	321.97
56	154.82	237.53	268.55	327.45
57	155.58	239.44	271.07	330.89
58	156.13	240.93	273.09	333.74
59	157.17	243.09	275.84	337.50
60	159.40	247.02	280.52	343.63
61	163.04	253.07	287.49	352.59
62	167.60	260.51	295.97	363.39
63	172.79	268.81	305.38	375.36
64	178.31	277.46	315.16	387.82
65	183.86	285.95	324.75	400.09
66	188.58	295.85	332.55	410.41
67	192.67	298.49	338.94	419.22
68	197.42	305.03	346.30	429.18
69	204.14	314.61	357.04	442.95
70	214.11	329.38	373.53	463.18
71	226.64	348.37	394.75	488.58
72	240.84	370.17	419.10	517.38
73	257.80	396.19	448.12	551.52
74	278.57	427.88	483.39	592.95
75	304.22	466.65	526.45	643.59
76	334.58	512.52	577.43	703.74
77	368.92	564.55	635.29	772.11
78	407.52	622.70	699.84	848.26
79	450.64	686.94	770.90	931.76
80	498.56	757.25	848.28	1,022.18
81	552.89	836.11	934.58	1,122.68
82	613.43	923.53	1,029.92	1,233.56
83	677.79	1,015.79	1,130.41	1,350.06
84	743.55	1,109.17	1,232.16	1,467.42

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	45.37	57.75	62.43	73.98
35-39	49.45	65.00	70.85	84.31
40	55.41	74.48	81.68	97.77
41	59.05	79.87	87.73	105.09
42	63.45	88.52	92.50	114.17
43	68.63	94.42	104.10	125.00
44	74.58	103.57	114.42	137.58
45	81.30	113.98	126.17	151.91
46	89.59	126.85	140.69	169.62
47	99.46	142.19	157.98	190.70
48	109.69	158.18	176.03	212.73
49	119.10	173.01	192.81	233.25
50	126.47	184.87	206.31	249.84
51	131.51	193.39	216.14	262.02
52	135.03	199.78	223.63	271.42
53	137.46	204.60	229.39	278.75
54	139.25	208.39	234.02	284.71
55	140.85	211.73	238.10	290.01
56	141.75	213.83	240.80	293.61
57	141.67	214.32	241.71	295.05
58	141.34	214.37	242.11	295.88
59	141.54	215.13	243.27	297.65
60	143.02	217.77	246.46	301.91
61	146.02	222.66	252.11	309.20
62	150.04	229.03	259.37	318.46
63	154.71	236.31	267.60	328.93
64	159.68	243.93	276.16	339.82
65	164.59	251.30	284.40	350.38
66	168.83	257.45	291.21	359.39
67	172.63	262.76	297.04	367.37
68	176.92	268.70	303.52	376.13
69	182.64	276.73	312.33	387.46
70	190.72	288.33	325.12	403.15
71	200.75	302.96	341.35	422.50
72	212.10	319.63	359.91	444.31
73	225.40	339.15	381.62	469.64
74	241.27	362.33	407.28	499.55
75	260.35	389.95	437.71	535.10
76	281.92	421.21	472.06	575.38
77	305.55	455.58	509.81	619.70
78	332.33	494.27	552.19	669.40
79	363.32	538.50	600.47	725.83
80	399.58	589.47	655.90	790.36
81	442.68	649.62	721.03	866.11
82	491.92	718.13	795.05	952.18
83	544.94	791.36	874.09	1,043.88
84	599.37	865.69	954.30	1,136.49

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C77
Requested Annual Premium Rates
Year 1
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.82	26.58	27.65	32.21
35-39	26.16	30.18	31.62	38.90
40	28.50	33.84	35.84	43.89
41	29.10	35.00	37.29	45.47
42	30.15	36.81	39.50	47.91
43	31.64	39.29	42.44	51.27
44	33.56	42.42	46.11	55.50
45	35.93	46.23	50.54	60.63
46	38.85	50.87	55.91	66.93
47	42.35	56.37	62.22	74.37
48	46.22	62.43	69.18	82.58
49	50.28	68.78	76.46	91.13
50	54.33	75.12	83.73	99.65
51	58.34	81.44	90.96	108.05
52	62.42	87.89	98.34	116.63
53	66.65	94.55	105.95	125.45
54	71.06	101.49	113.88	134.61
55	75.69	108.77	122.21	144.20
56	80.46	116.21	130.74	154.02
57	85.34	123.77	139.47	164.01
58	90.45	131.70	148.61	174.47
59	95.99	140.28	158.42	185.67
60	102.09	149.78	169.13	197.88
61	108.74	160.19	180.74	211.10
62	115.83	171.33	193.08	225.12
63	123.39	183.20	206.18	239.99
64	131.48	195.78	220.05	255.71
65	140.12	209.04	234.75	272.31
66	148.53	221.81	248.96	288.24
67	156.72	234.11	262.65	303.50
68	165.81	247.68	277.80	320.39
69	176.85	264.30	296.33	341.19
70	191.31	285.74	320.21	368.24
71	207.26	309.71	347.00	398.70
72	224.04	335.06	375.39	431.03
73	244.05	365.16	409.04	469.46
74	269.67	403.43	451.61	518.24
75	303.29	453.26	506.75	581.58
76	344.06	513.78	573.56	658.79
77	390.41	582.71	649.61	747.03
78	443.57	661.37	736.23	847.40
79	504.77	751.11	834.81	960.92
80	575.24	853.25	946.70	1,088.70
81	656.93	970.89	1,075.19	1,234.50
82	748.98	1,103.16	1,219.38	1,397.63
83	848.54	1,245.39	1,374.33	1,572.39
84	952.67	1,392.89	1,535.06	1,753.13

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77
Requested Annual Premium Rates
Year 1
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	22.74	25.43	26.43	30.80
35-39	24.98	28.86	30.24	37.20
40	27.20	32.36	34.26	41.94
41	27.72	33.32	35.51	43.29
42	28.67	34.91	37.46	45.47
43	30.02	37.16	40.13	48.51
44	31.79	40.04	43.52	52.41
45	33.98	43.56	47.61	57.17
46	36.71	47.91	52.65	63.06
47	39.98	53.09	58.61	70.07
48	43.59	58.82	65.18	77.79
49	47.40	64.80	72.05	85.88
50	51.20	70.80	78.90	93.90
51	54.96	76.74	85.71	101.82
52	58.82	78.32	92.67	109.89
53	62.82	89.10	99.84	118.22
54	66.95	95.64	107.31	126.84
55	71.33	102.50	115.16	135.87
56	75.83	109.50	123.20	145.13
57	80.42	116.63	131.42	154.56
58	85.23	124.11	140.03	164.42
59	90.45	132.20	149.27	174.96
60	96.20	141.14	159.38	186.47
61	102.47	150.95	170.31	198.92
62	109.16	161.45	181.94	212.15
63	116.28	172.64	194.28	226.16
64	123.90	184.49	207.36	240.96
65	132.03	196.98	221.21	256.61
66	139.98	209.03	234.62	271.64
67	147.75	220.65	247.55	286.05
68	156.35	233.48	261.84	301.98
69	166.82	249.14	279.30	321.59
70	180.21	269.25	301.74	347.00
71	194.99	291.69	326.84	375.54
72	210.45	315.33	353.40	405.78
73	228.90	343.44	384.87	441.74
74	252.63	379.23	424.76	487.43
75	283.92	425.96	476.51	546.87
76	322.02	482.78	539.30	619.43
77	365.42	547.56	610.80	702.42
78	415.23	621.51	692.28	796.80
79	472.56	705.87	785.00	903.59
80	538.56	801.86	890.21	1,023.74
81	615.02	912.39	1,011.02	1,160.82
82	701.19	1,036.68	1,146.59	1,314.20
83	794.36	1,170.32	1,292.27	1,478.51
84	891.80	1,308.90	1,443.36	1,648.41

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77
Requested Annual Premium Rates
Year 1
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	21.35	23.55	24.39	27.93
35-39	23.18	26.06	27.09	35.76
40	25.26	28.94	30.59	39.38
41	25.55	29.94	31.76	40.50
42	26.49	31.50	33.54	42.38
43	27.80	33.62	35.97	44.99
44	29.46	36.30	39.05	48.35
45	31.49	42.54	42.74	52.46
46	33.96	43.52	47.27	57.54
47	36.92	48.21	52.64	63.59
48	40.17	53.39	58.53	70.26
49	43.58	58.79	64.68	77.25
50	46.95	64.14	70.76	84.21
51	50.33	69.45	76.79	91.14
52	53.78	74.88	82.94	98.28
53	57.32	80.45	89.24	105.60
54	60.96	86.16	95.72	113.12
55	64.74	92.04	102.39	120.83
56	68.48	97.94	109.10	128.52
57	72.17	103.83	115.82	136.20
58	76.04	109.97	122.79	144.17
59	80.33	116.57	130.29	152.72
60	88.26	123.87	138.57	162.12
61	90.93	131.88	147.59	172.38
62	97.16	140.42	157.22	183.30
63	103.85	149.52	167.43	194.90
64	110.85	159.21	178.29	207.18
65	118.07	169.50	189.78	220.14
66	124.97	179.73	200.85	232.85
67	131.66	189.89	211.49	245.30
68	138.87	200.96	223.28	258.90
69	147.42	214.01	237.83	275.06
70	158.04	230.06	256.71	295.22
71	169.88	247.98	279.14	318.03
72	182.43	267.09	304.05	342.59
73	197.00	289.08	332.64	370.82
74	214.85	315.62	366.09	404.70
75	237.26	348.35	405.57	446.19
76	263.49	386.39	450.00	494.34
77	292.68	428.58	498.59	547.83
78	325.95	476.34	552.96	608.10
79	364.49	531.06	614.81	676.56
80	409.40	594.12	685.79	754.65
81	462.45	668.25	768.87	845.67
82	522.89	752.52	862.98	948.69
83	588.08	842.84	963.62	1,058.73
84	655.37	935.12	1,066.26	1,170.78

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	74.91	97.55	106.02	125.63
35-39	82.31	110.72	121.34	144.38
40	93.11	128.09	141.21	169.04
41	99.44	137.73	152.10	182.22
42	107.10	149.52	165.42	198.39
43	116.07	163.44	181.19	217.56
44	126.35	179.52	199.38	239.73
45	137.96	197.73	220.01	264.89
46	152.19	220.08	245.31	295.74
47	169.07	246.59	275.27	332.28
48	186.59	274.23	306.56	370.47
49	202.79	300.02	335.81	406.25
50	215.69	320.94	359.69	435.59
51	224.76	336.36	377.51	457.65
52	231.36	348.27	391.49	475.16
53	236.21	357.65	402.66	489.30
54	240.09	365.46	412.10	501.35
55	243.75	372.66	420.78	512.52
56	246.44	378.11	427.49	521.25
57	247.65	381.14	431.49	526.71
58	248.52	383.51	434.72	531.26
59	250.19	386.96	439.08	537.24
60	253.74	393.21	446.54	546.99
61	259.53	402.84	457.64	561.26
62	266.79	414.68	471.14	578.45
63	275.04	427.89	486.11	597.50
64	283.83	441.66	501.68	617.33
65	292.68	455.18	516.93	636.87
66	300.20	466.16	529.35	653.30
67	306.69	475.14	539.52	667.32
68	314.27	485.55	551.25	683.18
69	324.95	500.81	568.34	705.09
70	340.83	524.31	594.60	737.30
71	360.65	554.52	628.37	777.74
72	383.03	589.16	667.13	823.58
73	409.83	630.54	713.33	877.92
74	442.97	680.99	769.47	943.86
75	484.28	742.82	838.01	1,024.47
76	532.70	815.19	918.30	1,119.21
77	587.00	896.58	1,008.69	1,226.01
78	648.77	988.22	1,110.17	1,345.71
79	719.60	1,091.33	1,223.72	1,479.14
80	801.09	1,207.19	1,350.30	1,627.11
81	895.53	1,338.74	1,492.80	1,793.27
82	1,001.88	1,485.15	1,650.57	1,977.02
83	1,116.66	1,641.99	1,819.29	2,172.96
84	1,236.45	1,804.77	1,994.70	2,375.70

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	70.59	91.92	99.90	118.38
35-39	77.57	104.33	114.33	136.05
40	87.74	120.69	133.07	159.29
41	93.71	129.78	143.33	171.71
42	100.92	140.90	155.88	186.95
43	109.37	154.02	170.73	208.02
44	119.07	169.16	187.88	225.90
45	129.99	186.33	207.32	249.62
46	143.42	207.39	231.15	278.69
47	159.32	232.37	259.40	313.11
48	175.83	258.42	288.87	349.10
49	191.10	282.71	316.44	382.82
50	203.25	302.43	338.94	410.46
51	211.80	316.95	355.74	431.27
52	218.01	328.19	368.91	447.75
53	222.59	337.02	379.44	461.09
54	226.25	344.39	388.32	472.44
55	229.70	351.17	396.51	482.96
56	232.23	356.30	402.83	491.18
57	233.37	359.16	406.61	496.34
58	234.20	361.40	409.64	500.61
59	235.76	364.64	413.76	506.25
60	239.10	370.53	420.78	515.45
61	244.56	379.61	431.24	528.89
62	251.40	390.77	443.96	545.09
63	259.19	403.22	458.07	563.04
64	267.47	416.19	472.74	581.73
65	275.79	428.93	487.13	600.14
66	282.87	443.78	498.83	615.62
67	289.01	447.74	508.41	628.83
68	296.13	457.55	519.45	643.77
69	306.21	471.92	535.56	664.43
70	321.17	494.07	560.30	694.77
71	339.96	522.56	592.13	732.87
72	361.26	555.26	628.65	776.07
73	386.70	594.29	672.18	827.28
74	417.86	641.82	725.09	889.43
75	456.33	699.98	789.68	965.39
76	501.87	768.78	866.15	1,055.61
77	553.38	846.83	952.94	1,158.17
78	611.28	934.05	1,049.76	1,272.39
79	675.96	1,030.41	1,156.35	1,397.64
80	747.84	1,135.88	1,272.42	1,533.27
81	829.34	1,254.17	1,401.87	1,684.02
82	920.15	1,385.30	1,544.88	1,850.34
83	1,016.69	1,523.69	1,695.62	2,025.09
84	1,115.33	1,663.76	1,848.24	2,201.13

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Requested Annual Premium Rates
Year 1
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	68.06	86.63	93.65	110.97
35-39	74.18	97.50	106.28	126.47
40	83.12	111.72	122.52	146.66
41	88.58	119.81	131.60	157.64
42	95.18	132.78	138.75	171.26
43	102.95	141.63	156.15	187.50
44	111.87	155.36	171.63	206.37
45	121.95	170.97	189.26	227.87
46	134.39	190.28	211.04	254.43
47	149.19	213.29	236.97	286.05
48	164.54	237.27	264.05	319.10
49	178.65	259.52	289.22	349.88
50	189.71	277.31	309.47	374.76
51	197.27	290.09	324.21	393.03
52	202.55	299.67	335.45	407.13
53	206.19	306.90	344.09	418.13
54	208.88	312.59	351.03	427.07
55	211.28	317.60	357.15	435.02
56	212.63	320.75	361.20	440.42
57	212.51	321.48	362.57	442.58
58	212.01	321.56	363.17	443.82
59	212.31	322.70	364.91	446.48
60	214.53	326.66	369.69	452.87
61	219.03	333.99	378.17	463.80
62	225.06	343.55	389.06	477.69
63	232.07	354.47	401.40	493.40
64	239.52	365.90	414.24	509.73
65	246.89	376.95	426.60	525.57
66	253.25	386.18	436.82	539.09
67	258.95	394.14	445.56	551.06
68	265.38	403.05	455.28	564.20
69	273.96	415.10	468.50	581.19
70	286.08	432.50	487.68	604.73
71	301.13	454.44	512.03	633.75
72	318.15	479.45	539.87	666.47
73	338.10	508.73	572.43	704.46
74	361.91	543.50	610.92	749.33
75	390.53	584.93	656.57	802.65
76	422.88	631.82	708.09	863.07
77	458.33	683.37	764.72	929.55
78	498.50	741.41	828.29	1,004.10
79	544.98	807.75	900.71	1,088.75
80	599.37	884.21	983.85	1,185.54
81	664.02	974.43	1,081.55	1,299.17
82	737.88	1,077.20	1,192.58	1,428.27
83	817.41	1,187.04	1,311.14	1,565.82
84	899.06	1,298.54	1,431.45	1,704.74

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C77
Requested Annual Premium Rates
Year 2
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	35.73	39.87	41.47	48.31
35-39	39.24	45.27	47.43	58.34
40	42.75	50.76	53.75	65.84
41	43.65	52.49	55.94	68.20
42	45.23	55.22	59.24	71.87
43	47.45	58.93	63.65	76.91
44	50.33	63.63	69.17	83.25
45	53.89	69.35	75.80	90.95
46	58.28	76.30	83.86	100.40
47	63.52	84.56	93.33	111.56
48	69.32	93.65	103.77	123.86
49	75.42	103.16	114.68	136.69
50	81.50	112.68	125.60	149.47
51	87.50	122.15	136.44	162.07
52	93.62	131.83	147.51	174.94
53	99.97	141.82	158.92	188.17
54	106.58	152.24	170.82	201.92
55	113.54	163.15	183.31	216.29
56	120.69	174.31	196.11	231.03
57	128.00	185.65	209.21	246.02
58	135.68	197.55	222.91	261.70
59	143.98	210.42	237.62	278.51
60	153.14	224.66	253.69	296.82
61	163.10	240.28	271.10	316.64
62	173.75	257.00	289.62	337.68
63	185.09	274.79	309.26	359.98
64	197.21	293.67	330.08	383.56
65	210.17	313.56	352.13	408.47
66	222.80	332.71	373.43	432.36
67	235.08	351.16	393.98	455.24
68	248.72	371.52	416.70	480.58
69	265.27	396.45	444.49	511.79
70	286.97	428.60	480.31	552.35
71	310.88	464.56	520.49	598.05
72	336.06	502.58	563.09	646.54
73	366.08	547.74	613.55	704.18
74	404.51	605.14	677.41	777.35
75	454.93	679.88	760.12	872.37
76	516.08	770.67	860.33	988.18
77	585.61	874.06	974.41	1,120.55
78	665.35	992.05	1,104.35	1,271.09
79	757.15	1,126.67	1,252.22	1,441.37
80	862.85	1,279.87	1,420.04	1,633.05
81	985.39	1,456.34	1,612.78	1,851.75
82	1,123.47	1,654.74	1,829.07	2,096.44
83	1,272.80	1,868.09	2,061.50	2,358.59
84	1,429.00	2,089.33	2,302.58	2,629.69

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77
Requested Annual Premium Rates
Year 2
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	34.11	38.14	39.65	46.19
35-39	37.46	43.29	45.36	55.80
40	40.79	48.53	51.39	62.91
41	41.58	49.97	53.26	64.94
42	43.00	52.36	56.18	68.20
43	45.02	55.73	60.19	72.77
44	47.68	60.05	65.27	78.62
45	50.96	65.34	71.42	85.75
46	55.06	71.87	78.98	94.59
47	59.96	79.63	87.91	105.10
48	65.39	88.22	97.76	116.69
49	71.10	97.20	108.07	128.81
50	76.79	106.20	118.35	140.85
51	82.44	115.11	128.57	152.73
52	88.22	117.47	139.01	164.84
53	94.23	133.65	149.76	177.32
54	100.42	143.46	160.97	190.26
55	106.99	153.74	172.73	203.81
56	113.74	164.25	184.79	217.69
57	120.62	174.94	197.12	231.84
58	127.85	186.17	210.04	246.62
59	135.68	198.29	223.90	262.44
60	144.29	211.70	239.06	279.70
61	153.70	226.42	255.47	298.37
62	163.73	242.17	272.90	318.22
63	174.42	258.95	291.42	339.23
64	185.85	276.73	311.04	361.44
65	198.05	295.47	331.81	384.91
66	209.97	313.54	351.92	407.45
67	221.63	330.98	371.32	429.08
68	234.52	350.21	392.76	452.97
69	250.22	373.70	418.95	482.38
70	270.32	403.88	452.61	520.49
71	292.48	437.54	490.25	563.31
72	315.68	473.00	530.10	608.67
73	343.35	515.16	577.31	662.60
74	378.95	568.85	637.13	731.14
75	425.88	638.93	714.76	820.31
76	483.03	724.16	808.94	929.14
77	548.12	821.34	916.20	1,053.63
78	622.85	932.27	1,038.42	1,195.20
79	708.84	1,058.81	1,177.49	1,355.38
80	807.84	1,202.78	1,335.31	1,535.60
81	922.52	1,368.59	1,516.52	1,741.23
82	1,051.79	1,555.02	1,719.88	1,971.29
83	1,191.53	1,755.47	1,938.40	2,217.76
84	1,337.69	1,963.35	2,165.04	2,472.62

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77
Requested Annual Premium Rates
Year 2
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	32.02	35.33	36.59	41.90
35-39	34.76	39.08	40.64	53.64
40	37.89	43.40	45.88	59.06
41	38.32	44.91	47.63	60.75
42	39.74	47.25	50.31	63.56
43	41.69	50.42	53.96	67.48
44	44.19	54.45	58.57	72.52
45	47.23	63.81	64.10	78.68
46	50.94	65.27	70.90	86.31
47	55.37	72.32	78.95	95.38
48	60.26	80.08	87.80	105.39
49	65.36	88.18	97.02	115.88
50	70.43	96.21	106.13	126.32
51	75.49	104.18	115.18	136.71
52	80.66	112.32	124.40	147.42
53	85.97	120.67	133.85	158.40
54	91.44	129.24	143.57	169.67
55	97.11	138.06	153.59	181.24
56	102.71	146.90	163.64	192.78
57	108.25	155.75	173.72	204.30
58	114.05	164.95	184.19	216.25
59	120.49	174.85	195.44	229.07
60	132.39	185.81	207.86	243.18
61	136.40	197.82	221.38	258.57
62	145.73	210.62	235.82	274.95
63	155.77	224.28	251.15	292.34
64	166.28	238.82	267.44	310.77
65	177.10	254.25	284.67	330.21
66	187.45	269.60	301.28	349.27
67	197.48	284.83	317.23	367.94
68	208.31	301.43	334.91	388.35
69	221.13	321.01	356.74	412.58
70	237.06	345.08	385.07	442.82
71	254.81	371.97	418.70	477.05
72	273.65	400.64	456.08	513.88
73	295.49	433.62	498.96	556.22
74	322.27	473.42	549.14	607.05
75	355.88	522.52	608.36	669.29
76	395.24	579.58	675.00	741.51
77	439.02	642.87	747.88	821.75
78	488.93	714.51	829.44	912.15
79	546.73	796.59	922.21	1,014.84
80	614.09	891.18	1,028.68	1,131.98
81	693.68	1,002.38	1,153.31	1,268.51
82	784.33	1,128.78	1,294.47	1,423.04
83	882.11	1,264.25	1,445.42	1,588.10
84	983.05	1,402.67	1,599.39	1,756.17

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	112.37	146.32	159.03	188.44
35-39	123.46	166.07	182.00	216.56
40	139.66	192.13	211.82	253.55
41	149.15	206.60	228.15	273.33
42	160.65	224.28	248.13	297.59
43	174.11	245.16	271.78	326.34
44	189.52	269.28	299.07	359.60
45	206.93	296.60	330.01	397.33
46	228.29	330.12	367.97	443.61
47	253.60	369.88	412.90	498.42
48	279.88	411.35	459.83	555.71
49	304.18	450.02	503.71	609.37
50	323.53	481.41	539.53	653.38
51	337.14	504.54	566.26	686.48
52	347.04	522.41	587.23	712.73
53	354.31	536.47	603.99	733.95
54	360.14	548.19	618.14	752.02
55	365.63	558.99	631.17	768.78
56	369.65	567.16	641.23	781.88
57	371.48	571.70	647.24	790.07
58	372.78	575.26	652.07	796.88
59	375.28	580.43	658.62	805.86
60	380.61	589.82	669.80	820.49
61	389.30	604.26	686.45	841.88
62	400.19	622.01	706.70	867.67
63	412.56	641.84	729.16	896.24
64	425.75	662.49	752.51	925.99
65	439.02	682.76	775.40	955.31
66	450.29	699.23	794.03	979.94
67	460.04	712.71	809.28	1,000.98
68	471.40	728.33	826.88	1,024.76
69	487.42	751.21	852.50	1,057.64
70	511.25	786.47	891.90	1,105.94
71	540.97	831.78	942.55	1,166.60
72	574.54	883.73	1,000.69	1,235.36
73	614.75	945.81	1,069.99	1,316.88
74	664.45	1,021.48	1,154.21	1,415.79
75	726.41	1,114.22	1,257.01	1,536.71
76	799.04	1,222.79	1,377.45	1,678.82
77	880.49	1,344.87	1,513.04	1,839.02
78	973.15	1,482.32	1,665.25	2,018.57
79	1,079.39	1,636.99	1,835.57	2,218.70
80	1,201.64	1,810.78	2,025.45	2,440.67
81	1,343.30	2,008.10	2,239.20	2,689.90
82	1,502.82	2,227.73	2,475.86	2,965.52
83	1,674.99	2,462.99	2,728.94	3,259.44
84	1,854.68	2,707.16	2,992.05	3,563.55

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	105.89	137.88	149.85	177.57
35-39	116.35	156.49	171.50	204.08
40	131.60	181.04	199.60	238.93
41	140.56	194.67	214.99	257.56
42	151.38	211.34	233.82	280.42
43	164.05	231.03	256.10	312.03
44	178.61	253.73	281.81	338.85
45	194.99	279.50	310.97	374.42
46	215.12	311.09	346.73	418.03
47	238.97	348.55	389.09	469.67
48	263.75	387.63	433.31	523.64
49	286.65	424.06	474.66	574.22
50	304.88	453.65	508.41	615.69
51	317.70	475.43	533.61	646.90
52	327.02	492.28	553.37	671.63
53	333.88	505.53	569.16	691.63
54	339.37	516.58	582.48	708.66
55	344.54	526.75	594.77	724.43
56	348.35	534.44	604.24	736.76
57	350.06	538.74	609.91	744.50
58	351.29	542.09	614.45	750.92
59	353.63	546.95	620.64	759.38
60	358.65	555.80	631.17	773.17
61	366.84	569.41	646.85	793.33
62	377.10	586.15	665.93	817.63
63	388.78	604.82	687.11	844.56
64	401.20	624.29	709.11	872.60
65	413.69	643.39	730.69	900.20
66	424.31	665.66	748.24	923.42
67	433.51	671.60	762.62	943.25
68	444.20	686.32	779.18	965.66
69	459.32	707.87	803.34	996.64
70	481.75	741.11	840.44	1,042.16
71	509.94	783.83	888.19	1,099.31
72	541.89	832.88	942.98	1,164.11
73	580.05	891.43	1,008.27	1,240.92
74	626.78	962.73	1,087.63	1,334.14
75	684.50	1,049.96	1,184.51	1,448.08
76	752.81	1,153.17	1,299.22	1,583.42
77	830.07	1,270.24	1,429.40	1,737.25
78	916.92	1,401.08	1,574.64	1,908.59
79	1,013.94	1,545.62	1,734.53	2,096.46
80	1,121.76	1,703.81	1,908.63	2,299.91
81	1,244.00	1,881.25	2,102.81	2,526.03
82	1,380.22	2,077.94	2,317.32	2,775.51
83	1,525.03	2,285.53	2,543.42	3,037.64
84	1,672.99	2,495.63	2,772.36	3,301.70

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Requested Annual Premium Rates
Year 2
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	102.08	129.94	140.47	166.46
35-39	111.26	146.25	159.41	189.70
40	124.67	167.58	183.78	219.98
41	132.86	179.71	197.39	236.45
42	142.76	199.17	208.13	256.88
43	154.42	212.45	234.23	281.25
44	167.81	233.03	257.45	309.56
45	182.93	256.46	283.88	341.80
46	201.58	285.41	316.55	381.65
47	223.79	319.93	355.46	429.08
48	246.80	355.91	396.07	478.64
49	267.98	389.27	433.82	524.81
50	284.56	415.96	464.20	562.14
51	295.90	435.13	486.32	589.55
52	303.82	449.51	503.17	610.70
53	309.29	460.35	516.13	627.19
54	313.31	468.88	526.55	640.60
55	316.91	476.39	535.73	652.52
56	318.94	481.12	541.80	660.62
57	318.76	482.22	543.85	663.86
58	318.02	482.33	544.75	665.73
59	318.47	484.04	547.36	669.71
60	321.80	489.98	554.54	679.30
61	328.55	500.99	567.25	695.70
62	337.59	515.32	583.58	716.54
63	348.10	531.70	602.10	740.09
64	359.28	548.84	621.36	764.60
65	370.33	565.43	639.90	788.36
66	379.87	579.26	655.22	808.63
67	388.42	591.21	668.34	826.58
68	398.07	604.58	682.92	846.29
69	410.94	622.64	702.74	871.79
70	429.12	648.74	731.52	907.09
71	451.69	681.66	768.04	950.63
72	477.23	719.17	809.80	999.70
73	507.15	763.09	858.65	1,056.69
74	542.86	815.24	916.38	1,123.99
75	585.79	877.39	984.85	1,203.98
76	634.32	947.72	1,062.14	1,294.61
77	687.49	1,025.06	1,147.07	1,394.33
78	747.74	1,112.11	1,242.43	1,506.15
79	817.47	1,211.63	1,351.06	1,633.12
80	899.06	1,326.31	1,475.78	1,778.31
81	996.03	1,461.65	1,622.32	1,948.75
82	1,106.82	1,615.79	1,788.86	2,142.41
83	1,226.12	1,780.56	1,966.70	2,348.73
84	1,348.58	1,947.80	2,147.18	2,557.10

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C77
Requested Annual Premium Rates
Year 3
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	53.60	59.81	62.20	72.46
35-39	58.86	67.91	71.15	87.51
40	64.13	76.14	80.63	98.75
41	65.48	78.74	83.90	102.30
42	67.84	82.82	88.86	107.80
43	71.18	88.39	95.48	115.36
44	75.50	95.45	103.75	124.88
45	80.83	104.02	113.70	136.42
46	87.41	114.45	125.79	150.59
47	95.28	126.83	140.00	167.33
48	103.98	140.47	155.66	185.79
49	113.13	154.74	172.02	205.03
50	122.24	169.02	188.39	224.20
51	131.25	183.23	204.66	243.10
52	140.43	197.74	221.27	262.41
53	149.95	212.73	238.38	282.25
54	159.87	228.35	256.23	302.87
55	170.30	244.72	274.96	324.44
56	181.04	261.46	294.17	346.55
57	192.00	278.47	313.81	369.02
58	203.51	296.33	334.36	392.55
59	215.97	315.63	356.43	417.76
60	229.70	336.99	380.53	445.23
61	244.65	360.42	406.65	474.96
62	260.62	385.49	434.43	506.52
63	277.63	412.19	463.89	539.97
64	295.82	440.51	495.11	575.34
65	315.26	470.34	528.19	612.70
66	334.19	499.06	560.15	648.54
67	352.62	526.74	590.96	682.86
68	373.07	557.28	625.05	720.87
69	397.91	594.68	666.73	767.68
70	430.45	642.90	720.46	828.53
71	466.32	696.84	780.74	897.08
72	504.09	753.87	844.63	969.81
73	549.11	821.61	920.33	1,056.27
74	606.76	907.71	1,016.11	1,166.03
75	682.39	1,019.82	1,140.18	1,308.56
76	774.12	1,156.01	1,290.50	1,482.27
77	878.41	1,311.09	1,461.61	1,680.82
78	998.02	1,488.07	1,656.52	1,906.64
79	1,135.72	1,690.00	1,878.32	2,162.06
80	1,294.28	1,919.80	2,130.06	2,449.58
81	1,478.08	2,184.50	2,419.17	2,777.63
82	1,685.21	2,482.11	2,743.61	3,144.66
83	1,909.20	2,802.13	3,092.24	3,537.88
84	2,143.50	3,133.99	3,453.87	3,944.53

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77
Requested Annual Premium Rates
Year 3
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	51.17	57.21	59.47	69.29
35-39	56.19	64.94	68.04	83.70
40	61.19	72.80	77.09	94.37
41	62.37	74.96	79.89	97.40
42	64.50	78.54	84.27	102.30
43	67.53	83.60	90.28	109.15
44	71.52	90.08	97.91	117.92
45	76.44	98.01	107.12	128.62
46	82.59	107.80	118.46	141.89
47	89.94	119.44	131.86	157.65
48	98.08	132.33	146.64	175.03
49	106.65	145.80	162.10	193.22
50	115.19	159.30	177.53	211.28
51	123.66	172.67	192.85	229.10
52	132.33	176.21	208.51	247.25
53	141.35	200.48	224.64	265.98
54	150.63	215.19	241.45	285.39
55	160.48	230.61	259.10	305.71
56	170.61	246.38	277.19	326.53
57	180.93	262.41	295.68	347.76
58	191.77	279.25	315.06	369.93
59	203.51	297.44	335.85	393.66
60	216.44	317.55	358.59	419.55
61	230.55	339.63	383.20	447.56
62	245.60	363.25	409.35	477.33
63	261.63	388.43	437.13	508.85
64	278.78	415.09	466.56	542.16
65	297.07	443.21	497.71	577.36
66	314.96	470.31	527.88	611.18
67	332.44	496.46	556.98	643.61
68	351.78	525.32	589.14	679.46
69	375.33	560.55	628.43	723.57
70	405.47	605.81	678.92	780.74
71	438.72	656.30	735.38	844.97
72	473.51	709.49	795.15	913.01
73	515.03	772.74	865.96	993.90
74	568.42	853.27	955.70	1,096.71
75	638.82	958.40	1,072.14	1,230.46
76	724.55	1,086.24	1,213.41	1,393.71
77	822.18	1,232.01	1,374.30	1,580.45
78	934.27	1,398.40	1,557.63	1,792.80
79	1,063.26	1,588.21	1,766.24	2,033.07
80	1,211.76	1,804.17	2,002.96	2,303.40
81	1,383.78	2,052.88	2,274.78	2,611.85
82	1,577.68	2,332.53	2,579.82	2,956.94
83	1,787.30	2,633.21	2,907.60	3,326.64
84	2,006.54	2,945.03	3,247.56	3,708.92

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77
Requested Annual Premium Rates
Year 3
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	48.03	52.99	54.88	62.84
35-39	52.14	58.62	60.95	80.46
40	56.84	65.10	68.82	88.59
41	57.48	67.37	71.45	91.13
42	59.60	70.88	75.47	95.34
43	62.54	75.63	80.93	101.22
44	66.29	81.68	87.85	108.78
45	70.84	95.72	96.15	118.02
46	76.41	97.91	106.35	129.47
47	83.06	108.47	118.43	143.07
48	90.38	120.12	131.69	158.09
49	98.04	132.27	145.53	173.81
50	105.64	144.32	159.20	189.47
51	113.23	156.26	172.77	205.07
52	120.99	168.48	186.60	221.13
53	128.96	181.00	200.78	237.60
54	137.16	193.86	215.36	254.51
55	145.67	207.09	230.38	271.86
56	154.07	220.35	245.46	289.17
57	162.37	233.62	260.58	306.45
58	171.08	247.42	276.28	324.37
59	180.73	262.27	293.15	343.61
60	198.59	278.71	311.78	364.77
61	204.59	296.73	332.07	387.86
62	218.60	315.93	353.73	412.43
63	233.65	336.42	376.72	438.51
64	249.41	358.22	401.15	466.16
65	265.65	381.38	427.01	495.32
66	281.17	404.39	451.91	523.90
67	296.22	427.24	475.84	551.91
68	312.46	452.15	502.37	582.53
69	331.70	481.51	535.11	618.87
70	355.59	517.62	577.60	664.23
71	382.22	557.96	628.05	715.57
72	410.47	600.95	684.11	770.82
73	443.24	650.43	748.44	834.33
74	483.40	710.13	823.70	910.58
75	533.82	783.78	912.53	1,003.93
76	592.85	869.37	1,012.50	1,112.27
77	658.53	964.31	1,121.82	1,232.62
78	733.39	1,071.77	1,244.16	1,368.23
79	820.09	1,194.89	1,383.31	1,522.26
80	921.14	1,336.77	1,543.02	1,697.96
81	1,040.51	1,503.56	1,729.96	1,902.76
82	1,176.49	1,693.17	1,941.71	2,134.55
83	1,323.17	1,896.38	2,168.13	2,382.14
84	1,474.57	2,104.01	2,399.09	2,634.26

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	168.55	219.48	238.55	282.66
35-39	185.19	249.11	273.00	324.84
40	209.49	288.19	317.72	380.33
41	223.73	309.89	342.23	410.00
42	240.98	336.42	372.20	446.38
43	261.16	367.74	407.67	489.51
44	284.28	403.92	448.61	539.39
45	310.40	444.89	495.01	595.99
46	342.43	495.18	551.95	665.42
47	380.40	554.82	619.35	747.63
48	419.82	617.02	689.75	833.56
49	456.27	675.03	755.56	914.05
50	485.29	722.12	809.29	980.07
51	505.71	756.81	849.39	1,029.71
52	520.56	783.61	880.84	1,069.10
53	531.46	804.70	905.99	1,100.93
54	540.20	822.29	927.21	1,128.03
55	548.44	838.49	946.76	1,153.17
56	554.48	850.74	961.84	1,172.81
57	557.21	857.55	970.85	1,185.10
58	559.17	862.89	978.11	1,195.32
59	562.92	870.65	987.93	1,208.79
60	570.92	884.72	1,004.70	1,230.73
61	583.94	906.39	1,029.68	1,262.82
62	600.28	933.02	1,060.05	1,301.50
63	618.84	962.75	1,093.74	1,344.36
64	638.62	993.74	1,128.77	1,388.98
65	658.53	1,024.14	1,163.09	1,432.96
66	675.44	1,048.85	1,191.04	1,469.91
67	690.05	1,069.07	1,213.92	1,501.47
68	707.10	1,092.49	1,240.31	1,537.14
69	731.13	1,126.81	1,278.75	1,586.45
70	766.87	1,179.70	1,337.85	1,658.91
71	811.45	1,247.67	1,413.82	1,749.90
72	861.81	1,325.60	1,501.03	1,853.04
73	922.12	1,418.72	1,604.98	1,975.32
74	996.67	1,532.22	1,731.31	2,123.69
75	1,089.62	1,671.33	1,885.51	2,305.06
76	1,198.56	1,834.18	2,066.18	2,518.22
77	1,320.74	2,017.31	2,269.55	2,758.52
78	1,459.72	2,223.48	2,497.87	3,027.85
79	1,619.09	2,455.48	2,753.36	3,328.05
80	1,802.45	2,716.17	3,038.18	3,661.00
81	2,014.94	3,012.15	3,358.80	4,034.85
82	2,254.23	3,341.59	3,713.78	4,448.28
83	2,512.49	3,694.48	4,093.40	4,889.16
84	2,782.01	4,060.73	4,488.08	5,345.33

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	158.83	206.82	224.78	266.36
35-39	174.52	234.73	257.24	306.11
40	197.40	271.55	299.40	358.39
41	210.84	292.01	322.48	386.34
42	227.07	317.01	350.73	420.63
43	246.07	346.55	384.14	468.05
44	267.91	380.60	422.72	508.28
45	292.48	419.24	466.46	561.63
46	322.68	466.63	520.09	627.04
47	358.46	522.82	583.64	704.50
48	395.62	581.45	649.96	785.46
49	429.98	636.09	711.99	861.33
50	457.31	680.47	762.62	923.54
51	476.55	713.14	800.42	970.35
52	490.52	738.42	830.05	1,007.44
53	500.82	758.30	853.74	1,037.44
54	509.05	774.87	873.72	1,062.99
55	516.81	790.12	892.15	1,086.65
56	522.52	801.66	906.36	1,105.14
57	525.08	808.11	914.86	1,116.75
58	526.94	813.14	921.68	1,126.37
59	530.45	820.43	930.96	1,139.06
60	537.98	833.69	946.76	1,159.75
61	550.26	854.11	970.28	1,189.99
62	565.65	879.22	998.90	1,226.44
63	583.17	907.23	1,030.66	1,266.84
64	601.80	936.43	1,063.67	1,308.89
65	620.53	965.08	1,096.03	1,350.30
66	636.46	998.49	1,122.36	1,385.13
67	650.26	1,007.40	1,143.92	1,414.87
68	666.29	1,029.48	1,168.76	1,448.48
69	688.97	1,061.81	1,205.01	1,494.96
70	722.62	1,111.66	1,260.66	1,563.23
71	764.91	1,175.75	1,332.28	1,648.96
72	812.84	1,249.32	1,414.46	1,746.16
73	870.08	1,337.14	1,512.41	1,861.38
74	940.17	1,444.10	1,631.44	2,001.21
75	1,026.74	1,574.94	1,776.77	2,172.12
76	1,129.21	1,729.76	1,948.83	2,375.12
77	1,245.11	1,905.36	2,144.10	2,605.87
78	1,375.38	2,101.61	2,361.96	2,862.88
79	1,520.91	2,318.42	2,601.79	3,144.69
80	1,682.64	2,555.72	2,862.95	3,449.86
81	1,866.00	2,821.87	3,154.21	3,789.05
82	2,070.33	3,116.91	3,475.98	4,163.27
83	2,287.54	3,428.29	3,815.13	4,556.45
84	2,509.48	3,743.45	4,158.54	4,952.54

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C77 w/Inflation Protection Rider
Requested Annual Premium Rates
Year 3
$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	153.12	194.91	210.70	249.68
35-39	166.89	219.38	239.12	284.55
40	187.01	251.37	275.67	329.97
41	199.29	269.56	296.09	354.68
42	214.14	298.76	312.19	385.32
43	231.63	318.67	351.34	421.88
44	251.71	349.55	386.17	464.33
45	274.39	384.68	425.82	512.70
46	302.37	428.12	474.83	572.47
47	335.68	479.89	533.18	643.61
48	370.20	533.86	594.10	717.96
49	401.96	583.91	650.73	787.22
50	426.84	623.94	696.30	843.21
51	443.85	652.69	729.47	884.32
52	455.73	674.26	754.75	916.04
53	463.93	690.53	774.19	940.78
54	469.97	703.32	789.82	960.90
55	475.37	714.59	803.59	978.78
56	478.41	721.68	812.70	990.93
57	478.14	723.33	815.77	995.79
58	477.02	723.50	817.12	998.60
59	477.70	726.06	821.04	1,004.57
60	482.69	734.97	831.80	1,018.95
61	492.82	751.48	850.87	1,043.55
62	506.39	772.98	875.37	1,074.80
63	522.15	797.55	903.15	1,110.14
64	538.92	823.26	932.04	1,146.89
65	555.49	848.14	959.85	1,182.53
66	569.80	868.89	982.83	1,212.94
67	582.63	886.82	1,002.51	1,239.87
68	597.11	906.86	1,024.38	1,269.44
69	616.41	933.96	1,054.11	1,307.68
70	643.68	973.11	1,097.28	1,360.63
71	677.53	1,022.49	1,152.06	1,425.94
72	715.84	1,078.75	1,214.70	1,499.55
73	760.73	1,144.63	1,287.97	1,585.04
74	814.29	1,222.86	1,374.57	1,685.98
75	878.68	1,316.08	1,477.27	1,805.96
76	951.48	1,421.58	1,593.20	1,941.91
77	1,031.23	1,537.58	1,720.61	2,091.49
78	1,121.61	1,668.16	1,863.64	2,259.23
79	1,226.21	1,817.44	2,026.59	2,449.68
80	1,348.58	1,989.46	2,213.66	2,667.47
81	1,494.05	2,192.47	2,433.48	2,923.12
82	1,660.23	2,423.69	2,683.29	3,213.61
83	1,839.17	2,670.84	2,950.05	3,523.10
84	2,022.87	2,921.70	3,220.76	3,835.65

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.57	17.19	17.87	20.28
35-39	17.04	19.57	20.57	23.97
40	18.65	21.98	23.36	27.68
41	19.22	22.90	24.38	28.96
42	19.95	24.04	25.65	30.58
43	20.81	25.39	27.18	32.52
44	21.82	26.97	28.97	34.78
45	22.97	28.76	31.01	37.37
46	24.29	30.81	33.37	40.35
47	25.78	33.12	36.03	43.71
48	27.40	35.63	38.92	47.37
49	29.11	38.28	41.96	51.23
50	30.86	41.01	45.06	55.20
51	32.65	43.82	48.24	59.29
52	34.52	46.75	51.53	63.54
53	36.45	49.80	54.94	67.96
54	38.46	52.96	58.48	72.57
55	40.56	56.22	62.41	77.37
56	42.69	59.52	65.87	82.27
57	44.85	62.86	69.65	87.27
58	47.12	66.33	73.60	92.50
59	49.54	70.05	77.79	52.20
60	52.20	74.09	82.34	104.16
61	54.98	78.31	87.07	110.50
62	57.84	82.64	91.93	117.01
63	60.93	87.32	97.15	124.04
64	64.44	92.56	102.99	131.91
65	68.51	98.60	109.71	140.97
66	72.95	105.11	116.94	151.65
67	77.64	111.94	124.51	163.73
68	82.90	119.58	132.97	176.55
69	89.03	128.52	142.85	189.47
70	96.32	139.24	154.68	201.85
71	104.12	150.98	167.67	211.36
72	112.22	163.44	181.48	218.42
73	121.62	177.73	197.28	226.53
74	133.30	194.99	216.24	239.20
75	148.26	216.36	239.54	259.90
76	165.99	241.06	266.32	288.16
77	185.82	268.32	295.80	321.64
78	208.52	299.33	329.26	361.09
79	234.87	335.25	368.00	407.24
80	265.65	377.23	413.31	460.84
81	301.14	425.89	645.74	522.33
82	340.82	480.43	524.12	591.21
83	384.28	539.97	588.55	666.82
84	431.08	603.63	657.29	748.53

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	14.25	15.73	16.35	18.56
35-39	15.59	17.91	18.83	21.94
40	17.07	20.12	21.37	25.33
41	17.59	20.96	22.31	26.51
42	18.25	22.00	23.47	27.98
43	19.04	23.24	24.88	29.76
44	19.96	24.68	26.51	31.83
45	21.20	26.32	28.38	34.20
46	22.23	28.20	30.53	36.92
47	23.59	30.31	32.97	40.00
48	25.08	32.61	35.62	43.35
49	26.64	35.03	38.40	46.88
50	28.24	37.53	41.24	50.52
51	29.88	40.10	44.14	54.25
52	31.59	42.78	47.16	58.14
53	33.36	45.57	50.28	62.19
54	35.20	48.46	53.52	66.41
55	37.12	51.45	56.87	70.80
56	39.07	54.47	60.28	75.29
57	41.05	57.52	63.74	79.86
58	43.12	60.71	67.35	84.65
59	45.34	64.10	71.19	89.76
60	47.77	67.80	75.35	95.32
61	50.32	71.66	79.68	101.12
62	52.93	75.63	84.13	107.08
63	55.76	79.91	88.91	113.51
64	58.97	84.71	94.25	120.72
65	62.69	90.24	100.40	129.01
66	66.76	96.20	107.01	138.79
67	71.06	102.45	113.95	149.83
68	75.87	109.43	121.69	161.57
69	81.48	117.61	130.73	173.40
70	88.15	127.42	141.55	184.72
71	95.41	138.26	153.51	193.50
72	103.09	149.83	166.28	200.10
73	111.88	163.04	180.83	207.63
74	122.50	178.79	198.15	219.19
75	135.64	198.00	219.22	237.85
76	151.06	220.41	243.78	263.79
77	168.29	245.43	271.18	294.95
78	187.69	273.41	301.80	331.08
79	209.66	304.74	336.01	371.92
80	234.56	339.79	374.19	417.22
81	262.55	378.83	415.85	466.28
82	293.38	421.62	460.74	519.25
83	326.81	467.74	509.59	577.20
84	362.64	516.76	563.14	641.21

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	13.84	15.27	15.88	18.02
35-39	15.14	17.36	18.26	21.28
40	16.54	19.42	20.65	24.47
41	17.02	20.20	21.49	25.54
42	17.62	21.14	22.53	26.86
43	18.33	22.24	23.76	28.43
44	19.15	23.51	25.20	30.25
45	20.08	24.95	26.83	32.33
46	21.15	26.59	28.70	34.71
47	22.35	28.43	30.82	37.39
48	23.65	30.42	33.11	40.30
49	25.01	32.50	35.51	43.36
50	26.40	34.64	37.94	46.48
51	27.82	36.82	40.41	49.66
52	29.29	39.08	42.95	52.95
53	30.82	41.42	45.57	56.37
54	32.39	43.84	48.28	59.91
55	34.01	46.34	51.08	63.60
56	35.64	48.86	53.91	67.34
57	37.28	51.39	56.78	71.14
58	38.99	54.03	59.76	75.10
59	40.83	56.86	62.94	79.36
60	42.89	59.97	66.42	84.03
61	45.06	63.24	70.07	88.92
62	47.30	66.61	73.82	93.97
63	49.75	70.26	77.88	99.43
64	52.53	74.36	82.42	105.57
65	55.77	79.10	87.66	112.65
66	59.38	84.33	93.43	121.14
67	63.27	89.94	99.60	130.88
68	67.59	96.13	106.41	141.14
69	72.46	103.13	114.10	151.22
70	78.04	111.15	122.93	160.42
71	83.96	119.73	132.39	167.04
72	90.13	128.72	142.33	171.56
73	97.08	138.83	153.48	176.51
74	105.35	150.72	166.57	184.42
75	115.47	165.10	182.32	197.81
76	127.26	181.82	200.59	216.95
77	140.38	200.41	220.90	240.14
78	155.07	221.10	243.46	267.00
79	171.60	244.11	268.49	297.16
80	190.21	269.68	296.19	330.26
81	211.00	298.00	326.78	366.42
82	233.81	328.92	360.10	405.91
83	258.48	362.13	395.86	448.51
84	284.88	397.34	433.75	493.98

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	52.01	67.53	73.19	88.82
35-39	56.92	75.87	82.58	96.62
40	63.47	85.88	94.65	114.29
41	67.70	92.46	101.71	123.49
42	72.34	99.65	109.52	133.77
43	77.39	107.43	118.06	145.15
44	82.86	115.81	127.35	157.62
45	88.74	124.79	137.37	171.17
46	95.64	135.19	149.10	187.05
47	103.55	147.02	162.52	205.25
48	111.57	159.03	176.20	223.92
49	118.81	169.98	188.71	241.22
50	124.37	178.64	198.62	255.32
51	127.98	184.71	205.60	265.83
52	130.26	189.01	210.60	273.98
53	131.57	191.99	214.11	280.34
54	132.32	194.08	216.63	285.46
55	132.87	195.74	218.66	289.90
56	132.86	196.39	219.55	292.79
57	132.01	195.73	218.98	293.76
58	130.91	194.63	217.90	294.12
59	130.14	193.94	217.28	295.14
60	130.28	194.52	218.09	298.15
61	131.36	196.41	220.39	303.16
62	132.97	199.03	223.55	309.30
63	135.10	202.34	227.45	316.54
64	137.71	206.27	232.00	324.84
65	140.77	210.76	237.08	334.15
66	143.89	215.17	242.09	345.30
67	147.09	219.55	247.08	358.32
68	150.96	224.85	252.99	371.97
69	156.05	232.01	260.74	385.01
70	162.96	241.99	271.26	396.21
71	171.31	254.54	284.01	402.17
72	180.72	269.02	298.38	403.72
73	191.74	285.80	315.17	405.95
74	204.89	305.27	335.16	413.94
75	220.72	327.78	359.17	432.80
76	238.70	352.58	386.67	462.99
77	258.48	379.41	417.13	501.14
78	280.83	409.42	451.33	546.51
79	306.55	443.77	490.03	598.39
80	336.42	483.60	533.99	656.05
81	370.19	528.64	582.75	719.66
82	407.32	578.14	635.78	789.71
83	448.21	632.49	693.80	865.93
84	493.24	692.07	757.55	948.09

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	47.59	61.80	66.98	81.28
35-39	52.09	69.43	75.58	88.42
40	58.09	78.59	86.62	104.59
41	61.95	84.62	93.08	113.01
42	66.20	91.19	100.22	122.42
43	70.82	98.32	108.04	132.83
44	75.83	105.98	116.54	144.24
45	81.21	114.21	125.72	156.65
46	87.52	123.72	136.45	171.18
47	94.76	134.54	148.73	187.83
48	102.11	145.53	161.25	204.92
49	108.73	155.56	172.70	220.75
50	113.82	163.48	181.77	233.65
51	117.12	169.03	188.15	243.27
52	119.20	172.97	192.72	250.73
53	120.41	175.69	195.94	256.55
54	121.09	177.61	198.25	261.24
55	121.60	179.13	200.11	265.30
56	121.58	179.73	200.92	267.95
57	120.81	179.12	200.40	268.84
58	119.80	178.11	199.41	269.16
59	119.10	177.48	198.84	270.10
60	119.23	178.01	199.58	272.85
61	120.21	179.74	201.69	277.43
62	121.69	182.14	204.58	283.05
63	123.64	185.17	208.15	289.68
64	126.02	188.77	212.31	297.27
65	128.82	192.87	216.96	305.80
66	131.66	196.90	221.53	315.99
67	134.55	200.89	226.08	327.88
68	138.06	205.72	231.48	340.35
69	142.74	212.28	238.57	352.29
70	149.13	221.45	248.24	362.59
71	157.11	233.14	260.09	368.26
72	166.32	246.76	273.54	370.05
73	176.93	262.44	289.18	372.42
74	189.16	280.35	307.59	379.87
75	203.17	300.63	329.34	396.86
76	218.80	323.12	354.58	424.60
77	235.92	347.71	382.92	460.11
78	254.79	374.66	414.14	501.58
79	275.71	404.21	448.06	547.21
80	298.94	436.61	484.45	595.18
81	323.89	471.17	521.70	644.93
82	350.39	507.72	559.93	697.66
83	379.32	547.31	601.59	754.23
84	411.55	590.94	649.14	815.50

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	58.97	65.93	77.58
35-39	50.54	66.90	72.90	85.30
40	56.33	75.56	83.39	100.70
41	60.02	81.24	89.40	108.56
42	64.02	87.36	95.98	117.26
43	68.33	93.61	103.11	126.79
44	72.97	100.90	110.81	137.15
45	77.92	108.33	119.06	148.35
46	83.70	116.91	128.69	161.45
47	90.33	126.64	139.71	176.44
48	97.01	136.45	150.88	191.74
49	102.97	145.27	160.96	205.75
50	107.41	152.04	168.73	216.89
51	110.10	156.45	173.85	224.77
52	111.54	159.20	177.14	230.44
53	112.13	160.77	179.10	234.50
54	112.23	161.63	180.25	237.52
55	112.23	162.25	181.10	240.10
56	111.76	162.11	181.05	241.44
57	110.58	160.91	179.78	241.17
58	109.22	159.41	178.16	240.46
59	108.23	158.38	177.04	240.47
60	108.15	158.57	177.30	242.39
61	109.04	160.10	179.07	246.33
62	110.56	162.45	181.77	251.51
63	112.58	165.48	185.20	257.75
64	115.01	169.01	189.17	264.88
65	117.75	172.90	193.49	272.71
66	120.55	176.77	198.00	282.34
67	123.49	180.70	202.81	293.87
68	126.92	185.29	208.19	305.68
69	131.19	191.12	214.36	316.15
70	136.65	198.77	221.58	323.65
71	143.24	208.22	229.38	325.40
72	150.73	219.08	237.62	322.48
73	159.20	231.38	246.96	319.07
74	168.76	245.15	258.08	319.31
75	179.51	260.42	271.67	327.36
76	190.95	276.61	287.34	343.68
77	203.03	293.67	304.62	365.49
78	216.47	312.52	324.11	392.11
79	232.00	334.03	346.40	422.88
80	250.35	359.09	372.08	457.12
81	271.71	388.08	401.52	495.36
82	295.60	420.40	434.35	538.05
83	321.72	455.50	469.97	584.39
84	349.80	492.79	507.82	633.62

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78
Requested Annual Premium Rates
Year 1
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.36	25.79	26.81	30.42
35-39	25.56	29.36	30.86	35.96
40	27.98	32.97	35.04	41.52
41	28.83	34.35	36.57	43.44
42	29.93	36.06	38.48	45.87
43	31.22	38.09	40.77	48.78
44	32.73	40.46	43.46	52.17
45	34.46	43.14	46.52	56.06
46	36.44	46.22	50.06	60.53
47	38.67	49.68	54.05	65.57
48	41.10	53.45	58.38	71.06
49	43.67	57.42	62.94	76.85
50	46.29	61.52	67.59	82.80
51	48.98	65.73	72.36	88.94
52	51.78	70.13	77.30	95.31
53	54.68	74.70	82.41	101.94
54	57.69	79.44	87.72	108.86
55	60.84	84.33	93.62	116.06
56	64.04	89.28	98.81	123.41
57	67.28	94.29	104.48	130.91
58	70.68	99.50	110.40	138.75
59	74.31	105.08	116.69	78.30
60	78.30	111.14	123.51	156.24
61	82.47	117.47	130.61	165.75
62	86.76	123.96	137.90	175.52
63	91.40	130.98	145.73	186.06
64	96.66	138.84	154.49	197.87
65	102.77	147.90	164.57	211.46
66	109.43	157.67	175.41	227.48
67	116.46	167.91	186.77	245.60
68	124.35	179.37	199.46	264.83
69	133.55	192.78	214.28	284.21
70	144.48	208.86	232.02	302.78
71	156.18	226.47	251.51	317.04
72	168.33	245.16	272.22	327.63
73	182.43	266.60	295.92	339.80
74	199.95	292.49	324.36	358.80
75	222.39	324.54	359.31	389.85
76	248.99	361.59	399.48	432.24
77	278.73	402.48	443.70	482.46
78	312.78	449.00	493.89	541.64
79	352.31	502.88	552.00	610.86
80	398.48	565.85	619.97	691.26
81	451.71	638.84	968.61	783.50
82	511.23	720.65	786.18	886.82
83	576.42	809.96	882.83	1,000.23
84	646.62	905.45	985.94	1,122.80

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	21.38	23.60	24.53	27.84
35-39	23.39	26.87	28.25	32.91
40	25.61	30.18	32.06	38.00
41	26.39	31.44	33.47	39.77
42	27.38	33.00	35.21	41.97
43	28.56	34.86	37.32	44.64
44	29.94	37.02	39.77	47.75
45	31.80	39.48	42.57	51.30
46	33.35	42.30	45.80	55.38
47	35.39	45.47	49.46	60.00
48	37.62	48.92	53.43	65.03
49	39.96	52.55	57.60	70.32
50	42.36	56.30	61.86	75.78
51	44.82	60.15	66.21	81.38
52	47.39	64.17	70.74	87.21
53	50.04	68.36	75.42	93.29
54	52.80	72.69	80.28	99.62
55	55.68	77.18	85.31	106.20
56	58.61	81.71	90.42	112.94
57	61.58	86.28	95.61	119.79
58	64.68	91.07	101.03	126.98
59	68.01	96.15	106.79	134.64
60	71.66	101.70	113.03	142.98
61	75.48	107.49	119.52	151.68
62	79.40	113.45	126.20	160.62
63	83.64	119.87	133.37	170.27
64	88.46	127.07	141.38	181.08
65	94.04	135.36	150.60	193.52
66	100.14	144.30	160.52	208.19
67	106.59	153.68	170.93	224.75
68	113.81	164.15	182.54	242.36
69	122.22	176.42	196.10	260.10
70	132.23	191.13	212.33	277.08
71	143.12	207.39	230.27	290.25
72	154.64	224.75	249.42	300.15
73	167.82	244.56	271.25	311.45
74	183.75	268.19	297.23	328.79
75	203.46	297.00	328.83	356.78
76	226.59	330.62	365.67	395.69
77	252.44	368.15	406.77	442.43
78	281.54	410.12	452.70	496.62
79	314.49	457.11	504.02	557.88
80	351.84	509.69	561.29	625.83
81	393.83	568.25	623.78	699.42
82	440.07	632.43	691.11	778.88
83	490.22	701.61	764.39	865.80
84	543.96	775.14	844.71	961.82

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	20.76	22.91	23.82	27.03
35-39	22.71	26.04	27.39	31.92
40	24.81	29.13	30.98	36.71
41	25.53	30.30	32.24	38.31
42	26.43	31.71	33.80	40.29
43	27.50	33.36	35.64	42.65
44	28.73	35.27	37.80	45.38
45	30.12	37.43	40.25	48.50
46	31.73	39.89	43.05	52.07
47	33.53	42.65	46.23	56.09
48	35.48	45.63	49.67	60.45
49	37.52	48.75	53.27	65.04
50	39.60	51.96	56.91	69.72
51	41.73	55.23	60.62	74.49
52	43.94	58.62	64.43	79.43
53	46.23	62.13	68.36	84.56
54	48.59	65.76	72.42	89.87
55	51.02	69.51	76.62	95.40
56	53.46	73.29	80.87	101.01
57	55.92	77.09	85.17	106.71
58	58.49	81.05	89.64	112.65
59	61.25	85.29	94.41	119.04
60	64.34	89.96	99.63	126.05
61	67.59	94.86	105.11	133.38
62	70.95	99.92	110.73	140.96
63	74.63	105.39	116.82	149.15
64	78.80	111.54	123.63	158.36
65	83.66	118.65	131.49	168.98
66	89.07	126.50	140.15	181.71
67	94.91	134.91	149.40	196.32
68	101.39	144.20	159.62	211.71
69	108.69	154.70	171.15	226.83
70	117.06	166.73	184.40	240.63
71	125.94	179.60	198.59	250.56
72	135.20	193.08	213.50	257.34
73	145.62	208.25	230.22	264.77
74	158.03	226.08	249.86	276.63
75	173.21	247.65	273.48	296.72
76	190.89	272.73	300.89	325.43
77	210.57	300.62	331.35	360.21
78	232.61	331.65	365.19	400.50
79	257.40	366.17	402.74	445.74
80	285.32	404.52	444.29	495.39
81	316.50	447.00	490.17	549.63
82	350.72	493.38	540.15	608.87
83	387.72	543.20	593.79	672.77
84	427.32	596.01	650.63	740.97

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	78.02	101.30	109.79	133.23
35-39	85.38	113.81	123.87	144.93
40	95.21	128.82	141.98	171.44
41	101.55	138.69	152.57	185.24
42	108.51	149.48	164.28	200.66
43	116.09	161.15	177.09	217.73
44	124.29	173.72	191.03	236.43
45	133.11	187.19	206.06	256.76
46	143.46	202.79	223.65	280.58
47	155.33	220.53	243.78	307.88
48	167.36	238.55	264.30	335.88
49	178.22	254.97	283.07	361.83
50	186.56	267.96	297.93	382.98
51	191.97	277.07	308.40	398.75
52	130.26	283.52	315.90	410.97
53	197.36	287.99	321.17	420.51
54	198.48	291.12	324.95	428.19
55	199.31	293.61	327.99	434.85
56	199.29	294.59	329.33	439.19
57	198.02	293.60	328.47	440.64
58	196.37	291.95	326.85	441.18
59	195.21	290.91	325.92	442.71
60	130.28	291.78	327.14	447.23
61	197.04	294.62	220.39	454.74
62	199.46	298.55	335.33	463.95
63	202.65	303.51	341.18	474.81
64	206.57	309.41	348.00	487.26
65	211.16	316.14	355.62	501.23
66	215.84	322.76	363.14	517.95
67	220.64	329.33	370.62	537.48
68	226.44	337.28	379.49	557.96
69	234.08	348.02	391.11	577.52
70	244.44	362.99	406.89	594.32
71	256.97	381.81	426.02	603.26
72	271.08	403.53	447.57	605.58
73	287.61	428.70	472.76	608.93
74	307.34	457.91	502.74	620.91
75	331.08	491.67	538.76	649.20
76	358.05	528.87	580.01	694.49
77	387.72	569.12	625.70	751.71
78	421.25	614.13	677.00	819.77
79	459.83	665.66	735.05	897.59
80	504.63	725.40	800.99	984.08
81	555.29	792.96	874.13	1,079.49
82	610.98	867.21	953.67	1,184.57
83	672.32	948.74	1,040.70	1,298.90
84	739.86	1,038.11	1,136.33	1,422.14

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	71.39	92.70	100.47	121.92
35-39	78.14	104.15	113.37	132.63
40	87.14	117.89	129.93	156.89
41	92.93	126.93	139.62	169.52
42	99.30	136.79	150.33	183.63
43	106.23	147.48	162.06	199.25
44	113.75	158.97	174.81	216.36
45	121.82	114.21	188.58	234.98
46	131.28	185.58	204.68	256.77
47	142.14	201.81	223.10	281.75
48	153.17	218.30	241.88	307.38
49	163.10	233.34	259.05	331.13
50	170.73	245.22	272.66	350.48
51	175.68	253.55	282.23	364.91
52	178.80	259.46	289.08	376.10
53	180.62	263.54	293.91	384.83
54	181.64	266.42	297.38	391.86
55	182.40	268.70	300.17	397.95
56	182.37	269.60	301.38	401.93
57	181.22	268.68	300.60	403.26
58	179.70	267.17	299.12	403.74
59	178.65	266.22	298.26	405.15
60	178.85	267.02	299.37	409.28
61	180.32	269.61	302.54	416.15
62	182.54	273.21	306.87	424.58
63	185.46	277.76	312.23	434.52
64	126.02	283.16	318.47	445.91
65	193.23	289.31	325.44	458.70
66	197.49	295.35	332.30	473.99
67	201.83	301.34	339.12	491.82
68	207.09	308.58	347.22	510.53
69	214.11	318.42	357.86	528.44
70	223.70	332.18	372.36	543.89
71	235.67	349.71	390.14	552.39
72	249.48	370.14	410.31	555.08
73	265.40	393.66	433.77	558.63
74	283.74	420.53	461.39	569.81
75	304.76	450.95	494.01	595.29
76	328.20	484.68	531.87	636.90
77	353.88	521.57	574.38	690.17
78	382.19	561.99	621.21	752.37
79	413.57	606.32	448.06	820.82
80	448.41	654.92	484.45	892.77
81	485.84	706.76	782.55	967.40
82	525.59	761.58	839.90	1,046.49
83	568.98	820.97	902.39	1,131.35
84	617.33	886.41	973.71	1,223.25

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	88.46	98.90	116.37
35-39	75.81	100.35	109.35	127.95
40	84.50	113.34	125.09	151.05
41	90.03	121.86	134.10	162.84
42	96.03	131.04	143.97	175.89
43	102.50	140.42	154.67	190.19
44	109.46	151.35	166.22	205.73
45	116.88	162.50	178.59	222.53
46	125.55	175.37	193.04	242.18
47	135.50	189.96	209.57	264.66
48	145.52	204.68	226.32	287.61
49	154.46	217.91	241.44	308.63
50	161.12	228.06	253.10	325.34
51	165.15	234.68	260.78	337.16
52	167.31	238.80	265.71	345.66
53	168.20	241.16	268.65	351.75
54	168.35	242.45	270.38	356.28
55	168.35	243.38	271.65	360.15
56	167.64	243.17	271.58	362.16
57	165.87	241.37	269.67	361.76
58	163.83	239.12	267.24	360.69
59	162.35	237.57	265.56	360.71
60	162.23	237.86	265.95	363.59
61	163.56	240.15	268.61	369.50
62	165.84	243.68	272.66	377.27
63	168.87	165.48	277.80	386.63
64	172.52	253.52	283.76	397.32
65	176.63	259.35	290.24	409.07
66	180.83	176.77	297.00	423.51
67	185.24	271.05	304.22	440.81
68	190.38	277.94	312.29	458.52
69	196.79	286.68	321.54	474.23
70	204.98	298.16	332.37	485.48
71	214.86	312.33	344.07	488.10
72	226.10	328.62	356.43	483.72
73	238.80	347.07	370.44	478.61
74	253.14	367.73	387.12	478.97
75	269.27	390.63	407.51	491.04
76	286.43	414.92	431.01	515.52
77	304.55	440.51	456.93	548.24
78	324.71	468.78	486.17	588.17
79	348.00	501.05	519.60	634.32
80	375.53	538.64	558.12	685.68
81	407.57	582.12	602.28	743.04
82	443.40	630.60	651.53	807.08
83	482.58	683.25	704.96	876.59
84	524.70	739.19	761.73	950.43

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78
Requested Annual Premium Rates
Year 2
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	35.03	38.68	40.21	45.63
35-39	38.34	44.03	46.28	53.93
40	41.96	49.46	52.56	62.28
41	43.25	51.53	54.86	65.16
42	44.89	54.09	57.71	68.81
43	46.82	57.13	61.16	73.17
44	49.10	60.68	65.18	78.26
45	51.68	64.71	69.77	84.08
46	54.65	69.32	75.08	90.79
47	58.01	74.52	81.07	98.35
48	61.65	80.17	87.57	106.58
49	65.50	86.13	94.41	115.27
50	69.44	92.27	101.39	124.20
51	73.46	98.60	108.54	133.40
52	77.67	105.19	115.94	142.97
53	82.01	112.05	123.62	152.91
54	86.54	119.16	131.58	163.28
55	91.26	126.50	140.42	174.08
56	96.05	133.92	148.21	185.11
57	100.91	141.44	156.71	196.36
58	106.02	149.24	165.60	208.13
59	111.47	157.61	175.03	117.45
60	117.45	166.70	185.27	234.36
61	123.71	176.20	195.91	248.63
62	130.14	185.94	206.84	263.27
63	137.09	196.47	218.59	279.09
64	144.99	208.26	231.73	296.80
65	154.15	221.85	246.85	317.18
66	164.14	236.50	263.12	341.21
67	174.69	251.87	280.15	368.39
68	186.53	269.06	299.18	397.24
69	200.32	289.17	321.41	426.31
70	216.72	313.29	348.03	454.16
71	234.27	339.71	377.26	475.56
72	252.50	367.74	408.33	491.45
73	273.65	399.89	443.88	509.69
74	299.93	438.73	486.54	538.20
75	333.59	486.81	538.97	584.78
76	373.48	542.39	599.22	648.36
77	418.10	603.72	665.55	723.69
78	469.17	673.49	740.84	812.45
79	528.46	754.31	828.00	916.29
80	597.71	848.77	929.95	1,036.89
81	677.57	958.25	1,452.92	1,175.24
82	766.85	1,080.97	1,179.27	1,330.22
83	864.63	1,214.93	1,324.24	1,500.35
84	969.93	1,358.17	1,478.90	1,684.19

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	32.06	35.39	36.79	41.76
35-39	35.08	40.30	42.37	49.37
40	38.41	45.27	48.08	56.99
41	39.58	47.16	50.20	59.65
42	41.06	49.50	52.81	62.96
43	42.84	52.29	55.98	66.96
44	44.91	55.53	59.65	71.62
45	47.70	59.22	63.86	76.95
46	50.02	63.45	68.69	83.07
47	53.08	68.20	74.18	90.00
48	56.43	73.37	80.15	97.54
49	59.94	78.82	86.40	105.48
50	63.54	84.44	92.79	113.67
51	67.23	90.23	99.32	122.06
52	71.08	96.26	106.11	130.82
53	75.06	102.53	113.13	139.93
54	79.20	109.04	120.42	149.42
55	83.52	115.76	127.96	159.30
56	87.91	122.56	135.63	169.40
57	92.36	129.42	143.42	179.69
58	97.02	136.60	151.54	190.46
59	102.02	144.23	160.18	201.96
60	107.48	152.55	169.54	214.47
61	113.22	161.24	179.28	227.52
62	119.09	170.17	189.29	240.93
63	125.46	179.80	200.05	255.40
64	132.68	190.60	212.06	271.62
65	141.05	203.04	225.90	290.27
66	150.21	216.45	240.77	312.28
67	159.89	230.51	256.39	337.12
68	170.71	246.22	273.80	363.53
69	183.33	264.62	294.14	390.15
70	198.34	286.70	318.49	415.62
71	214.67	311.09	345.40	435.38
72	231.95	337.12	374.13	450.23
73	251.73	366.84	406.87	467.17
74	275.63	402.28	445.84	493.18
75	305.19	445.50	493.25	535.16
76	339.89	495.92	548.51	593.53
77	378.65	552.22	610.16	663.64
78	422.30	615.17	679.05	744.93
79	471.74	685.67	756.02	836.82
80	527.76	764.53	841.93	938.75
81	590.74	852.37	935.66	1,049.13
82	660.11	948.65	1,036.67	1,168.31
83	735.32	1,052.42	1,146.58	1,298.70
84	815.94	1,162.71	1,267.07	1,442.72

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	31.14	34.36	35.73	40.55
35-39	34.07	39.06	41.09	47.88
40	37.22	43.70	46.46	55.06
41	38.30	45.45	48.35	57.47
42	39.65	47.57	50.69	60.44
43	41.24	50.04	53.46	63.97
44	43.09	52.90	56.70	68.06
45	45.18	56.14	60.37	72.74
46	47.59	59.83	64.58	78.10
47	50.29	63.97	69.35	84.13
48	53.21	68.45	74.50	90.68
49	56.27	73.13	79.90	97.56
50	59.40	77.94	85.37	104.58
51	62.60	82.85	90.92	111.74
52	65.90	87.93	96.64	119.14
53	69.35	93.20	102.53	126.83
54	72.88	98.64	108.63	134.80
55	76.52	104.27	114.93	143.10
56	80.19	109.94	121.30	151.52
57	83.88	115.63	127.76	160.07
58	87.73	121.57	134.46	168.98
59	91.87	127.94	141.62	178.56
60	96.50	134.93	149.45	189.07
61	101.39	142.29	157.66	200.07
62	106.43	149.87	166.10	211.43
63	111.94	158.09	175.23	223.72
64	118.19	167.31	185.45	237.53
65	125.48	177.98	197.24	253.46
66	133.61	189.74	210.22	272.57
67	142.36	202.37	224.10	294.48
68	152.08	216.29	239.42	317.57
69	163.04	232.04	256.73	340.25
70	175.59	250.09	276.59	360.95
71	188.91	269.39	297.88	375.84
72	202.79	289.62	320.24	386.01
73	218.43	312.37	345.33	397.15
74	237.04	339.12	374.78	414.95
75	259.81	371.48	410.22	445.07
76	286.34	409.10	451.33	488.14
77	315.86	450.92	497.03	540.32
78	348.91	497.48	547.79	600.75
79	386.10	549.25	604.10	668.61
80	427.97	606.78	666.43	743.09
81	474.75	670.50	735.26	824.45
82	526.07	740.07	810.23	913.30
83	581.58	814.79	890.69	1,009.15
84	640.98	894.02	975.94	1,111.46

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	117.02	151.94	164.68	199.85
35-39	128.07	170.71	185.81	217.40
40	142.81	193.23	212.96	257.15
41	152.33	208.04	228.85	277.85
42	162.77	224.21	246.42	300.98
43	174.13	241.72	265.64	326.59
44	186.44	260.57	286.54	354.65
45	199.67	280.78	309.08	385.13
46	215.19	304.18	335.48	420.86
47	232.99	330.80	365.67	461.81
48	251.03	357.82	396.45	503.82
49	267.32	382.46	424.60	542.75
50	279.83	401.94	446.90	574.47
51	287.96	415.60	462.60	598.12
52	130.26	425.27	473.85	616.46
53	296.03	431.98	481.75	630.77
54	297.72	436.68	487.42	642.29
55	298.96	440.42	491.99	652.28
56	298.94	441.88	493.99	658.78
57	297.02	440.39	492.71	660.96
58	294.55	437.92	490.28	661.77
59	292.82	436.37	488.88	664.07
60	130.28	437.67	490.70	670.84
61	295.56	441.92	220.39	682.11
62	299.18	447.82	502.99	695.93
63	303.98	455.27	511.76	712.22
64	309.85	464.11	522.00	730.89
65	316.73	474.21	533.43	751.84
66	323.75	484.13	544.70	776.93
67	330.95	493.99	555.93	806.22
68	339.66	505.91	569.23	836.93
69	351.11	522.02	586.67	866.27
70	366.66	544.48	610.34	891.47
71	385.45	572.72	639.02	904.88
72	406.62	605.30	671.36	908.37
73	431.42	643.05	709.13	913.39
74	461.00	686.86	754.11	931.37
75	496.62	737.51	808.13	973.80
76	537.08	793.31	870.01	1,041.73
77	581.58	853.67	938.54	1,127.57
78	631.87	921.20	1,015.49	1,229.65
79	689.74	998.48	1,102.57	1,346.38
80	756.95	1,088.10	1,201.48	1,476.11
81	832.93	1,189.44	1,311.19	1,619.24
82	916.47	1,300.82	1,430.51	1,776.85
83	1,008.47	1,423.10	1,561.05	1,948.34
84	1,109.79	1,557.16	1,704.49	2,133.20

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	107.08	139.05	150.71	182.88
35-39	117.20	156.22	170.06	198.95
40	130.70	176.83	194.90	235.33
41	139.39	190.40	209.43	254.27
42	148.95	205.18	225.50	275.45
43	159.35	221.22	243.09	298.87
44	170.62	238.46	262.22	324.54
45	182.72	114.21	282.87	352.46
46	196.92	278.37	307.01	385.16
47	213.21	302.72	334.64	422.62
48	229.75	327.44	362.81	461.07
49	244.64	350.01	388.58	496.69
50	256.10	367.83	408.98	525.71
51	263.52	380.32	423.34	547.36
52	268.20	389.18	433.62	564.14
53	270.92	395.30	440.87	577.24
54	272.45	399.62	446.06	587.79
55	273.60	403.04	450.25	596.93
56	273.56	404.39	452.07	602.89
57	271.82	403.02	450.90	604.89
58	269.55	400.75	448.67	605.61
59	267.98	399.33	447.39	607.73
60	268.27	400.52	449.06	613.91
61	270.47	404.42	453.80	624.22
62	273.80	409.82	460.31	636.86
63	278.19	416.63	468.34	651.78
64	126.02	424.73	477.70	668.86
65	289.85	433.96	488.16	688.05
66	296.24	443.03	498.44	710.98
67	302.74	452.00	508.68	737.73
68	310.64	462.87	520.83	765.79
69	321.17	477.63	536.78	792.65
70	335.54	498.26	558.54	815.83
71	353.50	524.57	585.20	828.59
72	374.22	555.21	615.47	832.61
73	398.09	590.49	650.66	837.95
74	425.61	630.79	692.08	854.71
75	457.13	676.42	741.02	892.94
76	492.30	727.02	797.81	955.35
77	530.82	782.35	861.57	1,035.25
78	573.28	842.99	931.82	1,128.56
79	620.35	909.47	448.06	1,231.22
80	672.62	982.37	484.45	1,339.16
81	728.75	1,060.13	1,173.83	1,451.09
82	788.38	1,142.37	1,259.84	1,569.74
83	853.47	1,231.45	1,353.58	1,697.02
84	925.99	1,329.62	1,460.57	1,834.88

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	132.68	148.34	174.56
35-39	113.72	150.53	164.03	191.93
40	126.74	170.01	187.63	226.58
41	135.05	182.79	201.15	244.26
42	144.05	196.56	215.96	263.84
43	153.74	210.62	232.00	285.28
44	164.18	227.03	249.32	308.59
45	175.32	243.74	267.89	333.79
46	188.33	263.05	289.55	363.26
47	203.24	284.94	314.35	396.99
48	218.27	307.01	339.48	431.42
49	231.68	326.86	362.16	462.94
50	241.67	342.09	379.64	488.00
51	247.73	352.01	391.16	505.73
52	250.97	358.20	398.57	518.49
53	252.29	361.73	402.98	527.63
54	252.52	363.67	405.56	534.42
55	252.52	365.06	407.48	540.23
56	251.46	364.75	407.36	543.24
57	248.81	362.05	404.51	542.63
58	245.75	358.67	400.86	541.04
59	243.52	356.36	398.34	541.06
60	243.34	356.78	398.93	545.38
61	245.34	360.23	402.91	554.24
62	248.76	365.51	408.98	565.90
63	253.31	165.48	416.70	579.94
64	258.77	380.27	425.63	595.98
65	264.94	389.03	435.35	613.60
66	271.24	176.77	445.50	635.27
67	277.85	406.58	456.32	661.21
68	285.57	416.90	468.43	687.78
69	295.18	430.02	482.31	711.34
70	307.46	447.23	498.56	728.21
71	322.29	468.50	516.11	732.15
72	339.14	492.93	534.65	725.58
73	358.20	520.61	555.66	717.91
74	379.71	551.59	580.68	718.45
75	403.90	585.95	611.26	736.56
76	429.64	622.37	646.52	773.28
77	456.82	660.76	685.40	822.35
78	487.06	703.17	729.25	882.25
79	522.00	751.57	779.40	951.48
80	563.29	807.95	837.18	1,028.52
81	611.35	873.18	903.42	1,114.56
82	665.10	945.90	977.29	1,210.61
83	723.87	1,024.88	1,057.43	1,314.88
84	787.05	1,108.78	1,142.60	1,425.65

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C78
Requested Annual Premium Rates
Year 3
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	52.55	58.02	60.31	68.45
35-39	57.51	66.05	69.42	80.90
40	62.94	74.18	78.84	93.42
41	64.87	77.29	82.28	97.74
42	67.33	81.14	86.57	103.21
43	70.23	85.69	91.73	109.76
44	73.64	91.02	97.77	117.38
45	77.52	97.07	104.66	126.12
46	81.98	103.98	112.62	136.18
47	87.01	111.78	121.60	147.52
48	92.48	120.25	131.36	159.87
49	98.25	129.20	141.62	172.90
50	104.15	138.41	152.08	186.30
51	110.19	147.89	162.81	200.10
52	116.51	157.78	173.91	214.45
53	123.02	168.08	185.42	229.37
54	129.80	178.74	197.37	244.92
55	136.89	189.74	210.63	261.12
56	144.08	200.88	222.31	277.66
57	151.37	212.15	235.07	294.54
58	159.03	223.86	248.40	312.19
59	167.20	236.42	262.54	176.18
60	176.18	250.05	277.90	351.54
61	185.56	264.30	293.86	372.94
62	195.21	278.91	310.26	394.91
63	205.64	294.71	327.88	418.64
64	217.49	312.39	347.59	445.20
65	231.22	332.78	370.27	475.77
66	246.21	354.75	394.67	511.82
67	262.04	377.80	420.22	552.59
68	279.79	403.58	448.77	595.86
69	300.48	433.76	482.12	639.46
70	325.08	469.94	522.05	681.24
71	351.41	509.56	565.89	713.34
72	378.74	551.61	612.50	737.17
73	410.47	599.84	665.82	764.54
74	449.89	658.09	729.81	807.30
75	500.38	730.22	808.45	877.16
76	560.22	813.58	898.83	972.54
77	627.14	905.58	998.33	1,085.54
78	703.76	1,010.24	1,111.25	1,218.68
79	792.69	1,131.47	1,242.00	1,374.44
80	896.57	1,273.15	1,394.92	1,555.34
81	1,016.35	1,437.38	2,179.37	1,762.86
82	1,150.27	1,621.45	1,768.91	1,995.33
83	1,296.95	1,822.40	1,986.36	2,250.52
84	1,454.90	2,037.25	2,218.35	2,526.29

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	48.09	53.09	55.18	62.64
35-39	52.62	60.45	63.55	74.05
40	57.61	67.91	72.12	85.49
41	59.37	70.74	75.30	89.47
42	61.59	74.25	79.21	94.43
43	64.26	78.44	83.97	100.44
44	67.37	83.30	89.47	107.43
45	71.55	88.83	95.78	115.43
46	75.03	95.18	103.04	124.61
47	79.62	102.30	111.27	135.00
48	84.65	110.06	120.22	146.31
49	89.91	118.23	129.60	158.22
50	95.31	126.66	139.19	170.51
51	100.85	135.34	148.97	183.09
52	106.62	144.38	159.17	196.22
53	112.59	153.80	169.70	209.89
54	118.80	163.55	180.63	224.13
55	125.28	173.64	191.94	238.95
56	131.86	183.84	203.45	254.10
57	138.54	194.13	215.12	269.53
58	145.53	204.90	227.31	285.69
59	153.02	216.34	240.27	302.94
60	161.22	228.83	254.31	321.71
61	169.83	241.85	268.92	341.28
62	178.64	255.25	283.94	361.40
63	188.19	269.70	300.07	383.10
64	199.02	285.90	318.09	407.43
65	211.58	304.56	338.85	435.41
66	225.32	324.68	361.16	468.42
67	239.83	345.77	384.58	505.68
68	256.06	369.33	410.70	545.30
69	275.00	396.93	441.21	585.23
70	297.51	430.04	477.73	623.43
71	322.01	466.63	518.10	653.06
72	347.93	505.68	561.20	675.34
73	377.60	550.26	610.30	700.75
74	413.44	603.42	668.76	739.77
75	457.79	668.25	739.87	802.74
76	509.83	743.88	822.76	890.29
77	567.98	828.33	915.23	995.46
78	633.45	922.76	1,018.58	1,117.40
79	707.60	1,028.50	1,134.03	1,255.23
80	791.64	1,146.79	1,262.89	1,408.12
81	886.11	1,278.55	1,403.49	1,573.70
82	990.16	1,422.97	1,555.00	1,752.47
83	1,102.98	1,578.62	1,719.87	1,948.05
84	1,223.91	1,744.07	1,900.60	2,164.08

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.71	51.54	53.60	60.82
35-39	51.10	58.59	61.63	71.82
40	55.82	65.54	69.69	82.59
41	57.44	68.18	72.53	86.20
42	59.47	71.35	76.04	90.65
43	61.86	75.06	80.19	95.95
44	64.63	79.35	85.05	102.09
45	67.77	84.21	90.55	109.11
46	71.38	89.74	96.86	117.15
47	75.43	95.95	104.02	126.19
48	79.82	102.67	111.75	136.01
49	84.41	109.69	119.85	146.34
50	89.10	116.91	128.05	156.87
51	93.89	124.27	136.38	167.60
52	98.85	131.90	144.96	178.71
53	104.02	139.79	153.80	190.25
54	109.32	147.96	162.95	202.20
55	114.78	156.40	172.40	214.65
56	120.29	164.90	181.95	227.27
57	125.82	173.44	191.63	240.10
58	131.59	182.35	201.69	253.46
59	137.80	191.90	212.42	267.84
60	144.75	202.40	224.17	283.60
61	152.08	213.44	236.49	300.11
62	159.64	224.81	249.14	317.15
63	167.91	237.13	262.85	335.58
64	177.29	250.97	278.17	356.30
65	188.22	266.96	295.85	380.19
66	200.41	284.61	315.33	408.85
67	213.54	303.55	336.15	441.72
68	228.12	324.44	359.13	476.35
69	244.55	348.06	385.09	510.37
70	263.39	375.13	414.89	541.42
71	283.37	404.09	446.82	563.76
72	304.19	434.43	480.36	579.02
73	327.65	468.55	518.00	595.72
74	355.56	508.68	562.17	622.42
75	389.71	557.21	615.33	667.61
76	429.50	613.64	676.99	732.21
77	473.78	676.38	745.54	810.47
78	523.36	746.21	821.68	901.13
79	579.15	823.87	906.15	1,002.92
80	641.96	910.17	999.64	1,114.63
81	712.13	1,005.75	1,102.88	1,236.67
82	789.11	1,110.11	1,215.34	1,369.95
83	872.37	1,222.19	1,336.03	1,513.72
84	961.47	1,341.02	1,463.91	1,667.18

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	175.53	227.91	247.02	299.77
35-39	192.11	256.06	278.71	326.09
40	214.21	289.85	319.44	385.73
41	228.49	312.05	343.27	416.78
42	244.15	336.32	369.63	451.47
43	261.19	362.58	398.45	489.88
44	279.65	390.86	429.81	531.97
45	299.50	421.17	463.62	577.70
46	322.79	456.27	503.21	631.29
47	349.48	496.19	548.51	692.72
48	376.55	536.73	594.68	755.73
49	400.98	573.68	636.90	814.12
50	419.75	602.91	670.34	861.71
51	431.93	623.40	693.90	897.18
52	130.26	637.91	710.78	924.68
53	444.05	647.97	722.62	946.15
54	446.58	655.02	731.13	963.43
55	448.44	660.62	737.98	978.41
56	448.40	662.82	740.98	988.17
57	445.53	660.59	739.06	991.44
58	441.82	656.88	735.41	992.66
59	439.22	654.55	733.32	996.10
60	130.28	656.51	736.05	1,006.26
61	443.34	662.88	220.39	1,023.17
62	448.77	671.73	754.48	1,043.89
63	455.96	682.90	767.64	1,068.32
64	464.77	696.16	783.00	1,096.34
65	475.10	711.32	800.15	1,127.76
66	485.63	726.20	817.05	1,165.39
67	496.43	740.98	833.90	1,209.33
68	509.49	758.87	853.84	1,255.40
69	526.67	783.03	880.00	1,299.41
70	549.99	816.72	915.50	1,337.21
71	578.17	859.07	958.53	1,357.32
72	609.93	907.94	1,007.03	1,362.56
73	647.12	964.58	1,063.70	1,370.08
74	691.50	1,030.29	1,131.17	1,397.05
75	744.93	1,106.26	1,212.20	1,460.70
76	805.61	1,189.96	1,305.01	1,562.59
77	872.37	1,280.51	1,407.81	1,691.35
78	947.80	1,381.79	1,523.24	1,844.47
79	1,034.61	1,497.72	1,653.85	2,019.57
80	1,135.42	1,632.15	1,802.22	2,214.17
81	1,249.39	1,784.16	1,966.78	2,428.85
82	1,374.71	1,951.22	2,145.76	2,665.27
83	1,512.71	2,134.65	2,341.58	2,922.51
84	1,664.69	2,335.74	2,556.73	3,199.80

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	160.62	208.58	226.06	274.32
35-39	175.80	234.33	255.08	298.42
40	196.05	265.24	292.34	352.99
41	209.08	285.59	314.15	381.41
42	223.43	307.77	338.24	413.17
43	239.02	331.83	364.64	448.30
44	255.93	357.68	393.32	486.81
45	274.08	114.21	424.31	528.69
46	295.38	417.56	460.52	577.73
47	319.82	454.07	501.96	633.93
48	344.62	491.16	544.22	691.61
49	366.96	525.02	582.86	745.03
50	384.14	551.75	613.47	788.57
51	395.28	570.48	635.01	821.04
52	402.30	583.77	650.43	846.21
53	406.38	592.95	661.30	865.86
54	408.68	599.43	669.09	881.69
55	410.40	604.56	675.37	895.39
56	410.33	606.59	678.11	904.33
57	407.73	604.53	676.35	907.34
58	404.33	601.12	673.01	908.42
59	401.96	599.00	671.09	911.59
60	402.40	600.78	673.58	920.87
61	405.71	606.62	680.70	936.33
62	410.70	614.72	690.46	955.29
63	417.29	624.95	702.51	977.67
64	126.02	637.10	716.55	1,003.29
65	434.77	650.94	732.24	1,032.08
66	444.35	664.54	747.66	1,066.47
67	454.11	678.00	763.02	1,106.60
68	465.95	694.31	781.25	1,148.68
69	481.75	716.45	805.17	1,188.98
70	503.31	747.39	837.81	1,223.74
71	530.25	786.85	877.80	1,242.88
72	561.33	832.82	923.20	1,248.92
73	597.14	885.74	975.98	1,256.92
74	638.42	946.18	1,038.12	1,282.06
75	685.70	1,014.63	1,111.52	1,339.40
76	738.45	1,090.53	1,196.71	1,433.03
77	796.23	1,173.52	1,292.36	1,552.87
78	859.92	1,264.48	1,397.72	1,692.83
79	930.52	1,364.21	448.06	1,846.83
80	1,008.92	1,473.56	484.45	2,008.73
81	1,093.13	1,590.20	1,760.74	2,176.64
82	1,182.57	1,713.56	1,889.76	2,354.60
83	1,280.21	1,847.17	2,030.37	2,545.53
84	1,388.98	1,994.42	2,190.85	2,752.31

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C78 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	46.10	199.02	222.51	261.83
35-39	170.57	225.79	246.04	287.89
40	190.11	255.02	281.44	339.86
41	202.57	274.19	301.73	366.39
42	216.07	294.84	323.93	395.75
43	230.61	315.93	348.00	427.92
44	246.27	340.54	373.98	462.88
45	262.98	365.61	401.83	500.68
46	282.49	394.57	434.33	544.89
47	304.86	427.41	471.52	595.49
48	327.41	460.52	509.22	647.12
49	347.52	490.29	543.24	694.41
50	362.51	513.14	569.46	732.00
51	371.59	528.02	586.74	758.60
52	376.45	537.30	597.85	777.74
53	378.44	542.60	604.46	791.44
54	378.78	545.50	608.34	801.63
55	378.78	547.59	611.21	810.34
56	377.19	547.12	611.04	814.86
57	373.21	543.07	606.76	813.95
58	368.62	538.01	601.29	811.55
59	365.28	534.53	597.51	811.59
60	365.01	535.17	598.39	818.07
61	368.01	540.34	604.36	831.36
62	373.14	548.27	613.47	848.85
63	379.96	165.48	625.05	869.91
64	388.16	570.41	638.45	893.97
65	397.41	583.54	653.03	920.40
66	406.86	176.77	668.25	952.90
67	416.78	609.86	684.48	991.81
68	428.36	625.35	702.64	1,031.67
69	442.77	645.03	723.47	1,067.01
70	461.19	670.85	747.83	1,092.32
71	483.44	702.74	774.16	1,098.23
72	508.71	739.40	801.97	1,088.37
73	537.30	780.91	833.49	1,076.86
74	569.57	827.38	871.02	1,077.67
75	605.85	878.92	916.89	1,104.84
76	644.46	933.56	969.77	1,159.92
77	685.23	991.14	1,028.09	1,233.53
78	730.59	1,054.76	1,093.87	1,323.37
79	783.00	1,127.35	1,169.10	1,427.22
80	844.93	1,211.93	1,255.77	1,542.78
81	917.02	1,309.77	1,355.13	1,671.84
82	997.65	1,418.85	1,465.93	1,815.92
83	1,085.81	1,537.31	1,586.15	1,972.32
84	1,180.58	1,663.17	1,713.89	2,138.47

	Annual	Semiannual	Quarterly	Monthly (Bank Draft)
Factor	1.00	0.52	0.265	0.086

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	15.57	17.37	18.07	21.05
35-39	17.10	19.72	20.67	25.43
40	18.63	22.11	23.42	28.69
41	19.15	22.93	24.37	29.84
42	19.84	24.01	25.61	31.33
43	20.71	25.35	27.15	33.18
44	21.74	26.95	28.98	35.38
45	22.93	28.81	31.09	37.93
46	24.34	31.00	33.57	40.92
47	25.95	33.51	36.41	44.34
48	27.71	36.25	39.50	48.07
49	29.56	39.12	42.75	51.98
50	31.44	42.04	46.04	55.94
51	33.34	44.97	49.37	59.94
52	35.30	48.00	52.81	64.06
53	37.34	51.13	56.38	68.33
54	39.47	54.40	60.08	72.76
55	41.71	57.81	63.94	77.36
56	44.15	61.50	68.10	82.33
57	46.78	65.46	72.56	87.65
58	49.47	69.49	77.09	93.05
59	52.06	73.38	81.46	98.24
60	54.42	76.94	85.45	102.97
61	56.36	79.87	88.74	106.85
62	57.96	82.31	91.47	110.07
63	59.52	84.69	94.12	113.19
64	61.36	87.46	97.19	116.77
65	63.78	91.04	101.15	121.38
66	66.55	95.14	105.66	126.62
67	69.47	99.44	110.38	132.11
68	72.88	104.44	115.86	138.45
69	77.11	110.59	122.60	146.23
70	82.49	118.38	131.14	156.06
71	88.48	127.02	140.64	166.97
72	94.85	136.22	150.75	178.57
73	102.43	147.11	162.73	192.30
74	112.03	160.86	177.81	209.56
75	124.47	178.63	197.26	231.78
76	139.65	200.40	221.13	259.10
77	157.02	225.40	248.60	290.58
78	176.75	253.65	279.56	325.99
79	198.96	285.18	313.92	365.15
80	223.82	320.03	351.58	407.83
81	252.20	359.53	393.80	455.53
82	284.02	403.66	440.64	508.38
83	317.93	450.41	490.22	564.16
84	352.62	497.79	540.65	620.63

SELECT RATES ARE 80% OF THE RATES SHOWN.

LA,NC,UT,VA

Tax Qualified; No Restoration of Benefits; Benefit Trigger = Cognitive Impairment

Pyramid Life Insurance Companies
Form C79
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	14.86	16.62	17.28	20.13
25-39	16.32	18.86	19.77	24.32
40	17.78	21.15	22.39	27.43
41	18.28	21.93	23.31	28.53
42	18.94	22.96	24.50	29.97
43	19.76	24.24	25.96	31.73
44	20.75	25.78	27.71	33.84
45	21.89	27.56	29.73	36.28
46	23.23	29.65	32.10	39.13
47	24.77	32.05	34.82	42.40
48	26.45	34.67	37.77	45.97
49	28.22	37.41	40.88	49.71
50	30.01	40.20	44.03	53.50
51	31.83	43.01	47.22	57.32
52	33.70	45.90	50.51	61.26
53	35.65	48.90	53.91	65.34
54	37.69	52.02	57.46	69.58
55	39.83	55.28	61.14	73.99
56	42.16	58.81	65.13	78.74
57	44.67	62.60	69.39	83.82
58	47.23	66.46	73.73	88.98
59	49.70	70.18	77.91	93.95
60	51.96	73.58	81.72	98.47
61	53.80	76.38	84.86	102.18
62	55.32	78.70	87.47	105.26
63	56.81	80.96	90.01	108.24
64	58.55	83.59	92.94	111.67
65	60.85	87.01	96.72	116.07
66	63.50	90.92	101.04	121.08
67	66.33	95.05	105.58	126.36
68	69.60	99.83	110.83	132.44
69	73.61	105.68	117.26	139.86
70	78.63	113.05	125.34	149.16
71	84.12	121.17	134.28	159.42
72	89.89	129.76	143.74	170.27
73	96.77	139.95	154.95	183.10
74	105.56	152.87	169.13	199.32
75	117.11	169.65	187.51	220.32
76	131.33	190.29	210.16	246.25
77	147.68	214.03	236.27	276.16
78	166.27	240.87	265.72	309.86
79	187.20	270.84	298.41	347.10
80	210.61	303.95	334.21	387.69
81	237.31	341.45	374.34	433.02
82	267.23	383.35	418.87	483.26
83	299.13	427.74	465.99	536.26
84	331.74	472.72	513.90	589.93

SELECT RATES ARE 80% OF THE RATES SHOWN.

LA,NC,UT,VA

Tax Qualified; No Restoration of Benefits; Benefit Trigger = Cognitive Impairment

Pyramid Life Insurance Companies
Form C79
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	13.95	15.39	15.94	18.25
25-39	15.15	17.03	17.71	23.38
40	16.31	18.82	19.80	25.73
41	16.73	19.47	20.55	26.68
42	17.29	20.34	21.55	27.94
43	18.00	21.43	22.79	29.51
44	18.85	22.74	24.29	31.39
45	19.85	24.28	26.03	33.58
46	21.02	26.09	28.08	36.16
47	22.38	28.18	30.44	39.14
48	23.86	30.47	33.02	42.39
49	25.41	32.86	35.71	45.79
50	26.98	35.26	38.43	49.19
51	28.58	37.69	41.18	52.63
52	30.23	40.20	44.03	56.18
53	31.94	42.79	46.95	59.82
54	33.69	45.42	49.94	63.52
55	35.47	48.11	52.97	67.27
56	37.35	50.94	56.16	71.21
57	39.35	53.92	59.52	75.35
58	41.34	56.91	62.88	79.47
59	43.24	59.75	66.06	83.36
60	44.92	62.28	68.88	86.79
61	46.22	64.27	71.09	89.44
62	47.21	65.83	72.81	91.46
63	48.15	67.30	74.41	93.33
64	49.28	69.03	76.30	95.53
65	50.87	71.36	78.85	98.56
66	52.79	74.14	81.88	102.17
67	54.89	77.13	85.13	106.06
68	57.32	80.58	88.88	110.56
69	60.24	84.73	93.41	116.00
70	63.82	89.82	98.97	122.72
71	67.76	95.49	105.17	130.24
72	71.95	101.55	111.84	138.34
73	76.83	108.58	119.57	147.74
74	82.85	117.16	128.95	159.14
75	90.43	127.84	140.58	173.27
76	99.45	140.51	154.38	190.03
77	109.61	154.78	169.95	208.95
78	121.12	170.85	187.42	230.16
79	134.17	188.88	206.91	253.80
80	148.98	209.07	228.56	279.99
81	166.22	232.43	253.37	309.96
82	185.78	258.84	281.24	343.63
83	206.60	286.77	310.69	379.16
84	227.66	314.70	340.21	414.70

SELECT RATES ARE 80% OF THE RATES SHOWN.

LA,NC,UT,VA

Tax Qualified; No Restoration of Benefits; Benefit Trigger = Cognitive Impairment

Pyramid Life Insurance Companies
Form C79 w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	36.50	46.27	49.80	58.76
25-39	40.03	52.00	56.30	66.15
40	44.54	59.27	64.81	76.15
41	47.13	63.26	69.33	81.40
42	50.26	68.08	74.79	87.79
43	53.91	73.73	81.19	95.31
44	58.09	80.21	88.53	103.96
45	62.80	87.52	96.80	113.75
46	68.55	96.46	106.90	125.73
47	75.35	107.02	118.82	139.90
48	82.41	118.01	131.24	154.68
49	88.97	128.26	142.83	168.47
50	94.25	136.58	152.27	179.68
51	98.07	142.73	159.30	188.00
52	100.94	147.50	164.82	194.47
53	103.14	151.25	169.18	199.59
54	104.93	154.34	172.79	203.84
55	106.58	157.13	176.01	207.69
56	107.84	159.22	178.41	210.66
57	108.55	160.38	179.73	212.42
58	109.05	161.19	180.64	213.72
59	109.74	162.24	181.79	215.28
60	110.99	164.09	183.85	217.86
61	112.92	166.95	187.07	221.71
62	115.28	170.45	191.00	226.34
63	117.88	174.26	195.27	231.36
64	120.53	178.09	199.53	236.38
65	123.03	181.61	203.40	241.03
66	124.81	183.95	205.91	244.24
67	125.99	185.33	207.30	246.26
68	127.44	187.04	209.04	248.69
69	130.01	190.41	212.61	253.13
70	134.56	196.74	219.46	261.16
71	140.79	205.68	229.26	272.35
72	148.14	216.36	241.00	285.64
73	157.03	229.30	255.24	301.69
74	167.91	245.03	272.51	321.15
75	181.21	264.06	293.35	344.69
76	196.80	286.49	317.91	372.53
77	214.38	311.97	345.82	404.22
78	234.16	340.36	376.86	439.44
79	256.33	371.53	410.83	477.84
80	281.07	405.35	447.50	519.10
81	309.15	442.57	487.67	564.16
82	340.44	483.27	531.49	613.25
83	373.80	526.34	577.75	664.94
84	408.08	570.63	625.26	717.79

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Pyramid Life Insurance Companies
Form C79 w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	34.91	44.25	47.63	56.20
25-39	38.28	49.73	53.84	63.26
40	42.59	56.69	61.98	72.82
41	45.08	60.50	66.30	77.84
42	48.06	65.10	71.52	83.95
43	51.56	70.51	77.64	91.14
44	55.55	76.71	84.66	99.42
45	60.06	83.70	92.58	108.78
46	65.56	92.25	102.23	120.23
47	72.06	102.34	113.63	133.79
48	78.81	112.85	125.51	147.92
49	85.09	122.65	136.59	161.11
50	90.13	130.61	145.62	171.83
51	93.78	136.49	152.35	179.78
52	96.53	141.06	157.62	185.98
53	98.63	144.65	161.79	190.88
54	100.34	147.60	165.24	194.94
55	101.92	150.26	168.32	198.62
56	103.13	152.26	170.62	201.46
57	103.80	153.38	171.88	203.14
58	104.29	154.15	172.75	204.38
59	104.95	155.15	173.85	205.88
60	106.14	156.92	175.82	208.35
61	107.98	159.66	178.90	212.03
62	110.24	163.00	182.65	216.45
63	112.73	166.65	186.74	221.25
64	115.27	170.31	190.81	226.06
65	117.65	173.67	194.52	230.50
66	119.35	175.92	196.92	233.57
67	120.49	177.23	198.25	235.50
68	121.88	178.87	199.91	237.83
69	124.34	182.09	203.32	242.07
70	128.68	188.15	209.88	249.75
71	134.65	196.70	219.24	260.46
72	141.70	206.91	230.47	273.17
73	150.22	219.29	244.09	288.51
74	160.62	234.33	260.61	307.12
75	173.30	252.53	280.54	329.63
76	188.30	274.08	304.11	356.35
77	205.37	298.65	330.97	386.86
78	224.43	325.95	360.79	420.69
79	245.39	355.71	393.23	457.37
80	268.19	387.64	427.95	496.42
81	293.18	422.30	465.58	538.61
82	320.42	459.87	506.34	584.24
83	349.36	499.53	549.29	632.19
84	379.47	540.44	593.49	681.32

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LA,NC,UT,VA

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Pyramid Life Insurance Companies
Form C79 w/Inflation Protection Rider
Current Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	33.78	41.91	44.88	52.96
25-39	36.70	46.65	50.25	71.11
40	40.40	52.62	57.25	79.29
41	42.65	56.01	61.07	84.30
42	45.36	60.13	65.72	90.36
43	48.55	65.01	71.23	97.47
44	52.22	70.63	77.57	105.64
45	56.36	77.00	84.76	114.86
46	61.46	84.85	93.61	126.21
47	67.51	94.17	104.11	139.69
48	73.79	103.88	115.05	153.69
49	79.59	112.87	125.21	166.57
50	84.19	120.07	133.37	176.71
51	87.43	125.26	139.30	183.79
52	89.79	129.18	143.81	188.88
53	91.50	132.12	147.25	192.48
54	92.80	134.41	149.94	195.07
55	93.91	136.36	152.22	197.12
56	94.55	137.53	153.61	198.05
57	94.56	137.74	153.90	197.54
58	94.38	137.60	153.79	196.47
59	94.42	137.75	153.96	195.73
60	95.10	138.80	155.12	196.23
61	96.58	140.99	157.50	198.30
62	98.56	143.91	160.64	201.37
63	100.84	147.20	164.18	204.89
64	103.18	150.53	167.75	208.34
65	105.37	153.55	171.01	211.19
66	107.02	155.66	173.29	212.54
67	108.26	157.10	174.84	212.75
68	109.70	158.75	176.63	213.15
69	111.91	161.52	179.63	215.10
70	115.48	166.29	184.82	219.94
71	120.25	172.88	192.01	227.56
72	125.82	180.70	200.54	237.07
73	132.45	190.03	210.70	248.63
74	140.38	201.13	222.78	262.39
75	149.86	214.29	237.04	278.52
76	160.68	229.27	253.26	296.79
77	172.65	245.91	271.26	317.10
78	186.13	264.52	291.37	339.78
79	201.44	285.46	313.95	365.18
80	218.92	309.05	339.35	393.65
81	239.47	336.59	368.99	426.84
82	262.88	367.87	402.64	464.52
83	287.78	400.93	438.16	504.21
84	312.81	433.81	473.42	543.43

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LA,NC,UT,VA

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Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79
Requested Annual Premium Rates
Year 1
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	23.36	26.06	27.11	31.58
25-39	25.65	29.58	31.01	38.15
40	27.95	33.17	35.13	43.04
41	28.73	34.40	36.56	44.76
42	29.76	36.02	38.42	47.00
43	31.07	38.03	40.73	49.77
44	32.61	40.43	43.47	53.07
45	34.40	43.22	46.64	56.90
46	36.51	46.50	50.36	61.38
47	38.93	50.27	54.62	66.51
48	41.57	54.38	59.25	72.11
49	44.34	58.68	64.13	77.97
50	47.16	63.06	69.06	83.91
51	50.01	67.46	74.06	89.91
52	52.95	72.00	79.22	96.09
53	56.01	76.70	84.57	102.50
54	59.21	81.60	90.12	109.14
55	62.57	86.72	95.91	116.04
56	66.23	92.25	102.15	123.50
57	70.17	98.19	108.84	131.48
58	74.21	104.24	115.64	139.58
59	78.09	110.07	122.19	147.36
60	81.63	115.41	128.18	154.46
61	84.54	119.81	133.11	160.28
62	86.94	123.47	137.21	165.11
63	89.28	127.04	141.18	169.79
64	92.04	131.19	145.79	175.16
65	95.67	136.56	151.73	182.07
66	99.83	142.71	158.49	189.93
67	104.21	149.16	165.57	198.17
68	109.32	156.66	173.79	207.68
69	115.67	165.89	183.90	219.35
70	123.74	177.57	196.71	234.09
71	132.72	190.53	210.96	250.46
72	142.28	204.33	226.13	267.86
73	153.65	220.67	244.10	288.45
74	168.05	241.29	266.72	314.34
75	186.71	267.95	295.89	347.67
76	209.48	300.60	331.70	388.65
77	235.53	338.10	372.90	435.87
78	265.13	380.48	419.34	488.99
79	298.44	427.77	470.88	547.73
80	335.73	480.05	527.37	611.75
81	378.30	539.30	590.70	683.30
82	426.03	605.49	660.96	762.57
83	476.90	675.62	735.33	846.24
84	528.93	746.69	810.98	930.95

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Pyramid Life Insurance Companies
Form C79
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	22.29	24.93	25.92	30.20
25-39	24.48	28.29	29.66	36.48
40	26.67	31.73	33.59	41.15
41	27.42	32.90	34.97	42.80
42	28.41	34.44	36.75	44.96
43	29.64	36.36	38.94	47.60
44	31.13	38.67	41.57	50.76
45	32.84	41.34	44.60	54.42
46	34.85	44.48	48.15	58.70
47	37.16	48.08	52.23	63.60
48	39.68	52.01	56.66	68.96
49	42.33	56.12	61.32	74.57
50	45.02	60.30	66.05	80.25
51	47.75	64.52	70.83	85.98
52	50.55	68.85	75.77	91.89
53	53.48	73.35	80.87	98.01
54	56.54	78.03	86.19	104.37
55	59.75	82.92	91.71	110.99
56	63.24	88.22	97.70	118.11
57	67.01	93.90	104.09	125.73
58	70.85	99.69	110.60	133.47
59	74.55	105.27	116.87	140.93
60	77.94	110.37	122.58	147.71
61	80.70	114.57	127.29	153.27
62	82.98	118.05	131.21	157.89
63	85.22	121.44	135.02	162.36
64	87.83	125.39	139.41	167.51
65	91.28	130.52	145.08	174.11
66	95.25	136.38	151.56	181.62
67	99.50	142.58	158.37	189.54
68	104.40	149.75	166.25	198.66
69	110.42	158.52	175.89	209.79
70	117.95	169.58	188.01	223.74
71	126.18	181.76	201.42	239.13
72	134.84	194.64	215.61	255.41
73	145.16	209.93	232.43	274.65
74	158.34	229.31	253.70	298.98
75	175.67	254.48	281.27	330.48
76	197.00	285.44	315.24	369.38
77	221.52	321.05	354.41	414.24
78	249.41	361.31	398.58	464.79
79	280.80	406.26	447.62	520.65
80	315.92	455.93	501.32	581.54
81	355.97	512.18	561.51	649.53
82	400.85	575.03	628.31	724.89
83	448.70	641.61	698.99	804.39
84	497.61	709.08	770.85	884.90

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Pyramid Life Insurance Companies
Form C79
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	20.93	23.09	23.91	27.38
25-39	22.73	25.55	26.57	35.07
40	24.47	28.23	29.70	38.60
41	25.10	29.21	30.83	40.02
42	25.94	30.51	32.33	41.91
43	27.00	32.15	34.19	44.27
44	28.28	34.11	36.44	47.09
45	29.78	36.42	39.05	50.37
46	31.53	39.14	42.12	54.24
47	33.57	42.27	45.66	58.71
48	35.79	45.71	49.53	63.59
49	38.12	49.29	53.57	68.69
50	40.47	52.89	57.65	73.79
51	42.87	56.54	61.77	78.95
52	45.35	60.30	66.05	84.27
53	47.91	64.19	70.43	89.73
54	50.54	68.13	74.91	95.28
55	53.21	72.17	79.46	100.91
56	56.03	76.41	84.24	106.82
57	59.03	80.88	89.28	113.03
58	62.01	85.37	94.32	119.21
59	64.86	89.63	99.09	125.04
60	67.38	93.42	103.32	130.19
61	69.33	96.41	106.64	134.16
62	70.82	98.75	109.22	137.19
63	72.23	100.95	111.62	140.00
64	73.92	103.55	114.45	143.30
65	76.31	107.04	118.28	147.84
66	79.19	111.21	122.82	153.26
67	82.34	115.70	127.70	159.09
68	85.98	120.87	133.32	165.84
69	90.36	127.10	140.12	174.00
70	95.73	134.73	148.46	184.08
71	101.64	143.24	157.76	195.36
72	107.93	152.33	167.76	207.51
73	115.25	162.87	179.36	221.61
74	124.28	175.74	193.43	238.71
75	135.65	191.76	210.87	259.91
76	149.18	210.77	231.57	285.05
77	164.42	232.17	254.93	313.43
78	181.68	256.28	281.13	345.24
79	201.26	283.32	310.37	380.70
80	223.47	313.61	342.84	419.99
81	249.33	348.65	380.06	464.94
82	278.67	388.26	421.86	515.45
83	309.90	430.16	466.04	568.74
84	341.49	472.05	510.32	622.05

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Pyramid Life Insurance Companies
Form C79 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	54.75	69.41	74.70	88.14
25-39	60.05	78.00	84.45	99.23
40	66.81	88.91	97.22	114.23
41	70.70	94.89	104.00	122.10
42	75.39	102.12	112.19	131.69
43	80.87	110.60	121.79	142.97
44	87.14	120.32	132.80	155.94
45	94.20	131.28	145.20	170.63
46	102.83	144.69	160.35	188.60
47	113.03	160.53	178.23	209.85
48	123.62	177.02	196.86	232.02
49	133.46	192.39	214.25	252.71
50	141.38	204.87	228.41	269.52
51	147.11	214.10	238.95	282.00
52	151.41	221.25	247.23	291.71
53	154.71	226.88	253.77	299.39
54	157.40	231.51	259.19	305.76
55	159.87	235.70	264.02	311.54
56	161.76	238.83	267.62	315.99
57	162.83	240.57	269.60	318.63
58	163.58	241.79	270.96	320.58
59	164.61	243.36	272.69	322.92
60	166.49	246.14	275.78	326.79
61	169.38	250.43	280.61	332.57
62	172.92	255.68	286.50	339.51
63	176.82	261.39	292.91	347.04
64	180.80	267.14	299.30	354.57
65	184.55	272.42	305.10	361.55
66	187.22	275.93	308.87	366.36
67	188.99	278.00	310.95	369.39
68	191.16	280.56	313.56	373.04
69	195.02	285.62	318.92	379.70
70	201.84	295.11	329.19	391.74
71	211.19	308.52	343.89	408.53
72	222.21	324.54	361.50	428.46
73	235.55	343.95	382.86	452.54
74	251.87	367.55	408.77	481.73
75	271.82	396.09	440.03	517.04
76	295.20	429.74	476.87	558.80
77	321.57	467.96	518.73	606.33
78	351.24	510.54	565.29	659.16
79	384.50	557.30	616.25	716.76
80	421.61	608.03	671.25	778.65
81	463.73	663.86	731.51	846.24
82	510.66	724.91	797.24	919.88
83	560.70	789.51	866.63	997.41
84	612.12	855.95	937.89	1,076.69

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Pyramid Life Insurance Companies
Form C79 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	52.37	66.38	71.45	84.30
25-39	57.42	74.60	80.76	94.89
40	63.89	85.04	92.97	109.23
41	67.62	90.75	99.45	116.76
42	72.09	97.65	107.28	125.93
43	77.34	105.77	116.46	136.71
44	83.33	115.07	126.99	149.13
45	90.09	125.55	138.87	163.17
46	98.34	138.38	153.35	180.35
47	108.09	153.51	170.45	200.69
48	118.22	169.28	188.27	221.88
49	127.64	183.98	204.89	241.67
50	135.20	195.92	218.43	257.75
51	140.67	204.74	228.53	269.67
52	144.80	211.59	236.43	278.97
53	147.95	216.98	242.69	286.32
54	150.51	221.40	247.86	292.41
55	152.88	225.39	252.48	297.93
56	154.70	228.39	255.93	302.19
57	155.70	230.07	257.82	304.71
58	156.44	231.23	259.13	306.57
59	157.43	232.73	260.78	308.82
60	159.21	235.38	263.73	312.53
61	161.97	239.49	268.35	318.05
62	165.36	244.50	273.98	324.68
63	169.10	249.98	280.11	331.88
64	172.91	255.47	286.22	339.09
65	176.48	260.51	291.78	345.75
66	179.03	263.88	295.38	350.36
67	180.74	265.85	297.38	353.25
68	182.82	268.31	299.87	356.75
69	186.51	273.14	304.98	363.11
70	193.02	282.23	314.82	374.63
71	201.98	295.05	328.86	390.69
72	212.55	310.37	345.71	409.76
73	225.33	328.94	366.14	432.77
74	240.93	351.50	390.92	460.68
75	259.95	378.80	420.81	494.45
76	282.45	411.12	456.17	534.53
77	308.06	447.98	496.46	580.29
78	336.65	488.93	541.19	631.04
79	368.09	533.57	589.85	686.06
80	402.29	581.46	641.93	744.63
81	439.77	633.45	698.37	807.92
82	480.63	689.81	759.51	876.36
83	524.04	749.30	823.94	948.29
84	569.21	810.66	890.24	1,021.98

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C-79 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	50.67	62.87	67.32	79.44
25-39	55.05	69.98	75.38	106.67
40	60.60	78.93	85.88	118.94
41	63.98	84.02	91.61	126.45
42	68.04	90.20	98.58	135.54
43	72.83	97.52	106.85	146.21
44	78.33	105.95	116.36	158.46
45	84.54	115.50	127.14	172.29
46	92.19	127.28	140.42	189.32
47	101.27	141.26	156.17	209.54
48	110.69	155.82	172.58	230.54
49	119.39	169.31	187.82	249.86
50	126.29	180.11	200.06	265.07
51	131.15	187.89	208.95	275.69
52	134.69	193.77	215.72	283.32
53	137.25	198.18	220.88	288.72
54	139.20	201.62	224.91	292.61
55	140.87	204.54	228.33	295.68
56	141.83	206.30	230.42	297.08
57	141.84	206.61	230.85	296.31
58	141.57	206.40	230.69	294.71
59	141.63	206.63	230.94	293.60
60	142.65	208.20	232.68	294.35
61	144.87	211.49	236.25	297.45
62	147.84	215.87	240.96	302.06
63	151.26	220.80	246.27	307.34
64	154.77	225.80	251.63	312.51
65	158.06	230.33	256.52	316.79
66	160.53	233.49	259.94	318.81
67	162.39	235.65	262.26	319.13
68	164.55	238.13	264.95	319.73
69	167.87	242.28	269.45	322.65
70	173.22	249.44	277.23	329.91
71	180.38	259.32	288.02	341.34
72	188.73	271.05	300.81	355.61
73	198.68	285.05	316.05	372.95
74	210.57	301.70	334.17	393.59
75	224.79	321.44	355.56	417.78
76	241.02	343.91	379.89	445.19
77	258.98	368.87	406.89	475.65
78	279.20	396.78	437.06	509.67
79	302.16	428.19	470.93	547.77
80	328.38	463.58	509.03	590.48
81	359.21	504.89	553.49	640.26
82	394.32	551.81	603.96	696.78
83	431.67	601.40	657.24	756.32
84	469.22	650.72	710.13	815.15

SELECT RATES ARE 80% OF THE RATES SHOWN.

LA,NC,UT,VA

Tax Qualified; No Restoration of Benefits; Benefit Trigger = Cognitive Impairment

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79
Requested Annual Premium Rates
Year 2
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	35.03	39.08	40.66	47.36
25-39	38.48	44.37	46.51	57.22
40	41.92	49.75	52.70	64.55
41	43.09	51.59	54.83	67.14
42	44.64	54.02	57.62	70.49
43	46.60	57.04	61.09	74.66
44	48.92	60.64	65.21	79.61
45	51.59	64.82	69.95	85.34
46	54.77	69.75	75.53	92.07
47	58.39	75.40	81.92	99.77
48	62.35	81.56	88.88	108.16
49	66.51	88.02	96.19	116.96
50	70.74	94.59	103.59	125.87
51	75.02	101.18	111.08	134.87
52	79.43	108.00	118.82	144.14
53	84.02	115.04	126.86	153.74
54	88.81	122.40	135.18	163.71
55	93.85	130.07	143.87	174.06
56	99.34	138.38	153.23	185.24
57	105.26	147.29	163.26	197.21
58	111.31	156.35	173.45	209.36
59	117.14	165.11	183.29	221.04
60	122.45	173.12	192.26	231.68
61	126.81	179.71	199.67	240.41
62	130.41	185.20	205.81	247.66
63	133.92	190.55	211.77	254.68
64	138.06	196.79	218.68	262.73
65	143.51	204.84	227.59	273.11
66	149.74	214.07	237.74	284.90
67	156.31	223.74	248.36	297.25
68	163.98	234.99	260.69	311.51
69	173.50	248.83	275.85	329.02
70	185.60	266.36	295.07	351.14
71	199.08	285.80	316.44	375.68
72	213.41	306.50	339.19	401.78
73	230.47	331.00	366.14	432.68
74	252.07	361.94	400.07	471.51
75	280.06	401.92	443.84	521.51
76	314.21	450.90	497.54	582.98
77	353.30	507.15	559.35	653.81
78	397.69	570.71	629.01	733.48
79	447.66	641.66	706.32	821.59
80	503.60	720.07	791.06	917.62
81	567.45	808.94	886.05	1,024.94
82	639.05	908.24	991.44	1,143.86
83	715.34	1,013.42	1,103.00	1,269.36
84	793.40	1,120.03	1,216.46	1,396.42

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	33.44	37.40	38.88	45.29
25-39	36.72	42.44	44.48	54.72
40	40.01	47.59	50.38	61.72
41	41.13	49.34	52.45	64.19
42	42.62	51.66	55.13	67.43
43	44.46	54.54	58.41	71.39
44	46.69	58.01	62.35	76.14
45	49.25	62.01	66.89	81.63
46	52.27	66.71	72.23	88.04
47	55.73	72.11	78.35	95.40
48	59.51	78.01	84.98	103.43
49	63.50	84.17	91.98	111.85
50	67.52	90.45	99.07	120.38
51	71.62	96.77	106.25	128.97
52	75.83	103.28	113.65	137.84
53	80.21	110.03	121.30	147.02
54	84.80	117.05	129.29	156.56
55	89.62	124.38	137.57	166.48
56	94.86	132.32	146.54	177.17
57	100.51	140.85	156.13	188.60
58	106.27	149.54	165.89	200.21
59	111.83	157.91	175.30	211.39
60	116.91	165.56	183.87	221.56
61	121.05	171.86	190.94	229.91
62	124.47	177.08	196.81	236.84
63	127.82	182.16	202.52	243.54
64	131.74	188.08	209.12	251.26
65	136.91	195.77	217.62	261.16
66	142.88	204.57	227.34	272.43
67	149.24	213.86	237.56	284.31
68	156.60	224.62	249.37	297.99
69	165.62	237.78	263.84	314.69
70	176.92	254.36	282.02	335.61
71	189.27	272.63	302.13	358.70
72	202.25	291.96	323.42	383.11
73	217.73	314.89	348.64	411.98
74	237.51	343.96	380.54	448.47
75	263.50	381.71	421.90	495.72
76	295.49	428.15	472.86	554.06
77	332.28	481.57	531.61	621.36
78	374.11	541.96	597.87	697.19
79	421.20	609.39	671.42	780.98
80	473.87	683.89	751.97	872.30
81	533.95	768.26	842.27	974.30
82	601.27	862.54	942.46	1,087.34
83	673.04	962.42	1,048.48	1,206.59
84	746.42	1,063.62	1,156.28	1,327.34

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	31.39	34.63	35.87	41.06
25-39	34.09	38.32	39.85	52.61
40	36.70	42.35	44.55	57.89
41	37.64	43.81	46.24	60.03
42	38.90	45.77	48.49	62.87
43	40.50	48.22	51.28	66.40
44	42.41	51.17	54.65	70.63
45	44.66	54.63	58.57	75.56
46	47.30	58.70	63.18	81.36
47	50.36	63.41	68.49	88.07
48	53.69	68.56	74.30	95.38
49	57.17	73.94	80.35	103.03
50	60.71	79.34	86.47	110.68
51	64.31	84.80	92.66	118.42
52	68.02	90.45	99.07	126.41
53	71.87	96.28	105.64	134.60
54	75.80	102.20	112.37	142.92
55	79.81	108.25	119.18	151.36
56	84.04	114.62	126.36	160.22
57	88.54	121.32	133.92	169.54
58	93.02	128.05	141.48	178.81
59	97.29	134.44	148.64	187.56
60	101.07	140.13	154.98	195.28
61	104.00	144.61	159.95	201.24
62	106.22	148.12	163.82	205.79
63	108.34	151.43	167.42	209.99
64	110.88	155.32	171.68	214.94
65	114.46	160.56	177.41	221.76
66	118.78	166.82	184.23	229.88
67	123.50	173.54	191.54	238.64
68	128.97	181.31	199.98	248.76
69	135.54	190.64	210.17	261.00
70	143.60	202.10	222.68	276.12
71	152.46	214.85	236.63	293.04
72	161.89	228.49	251.64	311.27
73	172.87	244.31	269.03	332.42
74	186.41	263.61	290.14	358.07
75	203.47	287.64	316.31	389.86
76	223.76	316.15	347.36	427.57
77	246.62	348.26	382.39	470.14
78	272.52	384.41	421.70	517.86
79	301.88	424.98	465.55	571.05
80	335.21	470.41	514.26	629.98
81	374.00	522.97	570.08	697.41
82	418.01	582.39	632.79	773.17
83	464.85	645.23	699.05	853.11
84	512.24	708.08	765.47	933.08

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	82.13	104.11	112.05	132.21
25-39	90.07	117.00	126.68	148.84
40	100.22	133.36	145.82	171.34
41	106.04	142.34	155.99	183.15
42	113.09	153.18	168.28	197.53
43	121.30	165.89	182.68	214.45
44	130.70	180.47	199.19	233.91
45	141.30	196.92	217.80	255.94
46	154.24	217.04	240.53	282.89
47	169.54	240.80	267.35	314.78
48	185.42	265.52	295.29	348.03
49	200.18	288.59	321.37	379.06
50	212.06	307.31	342.61	404.28
51	220.66	321.14	358.43	423.00
52	227.12	331.88	370.85	437.56
53	232.07	340.31	380.66	449.08
54	236.09	347.27	388.78	458.64
55	239.81	353.54	396.02	467.30
56	242.64	358.25	401.42	473.99
57	244.24	360.86	404.39	477.95
58	245.36	362.68	406.44	480.87
59	246.92	365.04	409.03	484.38
60	249.73	369.20	413.66	490.19
61	254.07	375.64	420.91	498.85
62	259.38	383.51	429.75	509.27
63	265.23	392.09	439.36	520.56
64	271.19	400.70	448.94	531.86
65	276.82	408.62	457.65	542.32
66	280.82	413.89	463.30	549.54
67	283.48	416.99	466.43	554.09
68	286.74	420.84	470.34	559.55
69	292.52	428.42	478.37	569.54
70	302.76	442.67	493.79	587.61
71	316.78	462.78	515.84	612.79
72	333.32	486.81	542.25	642.69
73	353.32	515.93	574.29	678.80
74	377.80	551.32	613.15	722.59
75	407.72	594.14	660.04	775.55
76	442.80	644.60	715.30	838.19
77	482.36	701.93	778.10	909.50
78	526.86	765.81	847.94	988.74
79	576.74	835.94	924.37	1,075.14
80	632.41	912.04	1,006.88	1,167.98
81	695.59	995.78	1,097.26	1,269.36
82	765.99	1,087.36	1,195.85	1,379.81
83	841.05	1,184.27	1,299.94	1,496.12
84	918.18	1,283.92	1,406.84	1,615.03

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	78.55	99.56	107.17	126.45
25-39	86.13	111.89	121.14	142.34
40	95.83	127.55	139.46	163.85
41	101.43	136.13	149.18	175.14
42	108.14	146.48	160.92	188.89
43	116.01	158.65	174.69	205.07
44	124.99	172.60	190.49	223.70
45	135.14	188.33	208.31	244.76
46	147.51	207.56	230.02	270.52
47	162.14	230.27	255.67	301.03
48	177.32	253.91	282.40	332.82
49	191.45	275.96	307.33	362.50
50	202.79	293.87	327.65	386.62
51	211.01	307.10	342.79	404.51
52	217.19	317.39	354.65	418.46
53	221.92	325.46	364.03	429.48
54	225.77	332.10	371.79	438.62
55	229.32	338.09	378.72	446.90
56	232.04	342.59	383.90	453.29
57	233.55	345.11	386.73	457.07
58	234.65	346.84	388.69	459.86
59	236.14	349.09	391.16	463.23
60	238.82	353.07	395.60	468.79
61	242.96	359.24	402.53	477.07
62	248.04	366.75	410.96	487.01
63	253.64	374.96	420.17	497.81
64	259.36	383.20	429.32	508.64
65	264.71	390.76	437.67	518.63
66	268.54	395.82	443.07	525.53
67	271.10	398.77	446.06	529.88
68	274.23	402.46	449.80	535.12
69	279.77	409.70	457.47	544.66
70	289.53	423.34	472.23	561.94
71	302.96	442.58	493.29	586.04
72	318.83	465.55	518.56	614.63
73	338.00	493.40	549.20	649.15
74	361.40	527.24	586.37	691.02
75	389.93	568.19	631.22	741.67
76	423.68	616.68	684.25	801.79
77	462.08	671.96	744.68	870.44
78	504.97	733.39	811.78	946.55
79	552.13	800.35	884.77	1,029.08
80	603.43	872.19	962.89	1,116.95
81	659.66	950.18	1,047.56	1,211.87
82	720.95	1,034.71	1,139.27	1,314.54
83	786.06	1,123.94	1,235.90	1,422.43
84	853.81	1,215.99	1,335.35	1,532.97

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C-79 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	76.01	94.30	100.98	119.16
25-39	82.58	104.96	113.06	160.00
40	90.90	118.40	128.81	178.40
41	95.96	126.02	137.41	189.68
42	102.06	135.29	147.87	203.31
43	109.24	146.27	160.27	219.31
44	117.50	158.92	174.53	237.69
45	126.81	173.25	190.71	258.44
46	138.29	190.91	210.62	283.97
47	151.90	211.88	234.25	314.30
48	166.03	233.73	258.86	345.80
49	179.08	253.96	281.72	374.78
50	189.43	270.16	300.08	397.60
51	196.72	281.84	313.43	413.53
52	202.03	290.66	323.57	424.98
53	205.88	297.27	331.31	433.08
54	208.80	302.42	337.37	438.91
55	211.30	306.81	342.50	443.52
56	212.74	309.44	345.62	445.61
57	212.76	309.92	346.28	444.47
58	212.36	309.60	346.03	442.06
59	212.45	309.94	346.41	440.39
60	213.98	312.30	349.02	441.52
61	217.31	317.23	354.38	446.18
62	221.76	323.80	361.44	453.08
63	226.89	331.20	369.41	461.00
64	232.16	338.69	377.44	468.77
65	237.08	345.49	384.77	475.18
66	240.80	350.24	389.90	478.22
67	243.59	353.48	393.39	478.69
68	246.83	357.19	397.42	479.59
69	251.80	363.42	404.17	483.98
70	259.83	374.15	415.85	494.87
71	270.56	388.98	432.02	512.01
72	283.10	406.58	451.22	533.41
73	298.01	427.57	474.08	559.42
74	315.86	452.54	501.26	590.38
75	337.19	482.15	533.34	626.67
76	361.53	515.86	569.84	667.78
77	388.46	553.30	610.34	713.48
78	418.79	595.17	655.58	764.51
79	453.24	642.29	706.39	821.66
80	492.57	695.36	763.54	885.71
81	538.81	757.33	830.23	960.39
82	591.48	827.71	905.94	1,045.17
83	647.51	902.09	985.86	1,134.47
84	703.82	976.07	1,065.20	1,222.72

SELECT RATES ARE 80% OF THE RATES SHOWN.

LA,NC,UT,VA

Tax Qualified; No Restoration of Benefits; Benefit Trigger = Cognitive Impairment

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Companies
Form C79
Requested Annual Premium Rates
Year 3
$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	52.55	58.62	60.99	71.04
25-39	57.71	66.56	69.76	85.83
40	62.88	74.62	79.04	96.83
41	64.63	77.39	82.25	100.71
42	66.96	81.03	86.43	105.74
43	69.90	85.56	91.63	111.98
44	73.37	90.96	97.81	119.41
45	77.39	97.23	104.93	128.01
46	82.15	104.63	113.30	138.11
47	87.58	113.10	122.88	149.65
48	93.52	122.34	133.31	162.24
49	99.77	132.03	144.28	175.43
50	106.11	141.89	155.39	188.80
51	112.52	151.77	166.62	202.30
52	119.14	162.00	178.23	216.20
53	126.02	172.56	190.28	230.61
54	133.21	183.60	202.77	245.57
55	140.77	195.11	215.80	261.09
56	149.01	207.56	229.84	277.86
57	157.88	220.93	244.89	295.82
58	166.96	234.53	260.18	314.04
59	175.70	247.66	274.93	331.56
60	183.67	259.67	288.39	347.52
61	190.22	269.56	299.50	360.62
62	195.62	277.80	308.71	371.49
63	200.88	285.83	317.66	382.02
64	207.09	295.18	328.02	394.10
65	215.26	307.26	341.38	409.66
66	224.61	321.10	356.60	427.34
67	234.46	335.61	372.53	445.87
68	245.97	352.49	391.03	467.27
69	260.25	373.24	413.78	493.53
70	278.40	399.53	442.60	526.70
71	298.62	428.69	474.66	563.52
72	320.12	459.74	508.78	602.67
73	345.70	496.50	549.21	649.01
74	378.10	542.90	600.11	707.27
75	420.09	602.88	665.75	782.26
76	471.32	676.35	746.31	874.46
77	529.94	760.73	839.03	980.71
78	596.53	856.07	943.52	1,100.22
79	671.49	962.48	1,059.48	1,232.38
80	755.39	1,080.10	1,186.58	1,376.43
81	851.18	1,213.41	1,329.08	1,537.41
82	958.57	1,362.35	1,487.16	1,715.78
83	1,073.01	1,520.13	1,654.49	1,904.04
84	1,190.09	1,680.04	1,824.69	2,094.63

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	50.15	56.09	58.32	67.94
25-39	55.08	63.65	66.72	82.08
40	60.01	71.38	75.57	92.58
41	61.70	74.01	78.67	96.29
42	63.92	77.49	82.69	101.15
43	66.69	81.81	87.62	107.09
44	70.03	87.01	93.52	114.21
45	73.88	93.02	100.34	122.45
46	78.40	100.07	108.34	132.06
47	83.60	108.17	117.52	143.10
48	89.27	117.01	127.47	155.15
49	95.24	126.26	137.97	167.77
50	101.28	135.68	148.60	180.56
51	107.43	145.16	159.37	193.46
52	113.74	154.91	170.47	206.75
53	120.32	165.04	181.95	220.52
54	127.20	175.57	193.93	234.83
55	134.43	186.57	206.35	249.72
56	142.29	198.48	219.81	265.75
57	150.76	211.28	234.19	282.89
58	159.40	224.30	248.84	300.31
59	167.74	236.86	262.95	317.08
60	175.37	248.33	275.81	332.34
61	181.58	257.78	286.40	344.86
62	186.71	265.61	295.21	355.25
63	191.73	273.24	303.78	365.31
64	197.61	282.12	313.67	376.89
65	205.37	293.66	326.43	391.74
66	214.31	306.86	341.01	408.65
67	223.86	320.79	356.33	426.47
68	234.90	336.93	374.05	446.99
69	248.43	356.67	395.75	472.03
70	265.38	381.54	423.02	503.42
71	283.91	408.95	453.20	538.04
72	303.38	437.94	485.12	574.66
73	326.60	472.33	522.96	617.96
74	356.27	515.94	570.81	672.71
75	395.25	572.57	632.85	743.58
76	443.24	642.23	709.29	831.09
77	498.42	722.35	797.41	932.04
78	561.16	812.94	896.81	1,045.78
79	631.80	914.09	1,007.13	1,171.46
80	710.81	1,025.83	1,127.96	1,308.45
81	800.92	1,152.39	1,263.40	1,461.44
82	901.90	1,293.81	1,413.69	1,631.00
83	1,009.56	1,443.62	1,572.72	1,809.88
84	1,119.62	1,595.43	1,734.41	1,991.01

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	47.08	51.94	53.80	61.59
25-39	51.13	57.48	59.77	78.91
40	55.05	63.52	66.83	86.84
41	56.46	65.71	69.36	90.05
42	58.35	68.65	72.73	94.30
43	60.75	72.33	76.92	99.60
44	63.62	76.75	81.98	105.94
45	66.99	81.95	87.85	113.33
46	70.94	88.05	94.77	122.04
47	75.53	95.11	102.74	132.10
48	80.53	102.84	111.44	143.07
49	85.76	110.90	120.52	154.54
50	91.06	119.00	129.70	166.02
51	96.46	127.20	138.98	177.63
52	102.03	135.68	148.60	189.61
53	107.80	144.42	158.46	201.89
54	113.70	153.29	168.55	214.38
55	119.71	162.37	178.77	227.04
56	126.06	171.92	189.54	240.33
57	132.81	181.98	200.88	254.31
58	139.52	192.07	212.22	268.21
59	145.94	201.66	222.95	281.34
60	151.61	210.20	232.47	292.92
61	155.99	216.91	239.93	301.86
62	159.33	222.18	245.73	308.68
63	162.51	227.14	251.13	314.99
64	166.32	232.98	257.51	322.41
65	171.69	240.84	266.12	332.64
66	178.17	250.22	276.35	344.82
67	185.25	260.31	287.31	357.95
68	193.46	271.96	299.97	373.14
69	203.31	285.96	315.26	391.50
70	215.39	303.14	334.02	414.18
71	228.69	322.28	354.95	439.56
72	242.83	342.73	377.46	466.90
73	259.30	366.46	403.55	498.62
74	279.62	395.42	435.21	537.10
75	305.20	431.46	474.46	584.79
76	335.64	474.22	521.03	641.35
77	369.93	522.38	573.58	705.21
78	408.78	576.62	632.54	776.79
79	452.82	637.47	698.32	856.58
80	502.81	705.61	771.39	944.97
81	560.99	784.45	855.12	1,046.12
82	627.01	873.59	949.19	1,159.75
83	697.28	967.85	1,048.58	1,279.67
84	768.35	1,062.11	1,148.21	1,399.61

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C79 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

0 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	123.19	156.16	168.08	198.32
25-39	135.10	175.50	190.01	223.26
40	150.32	200.04	218.73	257.01
41	159.06	213.50	233.99	274.73
42	169.63	229.77	252.42	296.29
43	181.95	248.84	274.02	321.67
44	196.05	270.71	298.79	350.87
45	211.95	295.38	326.70	383.91
46	231.36	325.55	360.79	424.34
47	254.31	361.19	401.02	472.16
48	278.13	398.28	442.94	522.05
49	300.27	432.88	482.05	568.59
50	318.09	460.96	513.91	606.42
51	330.99	481.71	537.64	634.50
52	340.67	497.81	556.27	656.34
53	348.10	510.47	570.98	673.62
54	354.14	520.90	583.17	687.96
55	359.71	530.31	594.03	700.95
56	363.96	537.37	602.13	710.98
57	366.36	541.28	606.59	716.92
58	368.04	544.02	609.66	721.31
59	370.37	547.56	613.54	726.57
60	374.59	553.80	620.49	735.28
61	381.11	563.46	631.36	748.27
62	389.07	575.27	644.63	763.90
63	397.85	588.13	659.04	780.84
64	406.79	601.05	673.41	797.78
65	415.23	612.93	686.48	813.48
66	421.23	620.83	694.95	824.31
67	425.22	625.49	699.64	831.13
68	430.11	631.26	705.51	839.33
69	438.78	642.63	717.56	854.31
70	454.14	664.00	740.68	881.42
71	475.17	694.17	773.75	919.18
72	499.97	730.22	813.38	964.04
73	529.98	773.89	861.44	1,018.20
74	566.70	826.98	919.72	1,083.88
75	611.58	891.20	990.06	1,163.33
76	664.20	966.90	1,072.95	1,257.29
77	723.53	1,052.90	1,167.14	1,364.24
78	790.29	1,148.72	1,271.90	1,483.11
79	865.11	1,253.91	1,386.55	1,612.71
80	948.61	1,368.06	1,510.31	1,751.96
81	1,043.38	1,493.67	1,645.89	1,904.04
82	1,148.99	1,631.04	1,793.78	2,069.72
83	1,261.58	1,776.40	1,949.91	2,244.17
84	1,377.27	1,925.88	2,110.25	2,422.54

SELECT RATES ARE 80% OF THE RATES SHOWN.

LA,NC,UT,VA

Tax Qualified; No Restoration of Benefits; Benefit Trigger = Cognitive Impairment

Pyramid Life Insurance Companies
Form C79 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

90 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	117.82	149.34	160.75	189.68
25-39	129.20	167.84	181.71	213.50
40	143.74	191.33	209.18	245.77
41	152.15	204.19	223.76	262.71
42	162.20	219.71	241.38	283.33
43	174.02	237.97	262.04	307.60
44	187.48	258.90	285.73	335.54
45	202.70	282.49	312.46	367.13
46	221.27	311.34	345.03	405.78
47	243.20	345.40	383.50	451.54
48	265.98	380.87	423.60	499.23
49	287.18	413.94	460.99	543.75
50	304.19	440.81	491.47	579.93
51	316.51	460.65	514.18	606.76
52	325.79	476.08	531.97	627.68
53	332.88	488.19	546.04	644.22
54	338.65	498.15	557.69	657.92
55	343.98	507.13	568.08	670.34
56	348.06	513.88	575.84	679.93
57	350.33	517.66	580.10	685.60
58	351.98	520.26	583.03	689.78
59	354.21	523.63	586.74	694.85
60	358.22	529.61	593.39	703.18
61	364.43	538.85	603.79	715.60
62	372.06	550.13	616.44	730.52
63	380.46	562.44	630.25	746.72
64	389.04	574.80	643.98	762.95
65	397.07	586.14	656.51	777.94
66	402.81	593.73	664.61	788.30
67	406.65	598.15	669.09	794.81
68	411.35	603.69	674.70	802.68
69	419.65	614.55	686.21	816.99
70	434.30	635.01	708.35	842.91
71	454.44	663.86	739.94	879.05
72	478.24	698.32	777.84	921.95
73	506.99	740.10	823.80	973.72
74	542.09	790.86	879.56	1,036.53
75	584.89	852.29	946.82	1,112.50
76	635.51	925.02	1,026.37	1,202.68
77	693.12	1,007.94	1,117.02	1,305.65
78	757.45	1,100.08	1,217.67	1,419.83
79	828.19	1,200.52	1,327.15	1,543.62
80	905.14	1,308.29	1,444.33	1,675.42
81	989.48	1,425.26	1,571.33	1,817.81
82	1,081.42	1,552.06	1,708.90	1,971.81
83	1,179.09	1,685.91	1,853.85	2,133.64
84	1,280.71	1,823.99	2,003.03	2,299.46

SELECT RATES ARE 80% OF THE RATES SHOWN.

Pyramid Life Insurance Companies
Form C-79 w/Inflation Protection Rider
Requested Annual Premium Rates

$10/Day

180 Day Elimination Period

	Benefit Period - Years			
Age	2	4	5	Lifetime
18-34	114.01	141.45	151.47	178.74
25-39	123.86	157.44	169.59	240.00
40	136.35	177.59	193.22	267.60
41	143.94	189.03	206.11	284.51
42	153.09	202.94	221.81	304.97
43	163.86	219.41	240.40	328.96
44	176.24	238.38	261.80	356.54
45	190.22	259.88	286.07	387.65
46	207.43	286.37	315.93	425.96
47	227.85	317.82	351.37	471.45
48	249.04	350.60	388.29	518.70
49	268.62	380.94	422.58	562.17
50	284.14	405.24	450.12	596.40
51	295.08	422.75	470.14	620.29
52	303.04	435.98	485.36	637.47
53	308.81	445.91	496.97	649.62
54	313.20	453.63	506.05	658.36
55	316.95	460.22	513.74	665.28
56	319.11	464.16	518.43	668.42
57	319.14	464.87	519.41	666.70
58	318.53	464.40	519.04	663.09
59	318.67	464.91	519.62	660.59
60	320.96	468.45	523.53	662.28
61	325.96	475.84	531.56	669.26
62	332.64	485.70	542.16	679.62
63	340.34	496.80	554.11	691.50
64	348.23	508.04	566.16	703.15
65	355.62	518.23	577.16	712.77
66	361.19	525.35	584.85	717.32
67	365.38	530.21	590.09	718.03
68	370.24	535.78	596.13	719.38
69	377.70	545.13	606.25	725.96
70	389.75	561.23	623.77	742.30
71	405.84	583.47	648.03	768.02
72	424.64	609.86	676.82	800.11
73	447.02	641.35	711.11	839.13
74	473.78	678.81	751.88	885.57
75	505.78	723.23	800.01	940.01
76	542.30	773.79	854.75	1,001.67
77	582.69	829.95	915.50	1,070.21
78	628.19	892.76	983.37	1,146.76
79	679.86	963.43	1,059.58	1,232.48
80	738.86	1,043.04	1,145.31	1,328.57
81	808.21	1,135.99	1,245.34	1,440.59
82	887.22	1,241.56	1,358.91	1,567.76
83	971.26	1,353.14	1,478.79	1,701.71
84	1,055.73	1,464.11	1,597.79	1,834.08

SELECT RATES ARE 80% OF THE RATES SHOWN.

LA,NC,UT,VA

Tax Qualified; No Restoration of Benefits; Benefit Trigger = Cognitive Impairment

Pyramid Life Insurance Companies
Premiums For NonForfeiture Rider

Elimination Period	Percentage of Premium of Base Policy & Riders
0	22%
90	18%
180	16%

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Current Annual Premium per $10 of Daily Benefit

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		21.00	29.40		17.86	23.79	18%	65%
51		22.29	31.21		19.18	25.64	18%	65%
52		23.79	33.31		20.31	27.21	18%	65%
53		25.47	35.66		21.40	28.71	18%	65%
54		27.35	38.29		22.54	30.28	18%	65%
55		29.40	41.16		23.79	32.01	18%	65%
56		31.62	44.27		25.18	33.94	18%	60%
57		34.01	47.61		26.72	36.08	18%	60%
58		36.57	51.20		28.40	38.41	18%	60%
59		39.30	55.02		30.19	40.90	18%	60%
60		42.20	59.08		32.06	43.51	18%	60%
61		45.29	63.41		33.99	46.19	18%	55%
62		48.59	68.03		35.94	48.91	18%	55%
63		52.13	72.98		37.90	51.62	18%	55%
64		55.92	78.29		39.84	54.31	18%	55%
65		60.00	84.00		41.75	56.95	18%	55%
66		64.41	90.17		43.62	59.53	18%	50%
67		69.19	96.87		45.46	62.06	18%	50%
68		74.39	104.15		47.26	64.55	18%	50%
69		80.04	112.06		49.05	67.01	18%	50%
70		86.20	120.68		50.84	69.48	18%	50%
71		92.90	130.06		52.65	71.98	18%	45%
72		100.18	140.25		54.51	74.57	18%	45%
73		108.08	151.31		56.44	77.20	18%	45%
74		116.62	163.27		58.45	79.98	18%	45%
75		125.80	176.12		60.57	82.91	18%	45%
76		135.63	189.88		62.80	85.99	18%	40%
77		146.08	204.51		65.15	89.22	18%	40%
78		157.12	219.37		67.60	92.60	18%	40%
79		168.65	236.11		70.13	96.08	18%	40%
80		180.60	252.84		72.71	99.61	18%	40%
81		192.81	269.93		75.29	103.13	18%	35%
82		205.11	287.15		77.80	106.55	18%	35%
83		217.27	304.18		80.16	109.75	18%	35%
84		229.02	230.63		82.27	112.60	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Requested Annual Premium per $10 of Daily Benefit
Year 1

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		39.38	55.13		33.49	44.61	18%	65%
51		41.79	58.52		35.96	48.08	18%	65%
52		44.61	62.46		38.08	51.02	18%	65%
53		47.76	66.86		40.13	53.83	18%	65%
54		51.28	71.79		42.26	56.78	18%	65%
55		55.13	77.18		44.61	60.02	18%	65%
56		59.29	83.01		47.21	63.64	18%	60%
57		63.77	89.27		50.10	67.65	18%	60%
58		68.57	96.00		53.25	72.02	18%	60%
59		73.69	103.16		56.61	76.69	18%	60%
60		79.13	110.78		60.11	81.58	18%	60%
61		84.92	118.89		63.73	86.61	18%	55%
62		91.11	127.56		67.39	91.71	18%	55%
63		97.74	136.84		71.06	96.79	18%	55%
64		104.85	146.79		74.70	101.83	18%	55%
65		112.50	157.50		78.28	106.78	18%	55%
66		120.77	169.07		81.79	111.62	18%	50%
67		129.73	181.63		85.24	116.36	18%	50%
68		139.48	195.28		88.61	121.03	18%	50%
69		150.08	210.11		91.97	125.64	18%	50%
70		161.63	226.28		95.33	130.28	18%	50%
71		174.19	243.86		98.72	134.96	18%	45%
72		187.84	262.97		102.21	139.82	18%	45%
73		202.65	283.71		105.83	144.75	18%	45%
74		218.66	306.13		109.59	149.96	18%	45%
75		235.88	330.23		113.57	155.46	18%	45%
76		254.31	356.03		117.75	161.23	18%	40%
77		273.90	383.46		122.16	167.29	18%	40%
78		294.60	411.32		126.75	173.63	18%	40%
79		316.22	442.71		131.49	180.15	18%	40%
80		338.63	474.08		136.33	186.77	18%	40%
81		361.52	506.12		141.17	193.37	18%	35%
82		384.58	538.41		145.88	199.78	18%	35%
83		407.38	570.34		150.30	205.78	18%	35%
84		429.41	432.43		154.26	211.13	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Requested Annual Premium per $10 of Daily Benefit
Year 2

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		59.06	82.69		50.23	66.91	18%	65%
51		62.69	87.78		53.94	72.11	18%	65%
52		66.91	93.68		57.12	76.53	18%	65%
53		71.63	100.29		60.19	80.75	18%	65%
54		76.92	107.69		63.39	85.16	18%	65%
55		82.69	115.76		66.91	90.03	18%	65%
56		88.93	124.51		70.82	95.46	18%	60%
57		95.65	133.90		75.15	101.48	18%	60%
58		102.85	144.00		79.88	108.03	18%	60%
59		110.53	154.74		84.91	115.03	18%	60%
60		118.69	166.16		90.17	122.37	18%	60%
61		127.38	178.34		95.60	129.91	18%	55%
62		136.66	191.33		101.08	137.56	18%	55%
63		146.62	205.26		106.59	145.18	18%	55%
64		157.28	220.19		112.05	152.75	18%	55%
65		168.75	236.25		117.42	160.17	18%	55%
66		181.15	253.60		122.68	167.43	18%	50%
67		194.60	272.45		127.86	174.54	18%	50%
68		209.22	292.92		132.92	181.55	18%	50%
69		225.11	315.17		137.95	188.47	18%	50%
70		242.44	339.41		142.99	195.41	18%	50%
71		261.28	365.79		148.08	202.44	18%	45%
72		281.76	394.45		153.31	209.73	18%	45%
73		303.98	425.56		158.74	217.13	18%	45%
74		327.99	459.20		164.39	224.94	18%	45%
75		353.81	495.34		170.35	233.18	18%	45%
76		381.46	534.04		176.63	241.85	18%	40%
77		410.85	575.18		183.23	250.93	18%	40%
78		441.90	616.98		190.13	260.44	18%	40%
79		474.33	664.06		197.24	270.23	18%	40%
80		507.94	711.11		204.50	280.15	18%	40%
81		542.28	759.18		211.75	290.05	18%	35%
82		576.87	807.61		218.81	299.67	18%	35%
83		611.07	855.51		225.45	308.67	18%	35%
84		644.12	648.65		231.38	316.69	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company

Home Health Care Policy Form - C81VA

Requested Annual Premium per $10 of Daily Benefit
Year 3

	Home Health Care Premiums			Inflation Protection Riders				
Issue Age		365 Day Home Health Premiums	730 Day Home Health Premiums		365 Day Inflation Protection Premiums	730 Day Inflation Protection Premiums	Home-Maker Benefit Rider	Return of Premium Benefit Rider
50		88.59	124.03		75.35	100.37	18%	65%
51		94.04	131.67		80.92	108.17	18%	65%
52		100.37	140.53		85.68	114.79	18%	65%
53		107.45	150.44		90.28	121.12	18%	65%
54		115.38	161.54		95.09	127.75	18%	65%
55		124.03	173.65		100.37	135.04	18%	65%
56		133.40	186.77		106.23	143.19	18%	60%
57		143.48	200.86		112.73	152.21	18%	60%
58		154.28	216.00		119.81	162.04	18%	60%
59		165.80	232.12		127.37	172.55	18%	60%
60		178.03	249.25		135.25	183.56	18%	60%
61		191.07	267.51		143.40	194.87	18%	55%
62		204.99	287.00		151.62	206.34	18%	55%
63		219.93	307.89		159.89	217.77	18%	55%
64		235.92	330.29		168.08	229.12	18%	55%
65		253.13	354.38		176.13	240.26	18%	55%
66		271.73	380.41		184.02	251.15	18%	50%
67		291.90	408.68		191.79	261.82	18%	50%
68		313.84	439.39		199.38	272.32	18%	50%
69		337.67	472.76		206.93	282.70	18%	50%
70		363.66	509.12		214.48	293.12	18%	50%
71		391.93	548.70		222.12	303.67	18%	45%
72		422.64	591.69		229.97	314.60	18%	45%
73		455.97	638.35		238.11	325.69	18%	45%
74		492.00	688.80		246.59	337.42	18%	45%
75		530.73	743.02		255.53	349.78	18%	45%
76		572.20	801.07		264.94	362.77	18%	40%
77		616.28	862.79		274.85	376.40	18%	40%
78		662.86	925.48		285.19	390.66	18%	40%
79		711.50	996.10		295.86	405.34	18%	40%
80		761.92	1066.68		306.75	420.23	18%	40%
81		813.43	1138.78		317.63	435.08	18%	35%
82		865.32	1211.43		328.22	449.51	18%	35%
83		916.62	1283.27		338.18	463.01	18%	35%
84		966.19	972.98		347.08	475.04	18%	35%

MODAL PREMIUMS

Semi-Annual	0.520	0.520
Quaterly	0.265	0.265
PAC	0.086	0.086

If both spoouses applied for & were issued identical coverage, the lower of the premiums was discounted by 25%.

Pyramid Life Insurance Company
G-20-A
Nursing Home Policy

Current Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	2.70	3.40
65	3.00	3.70
66	3.20	4.00
67	3.50	4.40
68	3.90	4.80
69	4.20	5.30
70	4.70	5.80
71	5.10	6.30
72	5.60	6.90
73	6.10	7.50
74	6.60	8.20
75	7.20	8.90
76	7.80	9.70
77	8.50	10.60
78	9.30	11.60
79	10.20	12.60
80	11.20	13.80
*81	12.30	15.10
*82	13.40	16.50
*83	14.70	18.00
*84	16.00	19.60
*85	17.30	21.20
*86	18.70	22.90
*87	20.20	24.70
*88	21.70	26.50
*89	23.20	28.40
*90	24.70	30.30

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.20	7.90

* Renewal Only

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

Year 1

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.05	5.10
65	4.50	5.55
66	4.80	6.00
67	5.25	6.60
68	5.85	7.20
69	6.30	7.95
70	7.05	8.70
71	7.65	9.45
72	8.40	10.35
73	9.15	11.25
74	9.90	12.30
75	10.80	13.35
76	11.70	14.55
77	12.75	15.90
78	13.95	17.40
79	15.30	18.90
80	16.80	20.70
*81	18.45	22.65
*82	20.10	24.75
*83	22.05	27.00
*84	24.00	29.40
*85	25.95	31.80
*86	28.05	34.35
*87	30.30	37.05
*88	32.55	39.75
*89	34.80	42.60
*90	37.05	45.45

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.20	7.90

* Renewal Only

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

Year 2

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	6.08	7.65
65	6.75	8.33
66	7.20	9.00
67	7.88	9.90
68	8.78	10.80
69	9.45	11.93
70	10.58	13.05
71	11.48	14.18
72	12.60	15.53
73	13.73	16.88
74	14.85	18.45
75	16.20	20.03
76	17.55	21.83
77	19.13	23.85
78	20.93	26.10
79	22.95	28.35
80	25.20	31.05
*81	27.68	33.98
*82	30.15	37.13
*83	33.08	40.50
*84	36.00	44.10
*85	38.93	47.70
*86	42.08	51.53
*87	45.45	55.58
*88	48.83	59.63
*89	52.20	63.90
*90	55.58	68.18

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.20	7.90

* Renewal Only

Pyramid Life Insurance Company

G-20-A

Nursing Home Policy

Requested Annual Premium Per $10 Daily Unit
Minimum 2 Units - Maximum 7 Units

Year 3

100 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	9.11	11.48
65	10.13	12.49
66	10.80	13.50
67	11.81	14.85
68	13.16	16.20
69	14.18	17.89
70	15.86	19.58
71	17.21	21.26
72	18.90	23.29
73	20.59	25.31
74	22.28	27.68
75	24.30	30.04
76	26.33	32.74
77	28.69	35.78
78	31.39	39.15
79	34.43	42.53
80	37.80	46.58
*81	41.51	50.96
*82	45.23	55.69
*83	49.61	60.75
*84	54.00	66.15
*85	58.39	71.55
*86	63.11	77.29
*87	68.18	83.36
*88	73.24	89.44
*89	78.30	95.85
*90	83.36	102.26

20 Day Deductible
Four Years Skilled Nursing Care

Issue Age	6 Months Intermediate or Custodial	6 Months Intermediate or Custodial
40-64	4.20	7.90

* Renewal Only

Pyramid Life Insurance Company

Current Annual Premiums Per Unit - C-71VA Long Term Care

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	71.29	64.33	91.13	82.16	102.11	92.03
51	75.98	68.42	97.54	87.88	109.52	98.57
52	81.26	73.11	104.81	94.29	117.90	105.99
53	87.21	78.34	112.99	101.53	127.29	114.30
54	93.90	84.26	122.16	109.67	137.85	123.66
55	101.40	90.88	132.45	118.78	149.70	134.16
56	108.81	97.41	142.69	127.88	161.51	144.62
57	117.04	104.66	154.03	137.93	174.60	156.23
58	126.06	112.63	166.52	148.99	189.02	168.98
59	135.98	121.41	180.23	161.18	204.86	183.02
60	146.87	131.06	195.34	174.56	222.34	198.47
61	158.04	140.94	210.88	188.34	240.30	214.35
62	170.16	151.67	227.72	203.31	259.84	231.58
63	183.28	163.29	245.98	219.51	281.01	250.29
64	197.51	175.88	265.84	237.09	304.03	270.58
65	212.94	189.54	287.40	256.22	329.08	292.61
66	237.30	211.13	321.11	286.16	368.12	327.04
67	266.12	236.66	361.05	321.58	414.39	367.80
68	298.43	265.29	406.01	361.43	466.56	413.64
69	334.69	297.41	456.62	406.28	525.38	465.28
70	360.38	320.18	492.84	438.38	567.66	502.31
71	401.63	356.68	550.86	489.68	635.34	561.45
72	449.89	399.39	618.94	550.88	714.88	630.83
73	503.57	446.89	695.03	617.06	804.04	708.34
74	563.18	499.56	779.89	691.91	903.73	794.72
75	601.14	533.19	834.66	740.23	968.40	850.67
76	658.91	584.19	918.23	813.69	1,067.34	935.63
77	720.79	638.78	1,008.34	892.78	1,174.44	1,027.14
78	786.15	696.32	1,104.34	976.82	1,289.08	1,124.55
79	854.14	756.13	1,205.10	1,064.83	1,409.93	1,226.63
80	933.54	825.94	1,323.00	1,167.77	1,551.54	1,346.04
81	1,014.51	897.09	1,444.26	1,273.44	1,697.89	1,468.74
82	1,096.61	969.23	1,568.33	1,381.37	1,848.34	1,594.18
83	1,180.63	1,042.97	1,696.41	1,492.56	2,004.41	1,723.58
84	1,265.14	1,116.94	1,826.21	1,604.83	2,163.38	1,854.23

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Current Annual Premiums Per Unit - C-71VA Long Term Care

Year 1

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	71.29	64.33	91.13	82.16	102.11	92.03
51	75.98	68.42	97.54	87.88	109.52	98.57
52	81.26	73.11	104.81	94.29	117.90	105.99
53	87.21	78.34	112.99	101.53	127.29	114.30
54	93.90	84.26	122.16	109.67	137.85	123.66
55	101.40	90.88	132.45	118.78	149.70	134.16
56	108.81	97.41	142.69	127.88	161.51	144.62
57	117.04	104.66	154.03	137.93	174.60	156.23
58	126.06	112.63	166.52	148.99	189.02	168.98
59	135.98	121.41	180.23	161.18	204.86	183.02
60	146.87	131.06	195.34	174.56	222.34	198.47
61	158.04	140.94	210.88	188.34	240.30	214.35
62	170.16	151.67	227.72	203.31	259.84	231.58
63	183.28	163.29	245.98	219.51	281.01	250.29
64	197.51	175.88	265.84	237.09	304.03	270.58
65	212.94	189.54	287.40	256.22	329.08	292.61
66	237.30	211.13	321.11	286.16	368.12	327.04
67	266.12	236.66	361.05	321.58	414.39	367.80
68	298.43	265.29	406.01	361.43	466.56	413.64
69	334.69	297.41	456.62	406.28	525.38	465.28
70	360.38	320.18	492.84	438.38	567.66	502.31
71	401.63	356.68	550.86	489.68	635.34	561.45
72	449.89	399.39	618.94	550.88	714.88	630.83
73	503.57	446.89	695.03	617.06	804.04	708.34
74	563.18	499.56	779.89	691.91	903.73	794.72
75	601.14	533.19	834.66	740.23	968.40	850.67
76	658.91	584.19	918.23	813.69	1,067.34	935.63
77	720.79	638.78	1,008.34	892.78	1,174.44	1,027.14
78	786.15	696.32	1,104.34	976.82	1,289.08	1,124.55
79	854.14	756.13	1,205.10	1,064.83	1,409.93	1,226.63
80	933.54	825.94	1,323.00	1,167.77	1,551.54	1,346.04
81	1,014.51	897.09	1,444.26	1,273.44	1,697.89	1,468.74
82	1,096.61	969.23	1,568.33	1,381.37	1,848.34	1,594.18
83	1,180.63	1,042.97	1,696.41	1,492.56	2,004.41	1,723.58
84	1,265.14	1,116.94	1,826.21	1,604.83	2,163.38	1,854.23

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Current Annual Premiums Per Unit - C-71VA Long Term Care

Year 2

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	106.93	96.50	136.69	123.24	153.17	138.04
51	113.96	102.63	146.31	131.82	164.28	147.85
52	121.89	109.66	157.22	141.44	176.85	158.99
53	130.81	117.51	169.48	152.30	190.94	171.45
54	140.85	126.39	183.23	164.50	206.78	185.48
55	152.10	136.32	198.68	178.17	224.55	201.23
56	163.21	146.11	214.03	191.81	242.27	216.93
57	175.56	156.99	231.05	206.89	261.90	234.34
58	189.08	168.95	249.78	223.48	283.53	253.46
59	203.96	182.11	270.34	241.76	307.29	274.53
60	220.30	196.59	293.01	261.84	333.51	297.70
61	237.07	211.42	316.32	282.52	360.45	321.53
62	255.23	227.50	341.58	304.96	389.76	347.37
63	274.92	244.94	368.97	329.26	421.51	375.44
64	296.27	263.81	398.76	355.64	456.05	405.87
65	319.42	284.32	431.10	384.33	493.62	438.92
66	355.95	316.69	481.67	429.24	552.18	490.56
67	399.18	354.99	541.58	482.37	621.59	551.70
68	447.64	397.94	609.02	542.14	699.83	620.47
69	502.03	446.12	684.93	609.41	788.06	697.92
70	540.56	480.26	739.27	657.56	851.48	753.47
71	602.44	535.02	826.28	734.51	953.02	842.18
72	674.83	599.09	928.41	826.31	1,072.32	946.24
73	755.35	670.33	1,042.54	925.59	1,206.06	1,062.51
74	844.76	749.33	1,169.83	1,037.87	1,355.60	1,192.08
75	901.72	799.79	1,251.98	1,110.35	1,452.60	1,276.00
76	988.37	876.29	1,377.34	1,220.54	1,601.02	1,403.44
77	1,081.18	958.16	1,512.51	1,339.17	1,761.67	1,540.72
78	1,179.23	1,044.48	1,656.51	1,465.23	1,933.62	1,686.83
79	1,281.21	1,134.20	1,807.65	1,597.25	2,114.89	1,839.94
80	1,400.32	1,238.91	1,984.50	1,751.65	2,327.32	2,019.07
81	1,521.76	1,345.64	2,166.38	1,910.17	2,546.83	2,203.12
82	1,644.92	1,453.84	2,352.49	2,072.05	2,772.51	2,391.27
83	1,770.95	1,564.45	2,544.61	2,238.83	3,006.62	2,585.36
84	1,897.71	1,675.41	2,739.32	2,407.25	3,245.06	2,781.34

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

Pyramid Life Insurance Company

Current Annual Premiums Per Unit - C-71VA Long Term Care

Year 3

Issue	Benefit Period/Elimination Period					
Age	2 yr/20 day	2 yr/100 day	4 yr/20 day	4 yr/100 day	Life/20 day	Life/100 day
50	160.40	144.75	205.03	184.87	229.76	207.06
51	170.95	153.94	219.46	197.74	246.42	221.78
52	182.84	164.49	235.83	212.16	265.28	238.49
53	196.22	176.26	254.22	228.45	286.41	257.18
54	211.28	189.59	274.85	246.76	310.17	278.23
55	228.15	204.49	298.02	267.26	336.83	301.86
56	244.82	219.17	321.05	287.72	363.41	325.40
57	263.34	235.49	346.57	310.33	392.85	351.51
58	283.63	253.42	374.67	335.23	425.30	380.20
59	305.95	273.17	405.51	362.65	460.95	411.80
60	330.46	294.89	439.51	392.77	500.27	446.56
61	355.60	317.13	474.49	423.78	540.68	482.29
62	382.86	341.26	512.37	457.44	584.64	521.06
63	412.39	367.42	553.46	493.89	632.27	563.17
64	444.41	395.72	598.14	533.47	684.08	608.82
65	479.13	426.48	646.66	576.50	740.44	658.39
66	533.93	475.04	722.51	643.87	828.28	735.84
67	598.77	532.50	812.37	723.57	932.40	827.56
68	671.46	596.92	913.54	813.22	1,049.76	930.71
69	753.06	669.19	1,027.40	914.13	1,182.11	1,046.90
70	810.85	720.40	1,108.91	986.36	1,277.24	1,130.22
71	903.67	802.54	1,239.44	1,101.78	1,429.54	1,263.28
72	1,012.26	898.65	1,392.63	1,239.48	1,608.50	1,419.37
73	1,133.04	1,005.51	1,563.82	1,388.41	1,809.11	1,593.78
74	1,267.16	1,124.01	1,754.77	1,556.82	2,033.42	1,788.14
75	1,352.59	1,199.70	1,878.00	1,665.54	2,178.93	1,914.03
76	1,482.57	1,314.45	2,066.03	1,830.83	2,401.55	2,105.18
77	1,621.79	1,437.26	2,268.79	2,008.78	2,642.53	2,311.10
78	1,768.86	1,566.74	2,484.79	2,197.87	2,900.47	2,530.27
79	1,921.83	1,701.32	2,711.51	2,395.90	3,172.37	2,759.94
80	2,100.50	1,858.38	2,976.79	2,627.51	3,491.01	3,028.63
81	2,282.67	2,018.48	3,249.62	2,865.28	3,820.29	3,304.71
82	2,467.41	2,180.78	3,528.77	3,108.12	4,158.81	3,586.95
83	2,656.45	2,346.71	3,816.96	3,358.29	4,509.98	3,878.09
84	2,846.59	2,513.14	4,109.03	3,610.91	4,867.65	4,172.06

Modal Premiums:

Semi-Annual	0.520
Quarterly	0.265
Monthly Direct	0.100
Monthly Draft	0.086

The Pyramid Life Insurance Company

PY LTC 2012 VA

CERTIFICATION OF COMPLIANCE

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.

Carmen Boyd

Digitally signed by Carmen Boyd
DN: dc=corp, dc=uafc, ou=_UA, ou=Users, ou=Orlando, cn=Carmen Boyd
Date: 2012.08.31 12:38:53 -04'00'

Carmen Boyd

AVP, Actuarial Compliance

August 31, 2012

The Pyramid Life Insurance Company
Address: 1001 Heathrow Park Lane, Lake Mary, FL 32746

Actuarial Memorandum
August 29, 2012

Product	Number
Comprehensive Long-Term Care	C71VA
Comprehensive Long-Term Care	C72VA
Comprehensive Long-Term Care	C77
Home Health Care Only	C79
Home Health Care Only	C81VA
Nursing Home Only	C76VA
Nursing Home Only	C78
Nursing Home Only	G-20-A

These policy forms were issued in Virginia by The Pyramid Life Insurance Company (Pyramid Life) from February 1989 through July 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the rate increase requested on the above-listed products meets the minimum requirements of your jurisdiction and demonstrating compliance with its loss ratio and rate stability regulations. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policy forms providing benefits for nursing home and home health care to insureds meeting certain benefit eligibility requirements. Specific benefits vary by form.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only. The above-listed policy forms are no longer being sold in the market. The premium change will apply to the base forms and all riders associated with the base forms. The premium change will apply to any guaranteed purchase option elections that have occurred to date. The rate increase also applies to the rate schedule for future guarantee purchase options.

5. Actuarial Assumptions

a. Morbidity. The morbidity assumption was developed by creating best-estimate claim costs from the Milliman 2011 *Long-Term Care Guidelines (LTCGs)* for each policy form or group of policy forms with similar plan designs. The *LTCGs* provide a flexible, but consistent, basis for the determination of claim costs for a wide variety of long-term care benefit packages. These rating structures can be used to anticipate future claim levels, evaluate past experience, and establish inter-relationships between different long-term care coverages. Milliman analyzed nearly $11.5 billion in long-term care insurance incurred claims to develop these *LTCGs*.

Salvage factors were applied to the claim costs to reflect the difference between actual charge levels and the daily benefit amount.

The best-estimate claim costs, reflecting a salvage factor adjustment, were then used to project the December 31, 2011 in force. The projected incurred claims were compared to actual experience. A scalar experience adjustment of 75% was applied to all claim costs based on this comparison. This adjustment was made to reflect that actual historical experience has been running better than the *LTCGs* best estimate. The adjustment was developed by inspection of the progression of the historical to projected values and smoothed the transition of annual loss ratios from the historical period to the projection period.

b. Persistency. The mortality assumption for these policy forms is 95% of the 1994 Group Annuitant Mortality Table (GAM) without selection or improvement. An ultimate lapse rate of 1.5% is used to project future experience for durations eight and later. These assumptions were selected based on the results of a termination study that analyzed experience for the most recent four years, and the associated credibility.

The following table provides the calendar year 2008 through 2011 experience used to determine the persistency assumption. The derived lapses are equal to 1 – (1 – total termination rate) / (1 – expected mortality rate). The expected mortality rate reflects the mortality assumption described above.

Calendar	Total Terminations			Expected Mortality		Derived Lapse	
Year	Exposure	Count	Rate	Count	Rate	Count	Rate
2008	4,225	183	4.3%	140	3.3%	43	1.1%
2009	4,042	186	4.6%	146	3.6%	40	1.0%
2010	3,856	194	5.0%	151	3.9%	43	1.2%
2011	3,662	231	6.3%	156	4.3%	75	2.1%
Total	15,785	794	5.0%	593	3.8%	201	1.3%

A credibility standard of a 90% confidence interval for the number of events with an error of plus or minus 5% was used. Based on these parameters, 1,082 terminations is the criterion for full credibility. The credibility percentage was determined as $(\text{Number of Terminations} / 1{,}082)^{1/2}$.

c. Policyholder Behavior Due to the Rate Increase. In the year of the first rate increase notification to policyholders, an additional 10% of in-force policyholders are assumed to lapse. An additional portion of policyholders will elect to reduce benefits resulting in a cumulative 40% reduction in premiums and benefits that is phased in over three years. We assume a cumulative 14% increase in morbidity due to adverse selection due to the three rate increases.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commissions will not be paid on the increased premium.

The above assumptions are based on the experience of Pyramid Life, industry experience, and judgment. These assumptions are based on the nationwide experience of the particular policy forms in this filing and other similar policy forms where

appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect a best estimate and do not include a margin for moderately adverse conditions. A provision for moderately adverse conditions was reflected in the target loss ratio used to determine the requested rate increase.

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

6. Marketing Method

The above-listed policy forms were marketed through independent agents and brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included the application, attending physician's statement, telephone interview, and face-to-face assessment. Each of the forms may have utilized various underwriting classes.

8. Premiums

Premiums are unisex and payable for life. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit increase option, premium mode, area, underwriting class, marital status, elimination period, maximum benefit, and optional coverages chosen. One policy form and riders other than for inflation protection and benefit increases account for less than 1% of total premium and have been excluded from the projected values.

9. Issue Age Range

Issue ages of in-force policies range from 32 to 85.

10. Area Factors

Area factors may have been used in pricing for the above-listed policy forms. It is assumed that the originally filed area factors remain appropriate.

11. Premium Modalization

The following table provides nationwide percent distributions (based on Pyramid Life's in-force count as of 12/31/2011) by premium payment mode:

Premium Mode	Percent Distribution
Annual	25%
Semi-Annual	4
Quarterly	6
Monthly	65

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits III and IV. Claim reserves as of December 31, 2011 have been discounted to the actual or assumed date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience of Pyramid Life, across the above-listed forms and similar nationwide forms, is shown in Exhibit I and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The paid loss ratio is equal to paid claims divided by earned premium. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience is shown in Exhibit II. Please note that Virginia-specific experience is not considered fully credible, but is being provided as required by the rate revisions checklist. Historical earned premiums, incurred claims, and paid claims are not available on a Virginia-specific basis prior to 2005. Earned premiums and incurred claims prior to 2005 were estimated based on the portion of Virginia experience from 2005 through 2011 relative to nationwide. Paid claims prior to 2005 were estimated based on the Virginia-specific estimated incurred claims and the relationship between the nationwide incurred claims and paid claims.

The incurred loss ratio for each historical incurral year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = assumed or actual date of claim incurral

t = assumed or actual date of claim payment

v = 1 / 1.045 = 0.956938

Exhibits I and II also show future anticipated experience for calendar years 2012 to 2051, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits I and II reflect a summary of the historical and projected data for all experience columns providing the accumulated past, future, and lifetime values both without and with the proposed rate increase. Pursuant to 14VAC5-130-70.C, the loss ratios are calculated using an interest rate consistent with that assumed in the determination of premiums. These interest rates are shown in Exhibit VI.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IV provides similar information on a Virginia-specific basis. Please note that Virginia-specific experience is not consider fully credible, but is being provided as required by the rate revisions checklist. As defined by 14VAC5-130-70.B.6, the incurred loss ratio is equal to the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. Actual to Expected Experience

Exhibit V provides a comparison of the actual and expected nationwide experience of Pyramid Life across the above-listed forms and similar nationwide forms. The actual values are the same as those found in Exhibit I. The expected experience was developed by projecting from issue the in-force policies using the original pricing assumptions for each policy form or, if not available, the original pricing assumptions from another form that was issued during a similar era. Exhibit VI provides the original pricing assumptions that were used to develop the expected experience.

16. History of Previous Rate Revisions

There have been no previous rate revisions on these policy forms in Virginia.

The projections in Exhibits I and V reflect the nationwide rate increases for each form, which average 14% and were implemented between 2006 and 2012.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

Pyramid Life is requesting the approval of a premium rate increase on the above-listed forms. The increase is needed due to higher persistency. The company believes that a 270% increase is needed to restore the lifetime loss ratio on this block of business to the level expected in original pricing, using an interest rate that is consistent with the company's investment earnings. This level of increase is also required to allow certification that no future premium rate increases are needed under moderately adverse conditions. The company prefers to lessen the impact of the rate increase on policyholders by phasing in the rate increase as it continues to monitor the experience. The company is requesting three annual 50% rate increases, for a cumulative rate increase of 238%. The company plans to continue to monitor the experience over the next three years and then assess at that time whether to pursue additional rate increases.

Projected experience assuming the requested rate increases are implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increases exceeds the 60% minimum required by loss ratio regulation. As required by 14VAC5-130-70.C, the lifetime loss ratio was calculated using an interest rate consistent with that assumed in the determination of premiums.

Company management has indicated that, if a 270% rate increase were implemented, no future premium rate increases would be anticipated unless experience is more than moderately adverse. Moderately adverse conditions are defined as a 15% increase in the *future* loss ratio. This is equivalent to an 8% increase in the lifetime loss ratio, due to any combination of deterioration in the experience from that expected using the current best-estimate assumptions described in Section 5.

The 270% rate increase was determined by targeting a 65% lifetime loss ratio using best-estimate assumptions. The margin for moderately adverse experience is then an 8% deterioration in the lifetime loss ratio.

Exhibit VII provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The future projected incurred claims were increased by 15% from the best-estimate projections in Exhibit I to reflect assumptions that include moderately adverse conditions (equates in an 8% deterioration in the lifetime loss ratio as described earlier in this section). Pursuant to 14VAC5-200-153.C.4, the present and accumulated values in Exhibit VII are determined at the average maximum valuation interest rate for contract reserves over the issue period, which is 4.5%. The values shown in Exhibit VII do not tie to those in Exhibit I because of differences in the interest rates used to accumulate and discount the values.

Current rate tables are enclosed with this memorandum. Additionally, corresponding rate tables reflecting each of the 50% increases are enclosed with this memorandum. The company is no longer issuing new business on any long-term care policy forms. Therefore, the requirement to cap the renewal premium rate schedules by the new business rate schedules is not applicable.

18. Pyramid Life Virginia Average Annual Premium (Annualized Premium Based on 2011 In-force)

Before Increase $1,516
After Increase* $3,070
** Reflects a net 103% cumulative increase after adjusting for the assumed election of reduced benefit options*

19. Proposed Effective Date

The rate increase will apply to policies on the next premium billing date on or after the effective date of the rate increase, following a 60-day policyholder notification period after approval. Upon implementation of the first rate increase, all policyholders will be notified of all three premium rate increases. No policyholder will receive more than one rate increase in a 12-month period.

20. Pyramid Life Nationwide Distribution of Business as of 12/31/2011 (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	1%
45-49	2
50-54	4
55-59	8
60-64	31
65-69	31
70-74	16
75-79	6
80+	1

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	75%
20-Day	2
90-Day	19
100-Day	2
180-Day	2

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	1%
2-Year	17
3-Year	1
4-Year	26
Lifetime	55

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	85%
Simple for Life 3%	<1
Simple for Life 5%	<1
Compound for 20 Years 5%	1
Compound for Life 5%	14
Guaranteed Purchase Option	<1

By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	75%
Nursing Home Only	20
Home Care Only	5

21. Number of Insureds and Annualized Premium

Based on Pyramid Life's in-force count as of 12/31/2011, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide are:

Jurisdiction	Number of Insured	Annualized Premium
Virginia	415	$629,150
Subject to Loss Ratio Regulation	381	$568,741
Subject to Rate Stability Regulation	34	$60,409
Nationwide	3,434	$5,469,727

22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 and 18.

I have relied on data and other information provided by the company to develop this memorandum, including but not limited to management's view of when a change to the rate schedule may be considered, the seriatim in-force data, claim data, and the company's long-term earnings rate used in developing the exhibits. I have not audited or independently verified the data provided, but have reviewed it for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.

Amy Pahl

Amy Pahl FSA, MAAA
Principal and Consulting Actuary

Date: August 29, 2012

Exhibit I
The Pyramid Life Insurance Company
Nationwide Experience Before Requested Increases
All Policy Forms

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		100,539	0	7,714	0%	8%	6.1%	3.3589
	1992	151,789	1,868	14,337	1%	9%		480,406	5,913	45,375	1%	9%	6.1%	3.1650
	1993	188,843	11,662	25,451	6%	13%		569,137	35,147	76,704	6%	13%	6.1%	3.0138
	1994	227,543	20,702	40,930	9%	18%		643,021	58,504	115,664	9%	18%	6.1%	2.8259
	1995	391,329	33,294	87,554	9%	22%		1,051,092	89,425	235,167	9%	22%	6.2%	2.6860
	1996	571,602	71,365	107,231	12%	19%		1,456,224	181,812	273,185	12%	19%	6.2%	2.5476
	1997	833,177	87,666	318,692	11%	38%		2,010,356	211,528	768,965	11%	38%	6.3%	2.4129
	1998	1,350,701	260,329	246,916	19%	18%		3,112,846	599,958	569,046	19%	18%	6.4%	2.3046
	1999	2,636,949	202,531	515,708	8%	20%		5,783,349	444,191	1,131,048	8%	20%	6.5%	2.1932
	2000	3,902,433	421,997	846,348	11%	22%		8,083,800	874,157	1,753,190	11%	22%	6.5%	2.0715
	2001	4,997,550	693,438	307,320	14%	6%		9,752,180	1,353,169	599,703	14%	6%	6.6%	1.9514
	2002	5,770,188	259,789	1,367,188	5%	24%		10,584,961	476,563	2,508,000	5%	24%	6.6%	1.8344
	2003	6,504,567	1,112,333	3,328,956	17%	51%		11,206,935	1,916,476	5,735,568	17%	51%	6.6%	1.7229
	2004	6,882,137	1,494,098	3,759,862	22%	55%		11,122,568	2,414,687	6,076,502	22%	55%	6.6%	1.6162
	2005	6,684,154	2,218,679	4,433,379	33%	66%		10,125,246	3,360,885	6,715,741	33%	66%	6.6%	1.5148
	2006	6,984,261	2,920,837	3,963,705	42%	57%		9,917,479	4,147,516	5,628,364	42%	57%	6.6%	1.4200
	2007	7,004,326	3,432,451	5,081,349	49%	73%		9,323,035	4,568,729	6,763,477	49%	73%	6.6%	1.3310
	2008	6,762,320	4,364,061	4,019,246	65%	59%		8,437,537	5,445,162	5,014,926	65%	59%	6.5%	1.2477
	2009	6,435,718	5,223,320	3,297,513	81%	51%		7,529,594	6,111,126	3,857,990	81%	51%	6.5%	1.1700
	2010	6,128,158	5,322,860	4,823,539	87%	79%		6,727,555	5,843,491	5,295,331	87%	79%	6.4%	1.0978
	2011	5,757,555	5,305,759	6,262,817	92%	109%	3,431	5,936,852	5,470,986	6,457,849	92%	109%	6.3%	1.0311
Projected Future Experience	2012	5,287,328	6,888,924	5,939,534	130%	112%	3,230	5,131,998	6,686,543	5,765,044	130%	112%	6.1%	0.9706
	2013	4,941,597	6,533,322	6,268,173	132%	127%	3,030	4,522,897	5,979,755	5,737,072	132%	127%	6.1%	0.9153
	2014	4,585,884	6,894,815	6,558,492	150%	143%	2,832	3,965,483	5,962,051	5,671,227	150%	143%	6.0%	0.8647
	2015	4,233,900	7,214,158	6,804,653	170%	161%	2,636	3,465,613	5,905,071	5,569,875	170%	161%	5.9%	0.8185
	2016	3,890,808	6,435,266	7,003,171	165%	180%	2,443	3,020,514	4,995,830	5,436,707	165%	180%	5.8%	0.7763
	2017	3,558,124	6,830,314	7,149,704	192%	201%	2,255	2,624,746	5,038,565	5,274,172	192%	201%	5.7%	0.7377
	2018	3,237,300	7,118,507	7,238,535	220%	224%	2,071	2,273,235	4,998,621	5,082,905	220%	224%	5.6%	0.7022
	2019	2,929,692	7,317,862	7,264,874	250%	248%	1,893	1,961,276	4,898,927	4,863,455	250%	248%	5.5%	0.6694
	2020	2,636,529	7,435,716	7,225,569	282%	274%	1,722	1,684,706	4,751,322	4,617,040	282%	274%	5.4%	0.6390
	2021	2,358,882	7,477,406	7,124,720	317%	302%	1,558	1,439,944	4,564,470	4,349,178	317%	302%	5.3%	0.6104
	2022	2,097,645	7,447,738	6,961,327	355%	332%	1,402	1,223,939	4,345,622	4,061,810	355%	332%	5.3%	0.5835
	2023	1,853,513	7,347,747	6,729,458	396%	363%	1,254	1,034,018	4,099,080	3,754,156	396%	363%	5.2%	0.5579
	2024	1,627,021	7,178,288	6,435,454	441%	396%	1,115	867,880	3,829,017	3,432,777	441%	396%	5.2%	0.5334
	2025	1,418,450	6,945,074	6,095,239	490%	430%	986	723,465	3,542,261	3,108,812	490%	430%	5.1%	0.5100
	2026	1,227,926	6,656,438	5,718,839	542%	466%	866	598,848	3,246,284	2,789,025	542%	466%	5.1%	0.4877
	2027	1,055,317	6,320,504	5,310,144	599%	503%	756	492,122	2,947,415	2,476,258	599%	503%	5.0%	0.4663
	2028	900,269	5,945,369	4,881,891	660%	542%	656	401,432	2,651,052	2,176,845	660%	542%	5.0%	0.4459
	2029	762,245	5,543,008	4,455,425	727%	585%	565	325,006	2,363,423	1,899,701	727%	585%	5.0%	0.4264
	2030	640,505	5,127,278	4,040,501	801%	631%	484	261,146	2,090,491	1,647,391	801%	631%	5.0%	0.4077
	2031	534,178	4,709,781	3,645,243	882%	682%	412	208,268	1,836,277	1,421,229	882%	682%	4.9%	0.3899
	2032	442,204	4,299,653	3,271,437	972%	740%	349	164,873	1,603,098	1,219,734	972%	740%	4.9%	0.3728
	2033	363,428	3,904,116	2,926,512	1074%	805%	294	129,584	1,392,049	1,043,475	1074%	805%	4.9%	0.3566
	2034	296,572	3,528,833	2,611,701	1190%	881%	246	101,132	1,203,340	890,596	1190%	881%	4.9%	0.3410
	2035	240,370	3,177,931	2,326,122	1322%	968%	205	78,394	1,036,449	758,640	1322%	968%	4.9%	0.3261
	2036	193,567	2,853,413	2,069,684	1474%	1069%	170	60,381	890,095	645,618	1474%	1069%	4.9%	0.3119
	2037	154,924	2,555,658	1,837,482	1650%	1186%	140	46,226	762,550	548,263	1650%	1186%	4.9%	0.2984
	2038	123,276	2,283,368	1,626,448	1852%	1319%	116	35,185	651,716	464,219	1852%	1319%	4.8%	0.2854
	2039	97,571	2,034,272	1,432,730	2085%	1468%	95	26,641	555,439	391,194	2085%	1468%	4.8%	0.2730
	2040	76,829	1,806,713	1,257,559	2352%	1637%	77	20,069	471,938	328,491	2352%	1637%	4.8%	0.2612
	2041	60,199	1,599,382	1,098,831	2657%	1825%	63	15,044	399,698	274,607	2657%	1825%	4.8%	0.2499
	2042	46,958	1,411,165	956,656	3005%	2037%	51	11,228	337,409	228,736	3005%	2037%	4.8%	0.2391
	2043	36,475	1,241,133	829,996	3403%	2276%	42	8,344	283,930	189,875	3403%	2276%	4.8%	0.2288
	2044	28,201	1,087,656	714,491	3857%	2534%	34	6,172	238,063	156,386	3857%	2534%	4.8%	0.2189
	2045	21,703	949,234	611,907	4374%	2819%	27	4,545	198,780	128,140	4374%	2819%	4.8%	0.2094
	2046	16,635	825,260	523,213	4961%	3145%	22	3,333	165,340	104,825	4961%	3145%	4.8%	0.2003
	2047	12,701	715,157	447,568	5631%	3524%	17	2,435	137,076	85,787	5631%	3524%	4.8%	0.1917
	2048	9,656	618,313	383,602	6403%	3973%	14	1,771	113,379	70,341	6403%	3973%	4.8%	0.1834
	2049	7,301	533,846	328,988	7312%	4506%	11	1,281	93,646	57,710	7312%	4506%	4.8%	0.1754
	2050	5,497	460,473	282,535	8377%	5140%	9	922	77,263	47,407	8377%	5140%	4.7%	0.1678
	2051	4,127	396,888	243,091	9617%	5890%	7	662	63,688	39,009	9617%	5890%	4.7%	0.1605
	Past	80,195,233	33,459,041	42,850,337	42%	53%		123,954,712	43,609,425	59,629,509	35%	48%		
	Future	52,015,307	169,649,979	148,631,500	326%	286%	34,153	36,944,757	95,407,024	86,807,730	258%	235%		
	Lifetime	132,210,541	203,109,020	191,481,837	154%	145%		160,899,469	139,016,449	146,437,239	86%	91%		

Exhibit I
The Pyramid Life Insurance Company
Nationwide Experience After Requested Three 50% Annual Increases and Assumed Implementation Date of October 1, 2012
All Policy Forms

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991	29,932	0	2,297	0%	8%		100,539	0	7,714	0%	8%	6.1%	3.3589
	1992	151,789	1,868	14,337	1%	9%		480,406	5,913	45,375	1%	9%	6.1%	3.1650
	1993	188,843	11,662	25,451	6%	13%		569,137	35,147	76,704	6%	13%	6.1%	3.0138
	1994	227,543	20,702	40,930	9%	18%		643,021	58,504	115,664	9%	18%	6.1%	2.8259
	1995	391,329	33,294	87,554	9%	22%		1,051,092	89,425	235,167	9%	22%	6.2%	2.6860
	1996	571,602	71,365	107,231	12%	19%		1,456,224	181,812	273,185	12%	19%	6.2%	2.5476
	1997	833,177	87,666	318,692	11%	38%		2,010,356	211,528	768,965	11%	38%	6.3%	2.4129
	1998	1,350,701	260,329	246,916	19%	18%		3,112,846	599,958	569,046	19%	18%	6.4%	2.3046
	1999	2,636,949	202,531	515,708	8%	20%		5,783,349	444,191	1,131,048	8%	20%	6.5%	2.1932
	2000	3,902,433	421,997	846,348	11%	22%		8,083,800	874,157	1,753,190	11%	22%	6.5%	2.0715
	2001	4,997,550	693,438	307,320	14%	6%		9,752,180	1,353,169	599,703	14%	6%	6.6%	1.9514
	2002	5,770,188	259,789	1,367,188	5%	24%		10,584,961	476,563	2,508,000	5%	24%	6.6%	1.8344
	2003	6,504,567	1,112,333	3,328,956	17%	51%		11,206,935	1,916,476	5,735,568	17%	51%	6.6%	1.7229
	2004	6,882,137	1,494,098	3,759,862	22%	55%		11,122,568	2,414,687	6,076,502	22%	55%	6.6%	1.6162
	2005	6,684,154	2,218,679	4,433,379	33%	66%		10,125,246	3,360,885	6,715,741	33%	66%	6.6%	1.5148
	2006	6,984,261	2,920,837	3,963,705	42%	57%		9,917,479	4,147,516	5,628,364	42%	57%	6.6%	1.4200
	2007	7,004,326	3,432,451	5,081,349	49%	73%		9,323,035	4,568,729	6,763,477	49%	73%	6.6%	1.3310
	2008	6,762,320	4,364,061	4,019,246	65%	59%		8,437,537	5,445,162	5,014,926	65%	59%	6.5%	1.2477
	2009	6,435,718	5,223,320	3,297,513	81%	51%		7,529,594	6,111,126	3,857,990	81%	51%	6.5%	1.1700
	2010	6,128,158	5,322,860	4,823,539	87%	79%		6,727,555	5,843,491	5,295,331	87%	79%	6.4%	1.0978
	2011	5,757,555	5,305,759	6,262,817	92%	109%	3,431	5,936,852	5,470,986	6,457,849	92%	109%	6.3%	1.0311
Projected Future Experience	2012	5,311,370	6,888,924	5,915,998	130%	111%	3,155	5,155,334	6,686,543	5,742,200	130%	111%	6.1%	0.9706
	2013	5,464,004	6,507,433	5,739,501	119%	105%	2,731	5,001,040	5,956,059	5,253,194	119%	105%	6.1%	0.9153
	2014	6,232,753	6,313,291	5,266,466	101%	84%	2,548	5,389,556	5,459,198	4,553,993	101%	84%	6.0%	0.8647
	2015	7,211,585	5,792,965	4,818,945	80%	67%	2,372	5,902,965	4,741,769	3,944,495	80%	67%	5.9%	0.8185
	2016	7,086,224	4,901,638	4,758,417	69%	67%	2,199	5,501,183	3,805,243	3,694,058	69%	67%	5.8%	0.7763
	2017	6,484,687	4,932,026	4,837,152	76%	75%	2,029	4,783,604	3,638,242	3,568,256	76%	75%	5.7%	0.7377
	2018	5,899,985	4,986,239	4,877,782	85%	83%	1,864	4,142,974	3,501,341	3,425,182	85%	83%	5.6%	0.7022
	2019	5,339,369	5,037,541	4,876,454	94%	91%	1,704	3,574,429	3,372,371	3,264,532	94%	91%	5.5%	0.6694
	2020	4,805,079	5,064,231	4,831,558	105%	101%	1,550	3,070,380	3,235,975	3,087,300	105%	101%	5.4%	0.6390
	2021	4,299,066	5,053,760	4,746,122	118%	110%	1,402	2,624,300	3,084,992	2,897,199	118%	110%	5.3%	0.6104
	2022	3,822,962	5,003,040	4,619,813	131%	121%	1,262	2,230,630	2,919,184	2,695,578	131%	121%	5.3%	0.5835
	2023	3,378,031	4,910,426	4,449,228	145%	132%	1,129	1,884,499	2,739,374	2,482,086	145%	132%	5.2%	0.5579
	2024	2,965,249	4,775,231	4,239,008	161%	143%	1,004	1,581,712	2,547,187	2,261,157	161%	143%	5.2%	0.5334
	2025	2,585,127	4,600,668	4,000,059	178%	155%	887	1,318,517	2,346,522	2,040,187	178%	155%	5.1%	0.5100
	2026	2,237,898	4,392,003	3,739,296	196%	167%	779	1,091,402	2,141,940	1,823,621	196%	167%	5.1%	0.4877
	2027	1,923,317	4,154,515	3,459,386	216%	180%	680	896,893	1,937,358	1,613,201	216%	180%	5.0%	0.4663
	2028	1,640,743	3,893,516	3,168,887	237%	193%	590	731,611	1,736,127	1,413,013	237%	193%	5.0%	0.4459
	2029	1,389,194	3,616,920	2,881,708	260%	207%	509	592,323	1,542,179	1,228,700	260%	207%	5.0%	0.4264
	2030	1,167,321	3,333,808	2,604,181	286%	223%	436	475,940	1,359,259	1,061,775	286%	223%	5.0%	0.4077
	2031	973,541	3,051,712	2,341,396	313%	241%	371	379,570	1,189,819	912,877	313%	241%	4.9%	0.3899
	2032	805,918	2,776,505	2,094,295	345%	260%	314	300,481	1,035,202	780,844	345%	260%	4.9%	0.3728
	2033	662,349	2,512,732	1,867,445	379%	282%	264	236,167	895,938	665,855	379%	282%	4.9%	0.3566
	2034	540,503	2,263,885	1,661,449	419%	307%	221	184,313	771,990	566,558	419%	307%	4.9%	0.3410
	2035	438,076	2,032,429	1,475,488	464%	337%	184	142,874	662,855	481,215	464%	337%	4.9%	0.3261
	2036	352,777	1,819,431	1,309,212	516%	371%	153	110,045	567,554	408,396	516%	371%	4.9%	0.3119
	2037	282,350	1,624,912	1,159,324	575%	411%	126	84,247	484,837	345,916	575%	411%	4.9%	0.2984
	2038	224,670	1,447,842	1,023,713	644%	456%	104	64,125	413,241	292,187	644%	456%	4.8%	0.2854
	2039	177,824	1,286,593	899,808	724%	506%	85	48,553	351,292	245,684	724%	506%	4.8%	0.2730
	2040	140,020	1,139,933	788,198	814%	563%	70	36,575	297,766	205,888	814%	563%	4.8%	0.2612
	2041	109,713	1,006,866	687,429	918%	627%	57	27,418	251,624	171,794	918%	627%	4.8%	0.2499
	2042	85,582	886,532	597,455	1036%	698%	46	20,463	211,969	142,851	1036%	698%	4.8%	0.2391
	2043	66,475	778,212	517,544	1171%	779%	37	15,207	178,029	118,397	1171%	779%	4.8%	0.2288
	2044	51,396	680,772	444,910	1325%	866%	30	11,249	149,005	97,381	1325%	866%	4.8%	0.2189
	2045	39,554	593,172	380,556	1500%	962%	24	8,283	124,217	79,693	1500%	962%	4.8%	0.2094
	2046	30,317	514,937	325,020	1699%	1072%	20	6,074	103,167	65,118	1699%	1072%	4.8%	0.2003
	2047	23,148	445,629	277,737	1925%	1200%	16	4,437	85,415	53,235	1925%	1200%	4.8%	0.1917
	2048	17,598	384,802	237,819	2187%	1351%	13	3,227	70,561	43,609	2187%	1351%	4.8%	0.1834
	2049	13,305	331,855	203,788	2494%	1532%	10	2,334	58,213	35,748	2494%	1532%	4.8%	0.1754
	2050	10,018	285,944	174,882	2854%	1746%	8	1,681	47,979	29,344	2854%	1746%	4.7%	0.1678
	2051	7,521	246,224	150,367	3274%	1999%	6	1,207	39,511	24,129	3274%	1999%	4.7%	0.1605
	Past	80,195,233	33,459,041	42,850,337	42%	53%		123,954,712	43,609,425	59,629,509	35%	48%		
	Future	84,296,621	120,269,095	102,447,796	143%	122%	30,990	57,637,823	70,741,048	61,816,444	123%	107%		
	Lifetime	164,491,854	153,728,136	145,298,133	93%	88%		181,592,534	114,350,473	121,445,953	63%	67%		

Exhibit II
The Pyramid Life Insurance Company
Virginia-Specific Experience Before Requested Increases
All Policy Forms

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991*	0	0	0	0%	0%		0	0	0	0%	0%	6.1%	3.3589
	1992*	16,386	177	1,361	1%	8%		51,897	562	4,311	1%	8%	6.1%	3.1671
	1993*	20,387	1,107	2,416	5%	12%		61,537	3,342	7,294	5%	12%	6.2%	3.0185
	1994*	24,565	1,966	3,886	8%	16%		69,609	5,570	11,012	8%	16%	6.1%	2.8337
	1995*	42,246	3,161	8,313	7%	20%		113,521	8,494	22,337	7%	20%	6.2%	2.6871
	1996*	61,708	6,776	10,181	11%	16%		157,127	17,253	25,924	11%	16%	6.2%	2.5463
	1997*	89,946	8,323	30,258	9%	34%		216,695	20,052	72,896	9%	34%	6.3%	2.4092
	1998*	145,815	24,717	23,443	17%	16%		345,118	58,500	55,486	17%	16%	6.6%	2.3668
	1999*	284,673	19,229	48,963	7%	17%		634,494	42,859	109,132	7%	17%	6.6%	2.2289
	2000*	421,289	40,066	80,356	10%	19%		883,048	83,981	168,431	10%	19%	6.6%	2.0961
	2001*	539,513	65,838	29,178	12%	5%		1,062,116	129,612	57,442	12%	5%	6.7%	1.9687
	2002*	622,923	24,665	129,806	4%	21%		1,150,595	45,559	239,764	4%	21%	6.7%	1.8471
	2003*	702,203	105,609	316,065	15%	45%		1,216,382	182,940	547,498	15%	45%	6.7%	1.7322
	2004*	742,964	141,856	356,977	19%	48%		1,206,149	230,293	579,526	19%	48%	6.7%	1.6234
	2005	673,841	200,514	828,369	30%	123%		1,024,832	304,959	1,259,852	30%	123%	6.7%	1.5209
	2006	710,525	182,637	1,079	26%	0%		1,012,307	260,209	1,537	26%	0%	6.6%	1.4247
	2007	763,448	228,813	562,440	30%	74%		1,018,937	305,386	750,662	30%	74%	6.6%	1.3347
	2008	740,328	311,972	150,501	42%	20%		925,657	390,069	188,176	42%	20%	6.6%	1.2503
	2009	715,478	503,636	414,344	70%	58%		838,313	590,102	485,479	70%	58%	6.5%	1.1717
	2010	687,079	381,112	404,340	55%	59%		754,926	418,746	444,268	55%	59%	6.5%	1.0987
	2011	665,259	430,242	622,940	65%	94%	415	686,151	443,754	642,503	65%	94%	6.4%	1.0314
Projected Future Experience	2012	611,021	558,621	582,024	91%	95%	392	593,086	542,224	564,940	91%	95%	6.1%	0.9706
	2013	575,287	529,785	632,161	92%	110%	371	526,579	484,930	578,638	92%	110%	6.1%	0.9153
	2014	539,570	559,099	680,529	104%	126%	349	466,631	483,519	588,535	104%	126%	6.0%	0.8648
	2015	503,990	605,135	725,688	120%	144%	327	412,605	495,410	594,104	120%	144%	5.9%	0.8187
	2016	468,675	683,808	767,261	146%	164%	305	363,905	530,946	595,743	146%	164%	5.8%	0.7765
	2017	433,773	742,307	802,923	171%	185%	284	320,013	547,631	592,350	171%	185%	5.7%	0.7377
	2018	399,442	790,994	831,913	198%	208%	262	280,469	555,397	584,129	198%	208%	5.6%	0.7022
	2019	365,852	830,810	853,741	227%	233%	242	244,857	556,044	571,390	227%	233%	5.5%	0.6693
	2020	333,175	861,857	866,802	259%	260%	221	212,813	550,505	553,664	259%	260%	5.4%	0.6387
	2021	301,583	883,859	870,684	293%	289%	201	184,026	539,333	531,294	293%	289%	5.3%	0.6102
	2022	271,241	896,311	864,665	330%	319%	182	158,215	522,819	504,359	330%	319%	5.3%	0.5833
	2023	242,308	898,997	849,199	371%	350%	164	135,144	501,405	473,630	371%	350%	5.2%	0.5577
	2024	214,927	891,810	824,277	415%	384%	146	114,628	475,632	439,614	415%	384%	5.2%	0.5333
	2025	189,227	874,951	790,155	462%	418%	130	96,505	446,220	402,975	462%	418%	5.1%	0.5100
	2026	165,315	848,969	749,301	514%	453%	115	80,620	414,025	365,418	514%	453%	5.1%	0.4877
	2027	143,269	815,241	704,711	569%	492%	100	66,813	380,183	328,638	569%	492%	5.0%	0.4663
	2028	123,142	775,281	656,395	630%	533%	87	54,915	345,737	292,719	630%	533%	5.0%	0.4460
	2029	104,950	730,220	605,208	696%	577%	75	44,757	311,409	258,096	696%	577%	5.0%	0.4265
	2030	88,681	681,505	552,849	768%	623%	64	36,167	277,940	225,470	768%	623%	5.0%	0.4078
	2031	74,289	631,053	503,517	849%	678%	55	28,975	246,135	196,391	849%	678%	4.9%	0.3900
	2032	61,698	580,689	457,391	941%	741%	46	23,016	216,621	170,626	941%	741%	4.9%	0.3730
	2033	50,808	531,566	413,542	1046%	814%	39	18,129	189,667	147,555	1046%	814%	4.9%	0.3568
	2034	41,495	484,180	371,686	1167%	896%	32	14,162	165,253	126,858	1167%	896%	4.9%	0.3413
	2035	33,618	439,104	333,225	1306%	991%	27	10,976	143,369	108,799	1306%	991%	4.9%	0.3265
	2036	27,030	397,102	299,396	1469%	1108%	22	8,443	124,043	93,522	1469%	1108%	4.9%	0.3124
	2037	21,577	358,302	267,736	1661%	1241%	18	6,449	107,088	80,020	1661%	1241%	4.9%	0.2989
	2038	17,113	322,417	237,973	1884%	1391%	15	4,894	92,208	68,058	1884%	1391%	4.8%	0.2860
	2039	13,487	288,909	208,997	2142%	1550%	12	3,691	79,072	57,200	2142%	1550%	4.8%	0.2737
	2040	10,574	257,414	181,672	2434%	1718%	10	2,770	67,429	47,588	2434%	1718%	4.8%	0.2619
	2041	8,249	227,892	156,412	2763%	1896%	8	2,068	57,139	39,217	2763%	1896%	4.8%	0.2507
	2042	6,405	200,353	133,210	3128%	2080%	6	1,537	48,086	31,971	3128%	2080%	4.8%	0.2400
	2043	4,950	174,843	112,395	3532%	2270%	5	1,137	40,172	25,824	3532%	2270%	4.8%	0.2298
	2044	3,808	151,300	93,323	3973%	2451%	4	838	33,279	20,527	3973%	2451%	4.8%	0.2200
	2045	2,915	129,568	75,953	4444%	2605%	3	614	27,283	15,994	4444%	2605%	4.8%	0.2106
	2046	2,222	109,721	61,160	4939%	2753%	2	448	22,118	12,329	4939%	2753%	4.8%	0.2016
	2047	1,683	92,025	49,340	5467%	2931%	2	325	17,760	9,522	5467%	2931%	4.7%	0.1930
	2048	1,268	76,607	39,893	6043%	3147%	1	234	14,154	7,371	6043%	3147%	4.7%	0.1848
	2049	948	63,342	32,017	6683%	3378%	1	168	11,203	5,663	6683%	3378%	4.7%	0.1769
	2050	701	51,909	25,083	7400%	3576%	1	119	8,789	4,247	7400%	3576%	4.7%	0.1693
	2051	514	42,096	19,485	8196%	3794%	1	83	6,822	3,158	8196%	3794%	4.7%	0.1621
	Past	8,670,575	2,682,419	4,025,216	31%	46%		13,429,411	3,542,242	5,673,529	26%	42%		
	Future	6,460,780	20,069,951	18,283,891	311%	283%	4,328	4,521,826	10,678,999	10,318,149	236%	228%		
	Lifetime	15,131,354	22,752,370	22,309,106	150%	147%		17,951,237	14,221,242	15,991,678	79%	89%		

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.

Exhibit II
The Pyramid Life Insurance Company
Virginia-Specific Experience After Requested Three 50% Annual Increases and Assumed Implementation Date of October 1, 2012
All Policy Forms

		Loss Ratio Demonstration											Interest Rate Factors	
		Without Interest						With Interest					Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Paid Loss Ratio	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1991*	0	0	0	0%	0%		0	0	0	0%	0%	6.1%	3.3589
	1992*	16,386	177	1,361	1%	8%		51,897	562	4,311	1%	8%	6.1%	3.1671
	1993*	20,387	1,107	2,416	5%	12%		61,537	3,342	7,294	5%	12%	6.2%	3.0185
	1994*	24,565	1,966	3,886	8%	16%		69,609	5,570	11,012	8%	16%	6.1%	2.8337
	1995*	42,246	3,161	8,313	7%	20%		113,521	8,494	22,337	7%	20%	6.2%	2.6871
	1996*	61,708	6,776	10,181	11%	16%		157,127	17,253	25,924	11%	16%	6.2%	2.5463
	1997*	89,946	8,323	30,258	9%	34%		216,695	20,052	72,896	9%	34%	6.3%	2.4092
	1998*	145,815	24,717	23,443	17%	16%		345,118	58,500	55,486	17%	16%	6.6%	2.3668
	1999*	284,673	19,229	48,963	7%	17%		634,494	42,859	109,132	7%	17%	6.6%	2.2289
	2000*	421,289	40,066	80,356	10%	19%		883,048	83,981	168,431	10%	19%	6.6%	2.0961
	2001*	539,513	65,838	29,178	12%	5%		1,062,116	129,612	57,442	12%	5%	6.7%	1.9687
	2002*	622,923	24,665	129,806	4%	21%		1,150,595	45,559	239,764	4%	21%	6.7%	1.8471
	2003*	702,203	105,609	316,065	15%	45%		1,216,382	182,940	547,498	15%	45%	6.7%	1.7322
	2004*	742,964	141,856	356,977	19%	48%		1,206,149	230,293	579,526	19%	48%	6.7%	1.6234
	2005	673,841	200,514	828,369	30%	123%		1,024,832	304,959	1,259,852	30%	123%	6.7%	1.5209
	2006	710,525	182,637	1,079	26%	0%		1,012,307	260,209	1,537	26%	0%	6.6%	1.4247
	2007	763,448	228,813	562,440	30%	74%		1,018,937	305,386	750,662	30%	74%	6.6%	1.3347
	2008	740,328	311,972	150,501	42%	20%		925,657	390,069	188,176	42%	20%	6.6%	1.2503
	2009	715,478	503,636	414,344	70%	58%		838,313	590,102	485,479	70%	58%	6.5%	1.1717
	2010	687,079	381,112	404,340	55%	59%		754,926	418,746	444,268	55%	59%	6.5%	1.0987
	2011	665,259	430,242	622,940	65%	94%	415	686,151	443,754	642,503	65%	94%	6.4%	1.0314
Projected Future Experience	2012	614,088	558,621	579,640	91%	94%	383	596,063	542,224	562,626	91%	94%	6.1%	0.9706
	2013	638,446	527,686	576,454	83%	90%	334	584,391	483,008	527,647	83%	90%	6.1%	0.9153
	2014	737,907	511,943	542,940	69%	74%	314	638,156	442,738	469,545	69%	74%	6.0%	0.8648
	2015	863,069	494,073	510,199	57%	59%	294	706,575	404,486	417,688	57%	59%	5.9%	0.8187
	2016	854,162	515,925	519,085	60%	61%	275	663,218	400,593	403,046	60%	61%	5.8%	0.7765
	2017	790,552	531,390	541,713	67%	69%	255	583,224	392,029	399,645	67%	69%	5.7%	0.7377
	2018	727,984	550,000	559,698	76%	77%	236	511,155	386,183	392,993	76%	77%	5.6%	0.7022
	2019	666,765	568,690	572,724	85%	86%	217	446,252	380,612	383,312	85%	86%	5.5%	0.6693
	2020	607,211	584,701	579,760	96%	95%	199	387,852	373,474	370,318	96%	95%	5.4%	0.6387
	2021	549,635	595,945	580,564	108%	106%	181	335,389	363,647	354,262	108%	106%	5.3%	0.6102
	2022	494,338	601,364	574,636	122%	116%	164	288,348	350,776	335,186	122%	116%	5.3%	0.5833
	2023	441,607	600,588	562,416	136%	127%	147	246,301	334,971	313,681	136%	127%	5.2%	0.5577
	2024	391,705	593,459	544,025	152%	139%	132	208,909	316,511	290,147	152%	139%	5.2%	0.5333
	2025	344,867	580,098	519,703	168%	151%	117	175,880	295,847	265,046	168%	151%	5.1%	0.5100
	2026	301,286	560,867	491,073	186%	163%	103	146,931	273,523	239,486	186%	163%	5.1%	0.4877
	2027	261,109	536,680	460,133	206%	176%	90	121,767	250,278	214,580	206%	176%	5.0%	0.4663
	2028	224,427	508,561	426,989	227%	190%	78	100,083	226,793	190,416	227%	190%	5.0%	0.4460
	2029	191,271	477,308	392,265	250%	205%	68	81,569	203,552	167,285	250%	205%	5.0%	0.4265
	2030	161,622	443,902	357,036	275%	221%	58	65,915	181,038	145,611	275%	221%	5.0%	0.4078
	2031	135,391	409,594	323,975	303%	239%	49	52,808	159,757	126,363	303%	239%	4.9%	0.3900
	2032	112,444	375,577	293,223	334%	261%	42	41,946	140,106	109,384	334%	261%	4.9%	0.3730
	2033	92,599	342,603	264,193	370%	285%	35	33,040	122,243	94,266	370%	285%	4.9%	0.3568
	2034	75,624	310,995	236,675	411%	313%	29	25,811	106,144	80,778	411%	313%	4.9%	0.3413
	2035	61,268	281,105	211,512	459%	345%	24	20,004	91,782	69,059	459%	345%	4.9%	0.3265
	2036	49,263	253,396	189,462	514%	385%	20	15,388	79,153	59,182	514%	385%	4.9%	0.3124
	2037	39,324	227,929	168,957	580%	430%	16	11,753	68,122	50,497	580%	430%	4.9%	0.2989
	2038	31,188	204,502	149,808	656%	480%	13	8,920	58,486	42,844	656%	480%	4.8%	0.2860
	2039	24,581	182,756	131,286	743%	534%	11	6,727	50,019	35,932	743%	534%	4.8%	0.2737
	2040	19,271	162,435	113,906	843%	591%	9	5,048	42,549	29,837	843%	591%	4.8%	0.2619
	2041	15,034	143,490	97,904	954%	651%	7	3,769	35,977	24,547	954%	651%	4.8%	0.2507
	2042	11,673	125,902	83,258	1079%	713%	6	2,802	30,217	19,983	1079%	713%	4.8%	0.2400
	2043	9,022	109,679	70,156	1216%	778%	4	2,073	25,200	16,119	1216%	778%	4.8%	0.2298
	2044	6,940	94,763	58,187	1365%	838%	4	1,527	20,844	12,798	1365%	838%	4.8%	0.2200
	2045	5,313	81,041	47,311	1525%	890%	3	1,119	17,065	9,962	1525%	890%	4.8%	0.2106
	2046	4,049	68,546	38,062	1693%	940%	2	816	13,818	7,673	1693%	940%	4.8%	0.2016
	2047	3,068	57,429	30,680	1872%	1000%	2	592	11,083	5,921	1872%	1000%	4.7%	0.1930
	2048	2,310	47,761	24,787	2067%	1073%	1	427	8,824	4,580	2067%	1073%	4.7%	0.1848
	2049	1,727	39,456	19,880	2284%	1151%	1	306	6,979	3,516	2284%	1151%	4.7%	0.1769
	2050	1,278	32,309	15,566	2527%	1218%	1	216	5,470	2,636	2527%	1218%	4.7%	0.1693
	2051	936	26,184	12,086	2797%	1291%	1	152	4,244	1,959	2797%	1291%	4.7%	0.1621
	Past	8,670,575	2,682,419	4,025,216	31%	46%		13,429,411	3,542,242	5,673,529	26%	42%		
	Future	10,564,355	13,919,255	12,471,929	132%	118%	3,925	7,123,220	7,700,367	7,250,357	108%	102%		
	Lifetime	19,234,929	16,601,674	16,497,145	86%	86%		20,552,632	11,242,610	12,923,886	55%	63%		

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.

Exhibit III
The Pyramid Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
All Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves*	(d) = (b+c)/(a) Loss Ratio*
1991	29,932	2,297	N/A	N/A
1992	151,789	14,337	N/A	N/A
1993	188,843	25,451	N/A	N/A
1994	227,543	40,930	N/A	N/A
1995	391,329	87,554	N/A	N/A
1996	571,602	107,231	N/A	N/A
1997	833,177	318,692	N/A	N/A
1998	1,350,701	246,916	N/A	N/A
1999	2,636,949	515,708	N/A	N/A
2000	3,902,433	846,348	N/A	N/A
2001	4,997,550	307,320	N/A	N/A
2002	5,770,188	1,367,188	N/A	N/A
2003	6,504,567	3,328,956	N/A	N/A
2004	6,882,137	3,759,862	N/A	N/A
2005	6,684,154	4,433,379	5,297,326	146%
2006	6,984,261	3,963,705	3,800,505	111%
2007	7,004,326	5,081,349	4,086,070	131%
2008	6,762,320	4,019,246	3,773,298	115%
2009	6,435,718	3,297,513	3,545,699	106%
2010	6,128,158	4,823,539	2,947,571	127%
2011	5,757,555	6,262,817	2,255,532	148%
Total**	80,195,233	42,850,337	44,512,033	109%

* N/A = Not Available

** ALR reflects the balance as of December 31, 2011, which is equal to the change in ALR over the entire history; this does not equal the sum of the change in ALR for the years where the balance was available.

Exhibit IV
The Pyramid Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
All Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves**	(d) = (b+c)/(a) Loss Ratio**
1991*	0	0	N/A	N/A
1992*	16,386	1,361	N/A	N/A
1993*	20,387	2,416	N/A	N/A
1994*	24,565	3,886	N/A	N/A
1995*	42,246	8,313	N/A	N/A
1996*	61,708	10,181	N/A	N/A
1997*	89,946	30,258	N/A	N/A
1998*	145,815	23,443	N/A	N/A
1999*	284,673	48,963	N/A	N/A
2000*	421,289	80,356	N/A	N/A
2001*	539,513	29,178	N/A	N/A
2002*	622,923	129,806	N/A	N/A
2003*	702,203	316,065	N/A	N/A
2004*	742,964	356,977	N/A	N/A
2005	673,841	828,369	562,504	206%
2006	710,525	1,079	432,939	61%
2007	763,448	562,440	511,621	141%
2008	740,328	150,501	477,134	85%
2009	715,478	414,344	439,830	119%
2010	687,079	404,340	476,239	128%
2011	665,259	622,940	344,770	145%
Total***	8,670,575	4,025,216	5,377,819	108%

* Actual historical experience for these years is not available. These are estimated values as described in Section 14 of the actuarial memorandum.
** N/A = Not Available
*** ALR reflects the balance as of December 31, 2011, which is equal to the change in ALR over the entire history; this does not equal the sum of the change in ALR for the years where the balance was available.

Exhibit V
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increases
All Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.1%	6.0%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.1%	6.1%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%	6.1%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.91	6.1%	6.1%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.04	6.2%	6.2%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	0.99	6.2%	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.19	6.3%	6.3%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	22%	1.03	6.4%	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	22%	0.98	6.5%	6.5%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.96	6.5%	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.72	6.6%	6.6%
	2002	5,770,188	1,367,188	24%	5,650,102	1,701,395	30%	0.79	19%	25%	0.74	6.6%	6.6%
	2003	6,504,567	3,328,956	51%	5,958,041	2,024,576	34%	1.51	25%	27%	0.94	6.6%	6.6%
	2004	6,882,137	3,759,862	55%	5,823,850	2,260,583	39%	1.41	30%	29%	1.05	6.6%	6.6%
	2005	6,684,154	4,433,379	66%	5,121,476	2,386,480	47%	1.42	35%	31%	1.14	6.6%	6.6%
	2006	6,984,261	3,963,705	57%	4,464,791	2,448,165	55%	1.04	37%	33%	1.15	6.6%	6.6%
	2007	7,004,326	5,081,349	73%	3,938,575	2,471,396	63%	1.16	41%	35%	1.18	6.6%	6.5%
	2008	6,762,320	4,019,246	59%	3,500,409	2,475,581	71%	0.84	42%	37%	1.16	6.5%	6.5%
	2009	6,435,718	3,297,513	51%	3,128,648	2,478,228	79%	0.65	43%	38%	1.12	6.5%	6.5%
	2010	6,128,158	4,823,539	79%	2,807,278	2,488,766	89%	0.89	45%	40%	1.13	6.4%	6.4%
	2011	5,757,555	6,262,817	109%	2,523,195	2,505,945	99%	1.10	48%	42%	1.16	6.3%	6.4%
Projected Future Experience (40 Years)	2012	5,287,328	5,939,534	112%	2,266,495	2,524,771	111%	1.01	51%	43%	1.17	6.1%	6.2%
	2013	4,941,597	6,268,173	127%	2,032,051	2,541,491	125%	1.01	53%	45%	1.19	6.1%	6.1%
	2014	4,585,884	6,558,492	143%	1,816,561	2,553,071	141%	1.02	56%	46%	1.21	6.0%	6.0%
	2015	4,233,900	6,804,653	161%	1,618,817	2,557,820	158%	1.02	58%	48%	1.22	5.9%	5.9%
	2016	3,890,808	7,003,171	180%	1,437,935	2,554,424	178%	1.01	61%	49%	1.24	5.8%	5.8%
	2017	3,558,124	7,149,704	201%	1,272,937	2,541,411	200%	1.01	63%	50%	1.26	5.7%	5.7%
	2018	3,237,300	7,238,535	224%	1,122,873	2,517,813	224%	1.00	66%	52%	1.27	5.6%	5.6%
	2019	2,929,692	7,264,874	248%	986,821	2,483,452	252%	0.99	68%	53%	1.29	5.5%	5.5%
	2020	2,636,529	7,225,569	274%	863,883	2,438,376	282%	0.97	71%	54%	1.30	5.4%	5.4%
	2021	2,358,882	7,124,720	302%	753,183	2,382,205	316%	0.95	73%	55%	1.31	5.3%	5.4%
	2022	2,097,645	6,961,327	332%	653,868	2,314,958	354%	0.94	75%	56%	1.32	5.3%	5.3%
	2023	1,853,513	6,729,458	363%	565,107	2,236,965	396%	0.92	77%	57%	1.33	5.2%	5.2%
	2024	1,627,021	6,435,454	396%	486,090	2,148,781	442%	0.89	78%	58%	1.34	5.2%	5.2%
	2025	1,418,450	6,095,239	430%	416,040	2,051,314	493%	0.87	80%	59%	1.35	5.1%	5.1%
	2026	1,227,926	5,718,839	466%	354,215	1,945,783	549%	0.85	81%	60%	1.36	5.1%	5.1%
	2027	1,055,317	5,310,144	503%	299,910	1,833,886	611%	0.82	83%	61%	1.36	5.0%	5.1%
	2028	900,269	4,881,891	542%	252,449	1,717,437	680%	0.80	84%	61%	1.37	5.0%	5.0%
	2029	762,245	4,455,425	585%	211,195	1,598,107	757%	0.77	85%	62%	1.37	5.0%	5.0%
	2030	640,505	4,040,501	631%	175,546	1,477,093	841%	0.75	86%	62%	1.37	5.0%	5.0%
	2031	534,178	3,645,243	682%	144,935	1,356,158	936%	0.73	87%	63%	1.38	4.9%	4.9%
	2032	442,204	3,271,437	740%	118,828	1,237,158	1041%	0.71	87%	63%	1.38	4.9%	4.9%
	2033	363,428	2,926,512	805%	96,724	1,121,029	1159%	0.69	88%	64%	1.38	4.9%	4.9%
	2034	296,572	2,611,701	881%	78,147	1,008,984	1291%	0.68	88%	64%	1.38	4.9%	4.9%
	2035	240,370	2,326,122	968%	62,658	901,985	1440%	0.67	89%	64%	1.38	4.9%	4.9%
	2036	193,567	2,069,684	1069%	49,849	800,314	1605%	0.67	89%	64%	1.38	4.9%	4.9%
	2037	154,924	1,837,482	1186%	39,345	704,585	1791%	0.66	89%	65%	1.38	4.9%	4.9%
	2038	123,276	1,626,448	1319%	30,805	615,149	1997%	0.66	90%	65%	1.38	4.8%	4.8%
	2039	97,571	1,432,730	1468%	23,920	532,459	2226%	0.66	90%	65%	1.39	4.8%	4.8%
	2040	76,829	1,257,559	1637%	18,417	456,438	2478%	0.66	90%	65%	1.39	4.8%	4.8%
	2041	60,199	1,098,831	1825%	14,056	387,277	2755%	0.66	90%	65%	1.39	4.8%	4.8%
	2042	46,958	956,656	2037%	10,629	325,179	3059%	0.67	90%	65%	1.39	4.8%	4.8%
	2043	36,475	829,996	2276%	7,960	269,891	3391%	0.67	91%	65%	1.39	4.8%	4.8%
	2044	28,201	714,491	2534%	5,899	221,293	3751%	0.68	91%	65%	1.39	4.8%	4.8%
	2045	21,703	611,907	2819%	4,323	179,030	4142%	0.68	91%	65%	1.39	4.8%	4.8%
	2046	16,635	523,213	3145%	3,128	142,831	4566%	0.69	91%	65%	1.39	4.8%	4.8%
	2047	12,701	447,568	3524%	2,233	112,170	5023%	0.70	91%	65%	1.39	4.8%	4.8%
	2048	9,656	383,602	3973%	1,570	86,551	5511%	0.72	91%	65%	1.39	4.8%	4.8%
	2049	7,301	328,988	4506%	1,086	65,635	6045%	0.75	91%	65%	1.39	4.8%	4.8%
	2050	5,497	282,535	5140%	737	48,872	6632%	0.77	91%	65%	1.39	4.7%	4.8%
	2051	4,127	243,091	5890%	490	35,705	7286%	0.81	91%	65%	1.39	4.7%	4.8%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Exhibit V
The Pyramid Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Three 50% Annual Increases and Assumed Implementation Date of October 1, 2012
All Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates *	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Pricing Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1991	29,932	2,297	8%	4,295	571	13%	0.58	8%	13%	0.58	6.1%	6.0%
	1992	151,789	14,337	9%	50,508	5,467	11%	0.87	9%	11%	0.83	6.1%	6.1%
	1993	188,843	25,451	13%	74,959	10,448	14%	0.97	11%	13%	0.89	6.1%	6.1%
	1994	227,543	40,930	18%	91,763	17,145	19%	0.96	14%	15%	0.91	6.1%	6.1%
	1995	391,329	87,554	22%	194,481	34,811	18%	1.25	17%	16%	1.04	6.2%	6.2%
	1996	571,602	107,231	19%	359,382	70,577	20%	0.96	18%	18%	0.99	6.2%	6.2%
	1997	833,177	318,692	38%	620,066	147,289	24%	1.61	24%	20%	1.19	6.3%	6.3%
	1998	1,350,701	246,916	18%	1,300,796	302,419	23%	0.79	22%	22%	1.03	6.4%	6.4%
	1999	2,636,949	515,708	20%	2,763,661	596,173	22%	0.91	21%	22%	0.98	6.5%	6.5%
	2000	3,902,433	846,348	22%	4,148,302	970,132	23%	0.93	21%	22%	0.96	6.5%	6.5%
	2001	4,997,550	307,320	6%	5,180,719	1,344,642	26%	0.24	17%	23%	0.72	6.6%	6.6%
	2002	5,770,188	1,367,188	24%	5,650,102	1,701,395	30%	0.79	19%	25%	0.74	6.6%	6.6%
	2003	6,504,567	3,328,956	51%	5,958,041	2,024,576	34%	1.51	25%	27%	0.94	6.6%	6.6%
	2004	6,882,137	3,759,862	55%	5,823,850	2,260,583	39%	1.41	30%	29%	1.05	6.6%	6.6%
	2005	6,684,154	4,433,379	66%	5,121,476	2,386,480	47%	1.42	35%	31%	1.14	6.6%	6.6%
	2006	6,984,261	3,963,705	57%	4,464,791	2,448,165	55%	1.04	37%	33%	1.15	6.6%	6.6%
	2007	7,004,326	5,081,349	73%	3,938,575	2,471,396	63%	1.16	41%	35%	1.18	6.6%	6.5%
	2008	6,762,320	4,019,246	59%	3,500,409	2,475,581	71%	0.84	42%	37%	1.16	6.5%	6.5%
	2009	6,435,718	3,297,513	51%	3,128,648	2,478,228	79%	0.65	43%	38%	1.12	6.5%	6.5%
	2010	6,128,158	4,823,539	79%	2,807,278	2,488,766	89%	0.89	45%	40%	1.13	6.4%	6.4%
	2011	5,757,555	6,262,817	109%	2,523,195	2,505,945	99%	1.10	48%	42%	1.16	6.3%	6.4%
Projected Future Experience (40 Years)	2012	5,311,370	5,915,998	111%	2,266,495	2,524,771	111%	1.00	51%	43%	1.17	6.1%	6.2%
	2013	5,464,004	5,739,501	105%	2,032,051	2,541,491	125%	0.84	53%	45%	1.18	6.1%	6.1%
	2014	6,232,753	5,266,466	84%	1,816,561	2,553,071	141%	0.60	54%	46%	1.17	6.0%	6.0%
	2015	7,211,585	4,818,945	67%	1,618,817	2,557,820	158%	0.42	54%	48%	1.14	5.9%	5.9%
	2016	7,086,224	4,758,417	67%	1,437,935	2,554,424	178%	0.38	55%	49%	1.12	5.8%	5.8%
	2017	6,484,687	4,837,152	75%	1,272,937	2,541,411	200%	0.37	55%	50%	1.10	5.7%	5.7%
	2018	5,899,985	4,877,782	83%	1,122,873	2,517,813	224%	0.37	56%	52%	1.08	5.6%	5.6%
	2019	5,339,369	4,876,454	91%	986,821	2,483,452	252%	0.36	57%	53%	1.07	5.5%	5.5%
	2020	4,805,079	4,831,558	101%	863,883	2,438,376	282%	0.36	58%	54%	1.06	5.4%	5.4%
	2021	4,299,066	4,746,122	110%	753,183	2,382,205	316%	0.35	59%	55%	1.06	5.3%	5.4%
	2022	3,822,962	4,619,813	121%	653,868	2,314,958	354%	0.34	59%	56%	1.05	5.3%	5.3%
	2023	3,378,031	4,449,228	132%	565,107	2,236,965	396%	0.33	60%	57%	1.05	5.2%	5.2%
	2024	2,965,249	4,239,008	143%	486,090	2,148,781	442%	0.32	61%	58%	1.04	5.2%	5.2%
	2025	2,585,127	4,000,059	155%	416,040	2,051,314	493%	0.31	62%	59%	1.04	5.1%	5.1%
	2026	2,237,898	3,739,296	167%	354,215	1,945,783	549%	0.30	62%	60%	1.04	5.1%	5.1%
	2027	1,923,317	3,459,386	180%	299,910	1,833,886	611%	0.29	63%	61%	1.04	5.0%	5.1%
	2028	1,640,743	3,168,887	193%	252,449	1,717,437	680%	0.28	63%	61%	1.03	5.0%	5.0%
	2029	1,389,194	2,881,708	207%	211,195	1,598,107	757%	0.27	64%	62%	1.03	5.0%	5.0%
	2030	1,167,321	2,604,181	223%	175,546	1,477,093	841%	0.27	64%	62%	1.03	5.0%	5.0%
	2031	973,541	2,341,396	241%	144,935	1,356,158	936%	0.26	65%	63%	1.03	4.9%	4.9%
	2032	805,918	2,094,295	260%	118,828	1,237,158	1041%	0.25	65%	63%	1.03	4.9%	4.9%
	2033	662,349	1,867,445	282%	96,724	1,121,029	1159%	0.24	65%	64%	1.02	4.9%	4.9%
	2034	540,503	1,661,449	307%	78,147	1,008,984	1291%	0.24	66%	64%	1.02	4.9%	4.9%
	2035	438,076	1,475,488	337%	62,658	901,985	1440%	0.23	66%	64%	1.02	4.9%	4.9%
	2036	352,777	1,309,212	371%	49,849	800,314	1605%	0.23	66%	64%	1.02	4.9%	4.9%
	2037	282,350	1,159,324	411%	39,345	704,585	1791%	0.23	66%	65%	1.02	4.9%	4.9%
	2038	224,670	1,023,713	456%	30,805	615,149	1997%	0.23	66%	65%	1.02	4.8%	4.8%
	2039	177,824	899,808	506%	23,920	532,459	2226%	0.23	66%	65%	1.02	4.8%	4.8%
	2040	140,020	788,198	563%	18,417	456,438	2478%	0.23	66%	65%	1.02	4.8%	4.8%
	2041	109,713	687,429	627%	14,056	387,277	2755%	0.23	67%	65%	1.02	4.8%	4.8%
	2042	85,582	597,455	698%	10,629	325,179	3059%	0.23	67%	65%	1.02	4.8%	4.8%
	2043	66,475	517,544	779%	7,960	269,891	3391%	0.23	67%	65%	1.02	4.8%	4.8%
	2044	51,396	444,910	866%	5,899	221,293	3751%	0.23	67%	65%	1.02	4.8%	4.8%
	2045	39,554	380,556	962%	4,323	179,030	4142%	0.23	67%	65%	1.02	4.8%	4.8%
	2046	30,317	325,020	1072%	3,128	142,831	4566%	0.23	67%	65%	1.02	4.8%	4.8%
	2047	23,148	277,737	1200%	2,233	112,170	5023%	0.24	67%	65%	1.02	4.8%	4.8%
	2048	17,598	237,819	1351%	1,570	86,551	5511%	0.25	67%	65%	1.02	4.8%	4.8%
	2049	13,305	203,788	1532%	1,086	65,635	6045%	0.25	67%	65%	1.02	4.8%	4.8%
	2050	10,018	174,882	1746%	737	48,872	6632%	0.26	67%	65%	1.02	4.7%	4.8%
	2051	7,521	150,367	1999%	490	35,705	7286%	0.27	67%	65%	1.02	4.7%	4.8%

** Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.*

Exhibit VIa
The Pyramid Life Insurance Company
Original Pricing Assumptions

Original Pricing Assumptions

Mortality:	1983 GAM Table with selection was used for forms C71, C72, C76, C77, C78, TQ1, TQ2, TQ6, TQ7, and TQA 110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms C79, C81, TQ3
Voluntary Termination Rates:	See Exhibit VIb for detail regarding original pricing lapse assumptions.
Morbidity:	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.
Interest Rate:	6.75% for 10 years, then linearly to 4.5% in years 20+ C71, C72, C76, C77, C78, TQ1, TQ2, TQ6, TQ7, and TQA 6% was used for forms C79, C81, TQ3

Exhibit VIb
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, C78, TQ1, TQ2, TQ6, TQ7, and TQA

Male, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	28.0%	26.0%	25.0%	23.0%	14.0%	18.0%	23.0%	25.0%
2	20.0%	19.0%	18.0%	14.0%	8.0%	11.0%	14.0%	18.0%
3	18.0%	17.0%	15.0%	12.0%	6.0%	9.0%	12.0%	15.0%
4	17.0%	16.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
5	16.0%	15.0%	13.0%	10.0%	5.0%	7.0%	10.0%	13.0%
6	15.0%	14.0%	12.0%	9.0%	4.0%	6.0%	9.0%	12.0%
7	14.0%	12.0%	11.0%	7.0%	4.0%	5.0%	7.0%	11.0%
8	13.0%	11.0%	10.0%	6.0%	4.0%	4.0%	6.0%	10.0%
9	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
10	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
11+	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%

Female, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	29.0%	28.0%	26.0%	24.0%	15.0%	20.0%	24.0%	26.0%
2	21.0%	20.0%	19.0%	15.0%	9.0%	12.0%	15.0%	19.0%
3	19.0%	18.0%	17.0%	13.0%	7.0%	11.0%	13.0%	17.0%
4	18.0%	17.0%	16.0%	12.0%	6.0%	10.0%	12.0%	16.0%
5	17.0%	16.0%	15.0%	11.0%	6.0%	8.0%	11.0%	15.0%
6	16.0%	15.0%	14.0%	10.0%	5.0%	7.0%	10.0%	14.0%
7	15.0%	14.0%	12.0%	9.0%	5.0%	6.0%	9.0%	12.0%
8	14.0%	13.0%	11.0%	8.0%	4.0%	5.0%	8.0%	11.0%
9	11.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
10	12.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
11+	12.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, C78, TQ1, TQ2, TQ6, TQ7, and TQA (continued)

Male, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	22.0%	21.0%	20.0%	19.0%	11.0%	15.0%	19.0%	20.0%
2	16.0%	15.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
3	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
4	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
5	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
6	11.0%	10.0%	9.0%	6.0%	3.0%	4.0%	6.0%	9.0%
7	10.0%	9.0%	8.0%	5.0%	3.0%	4.0%	5.0%	8.0%
8	9.0%	8.0%	7.0%	4.0%	3.0%	3.0%	4.0%	7.0%
9	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
10	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
11+	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%

Female, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	23.0%	22.0%	21.0%	20.0%	12.0%	16.0%	20.0%	21.0%
2	17.0%	16.0%	15.0%	12.0%	7.0%	9.0%	12.0%	15.0%
3	15.0%	14.0%	13.0%	10.0%	5.0%	8.0%	10.0%	13.0%
4	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
5	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
6	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
7	11.0%	10.0%	9.0%	6.0%	4.0%	4.0%	6.0%	9.0%
8	10.0%	9.0%	8.0%	5.0%	3.0%	3.0%	5.0%	8.0%
9	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
10	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
11+	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C71, C72, C76, C77, C78, TQ1, TQ2, TQ6, TQ7, and TQA (continued)

Male, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	19.0%	18.0%	18.0%	16.0%	10.0%	13.0%	16.0%	18.0%
2	13.0%	13.0%	12.0%	9.0%	6.0%	7.0%	9.0%	12.0%
3	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
4	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
5	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
6	9.0%	8.0%	8.0%	5.0%	2.0%	4.0%	5.0%	8.0%
7	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
8	7.0%	7.0%	6.0%	4.0%	2.0%	2.0%	4.0%	6.0%
9	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
10	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
11+	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%

Female, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	20.0%	19.0%	18.0%	17.0%	10.0%	14.0%	17.0%	18.0%
2	14.0%	13.0%	13.0%	10.0%	6.0%	8.0%	10.0%	13.0%
3	12.0%	12.0%	11.0%	9.0%	5.0%	7.0%	9.0%	11.0%
4	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
5	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
6	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
7	9.0%	8.0%	7.0%	5.0%	3.0%	4.0%	5.0%	7.0%
8	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
9	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
10	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
11+	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%

Exhibit VIb (continued)
The Pyramid Life Insurance Company
Original Pricing Voluntary Termination Rates

Policy Forms C79, C81, TQ3							
Policy Year	Lapse Rates						
	Issue Age						
	< 57	57 - 61	62 - 66	67 - 71	72 - 76	77 - 81	82+
1	23.0%	22.0%	21.0%	19.0%	17.0%	15.0%	13.0%
2	16.0%	15.0%	14.0%	12.0%	10.0%	8.0%	7.0%
3	13.0%	12.0%	11.0%	10.0%	9.0%	7.0%	6.5%
4	11.5%	11.0%	10.0%	9.0%	8.0%	6.5%	6.0%
5	10.0%	10.0%	9.5%	8.5%	7.5%	6.0%	6.0%
6	9.0%	9.0%	9.0%	8.0%	7.0%	6.0%	6.0%
7	8.0%	8.0%	8.0%	7.0%	6.5%	6.0%	6.0%
8	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%	6.0%
9+	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Exhibit VII
The Pyramid Life Insurance Company
58/85 Test After Requested Three 50% Annual Increases
Nationwide Experience for All Policy Forms

1	Accumulated value of initial earned premium	103,330,974	x	58%	=	59,931,965
2a	Accumulated value of earned premium	107,980,760				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	4,649,786	x	85%	=	3,952,318
3	Present value of future projected initial earned premium	22,335,088	x	58%	=	12,954,351
4a	Present value of future projected premium	60,885,026				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	38,549,938	x	85%	=	32,767,448
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**109,606,082**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					53,652,241
6b	Present value of future projected incurred claims without the inclusion of active life reserves					75,393,569
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**129,045,810**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at an average maximum valuation interest rate for contract reserves of 4.5% that uses the in-force premium by issue year as weights.
The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience