# Filing at a Glance

| | |
|---|---|
| Company: | Transamerica Life Insurance Company |
| Product Name: | HI347 – RINC 2020 TLIC TOLIC Pre-RS |
| State: | Virginia |
| TOI: | LTC03I Individual Long Term Care |
| Sub-TOI: | LTC03I.001 Qualified |
| Filing Type: | Form/Rate |
| Date Submitted: | 12/07/2021 |
| SERFF Tr Num: | AEGB-133074343 |
| SERFF Status: | Closed-Approved and Filed |
| State Tr Num: | AEGB-133074343 |
| State Status: | Approved & Filed |
| Co Tr Num: | HI347 |
| Effective Date Requested: | On Approval |
| Author(s): | Suzanne Schaake, Laura Aleman, Daniel Anderson, Marilyn Odell, Drew Malcolm, DeAnn Stead, Sean Cox, Claire Miller, Teresa Saling, Anita Dulmes, Cathy Wynn, Madison Snavely |
| Reviewer(s): | Bill Dismore (primary) |
| Disposition Date: | 04/21/2023 |
| Disposition Status: | Approved and Filed |
| Effective Date: | |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## General Information

Project Name: Transam/77
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date: 02/25/2023
Submitted By: Claire Miller

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 03/12/2021
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/21/2023
State Status Changed: 03/29/2023
Created By: DeAnn Stead
Corresponding Filing Tracking Number: AEGB-132885070
State TOI: LTC03I Individual Long Term Care

Filing Description:

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

TRANSAMERICA LIFE INSURANCE COMPANY
NAIC: 468-86231

New Submission – Individual Long Term Care Insurance Rates

To Be Used with Rate Increase Correspondence Forms:
TLC LTC LTR VA 0121 Rate Increase Notification Letter
TLC LTC FAQ VA 0521 Frequently Asked Questions
TLC LTC QS VA 0521 Alternatives to Premium Increase
-Under AEGB-132893019

To Be Used with Pending Form:
TIELT13VA-0121 Benefit Reduction and Cost Sharing Endorsement
-Pending under SERFF Tracking # AEGB-132885070

We have been retained by Transamerica Life Insurance Company to submit this filing.

Enclosed for your formal review and approval are the above referenced forms and revised actuarial memorandum and rates. Please refer to the attached Actuarial Memorandum for history of the rate adjustments. Rate increases have previously been submitted to your Department for the below policy forms.

The rate filing is a request for an increase on the base policy and all associated riders/endorsements. Please refer to the enclosed letter from our actuary for detailed information regarding the rate increase request.

Please accept this letter as certification that we are no longer selling these policy forms.

Form Numbers - Approval Date
1-820 53-191 - 9/24/1992
1-822 53-191 - 9/24/1992
LTC 104-197-VA - 1/20/1995
LTC 105-197-VA - 1/20/1995
LTC 106-197-VA - 1/20/1995
LTC 124-197-VA - 7/16/1997
LTC 125-197-VA - 7/16/1997
LTC 126-197-VA - 7/16/1997
LTC 304-198-VA - 12/07/1998
LTC 305-198-VA - 12/07/1998

Previously approved Contingent Benefit Upon Lapse Endorsement form TLC CNFB-E (VA) 0819 and TLC CNFB-LP-E VA 0819 approved on 7/01/2020 (SERFF Tracking # AEGJ-130322056) will be used with this rate increase.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions, please feel free to contact the undersigned at (816) 391-2753.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

Sincerely,

Claire Miller, CPCU, AIC
Filing Unit Manager
claire.miller@firstconsulting.com

## Company and Contact

### Filing Contact Information

Claire Miller, Filing Unit Manager
929 Walnut
Suite 300
Kansas City, MO 64106

claire.miller@firstconsulting.com
816-391-2753 [Phone]
816-391-2755 [FAX]

### Filing Company Information

Transamerica Life Insurance Company
6400 C Street SW
Cedar Rapids, IA 52499
(319) 355-8511 ext. [Phone]

CoCode: 86231
Group Code: 468
Group Name:
FEIN Number: 39-0989781

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

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Filing Fees

## State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

# Correspondence Summary

## Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Approved and Filed | Bill Dismore | 04/21/2023 | 04/21/2023 |
| Approved and Filed | Bill Dismore | 03/29/2023 | 03/29/2023 |

## Objection Letters and Response Letters

### Objection Letters

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Info has been requested from company | Bill Dismore | 03/21/2023 | 03/21/2023 |
| Info has been requested from company | Bill Dismore | 01/26/2023 | 01/26/2023 |
| Info has been requested from company | Bill Dismore | 08/23/2022 | 08/23/2022 |
| Info has been requested from company | Bill Dismore | 07/13/2022 | 07/13/2022 |
| Info has been requested from company | Bill Dismore | 07/07/2022 | 07/07/2022 |
| Info has been requested from company | Bill Dismore | 04/14/2022 | 04/14/2022 |
| Info has been requested from company | Bill Dismore | 02/25/2022 | 02/25/2022 |
| Info has been requested from company | Bill Dismore | 02/09/2022 | 02/09/2022 |
| Info has been requested from company | Bill Dismore | 02/01/2022 | 02/01/2022 |

### Response Letters

| Responded By | Created On | Date Submitted |
|---|---|---|
| Laura Aleman | 03/28/2023 | 03/28/2023 |
| Laura Aleman | 01/26/2023 | 01/26/2023 |
| Laura Aleman | 09/22/2022 | 09/22/2022 |
| Daniel Anderson | 08/05/2022 | 08/05/2022 |
| Daniel Anderson | 08/05/2022 | 08/05/2022 |
| Laura Aleman | 05/13/2022 | 05/13/2022 |
| Laura Aleman | 03/25/2022 | 03/25/2022 |
| Laura Aleman | 02/18/2022 | 02/18/2022 |
| Laura Aleman | 02/01/2022 | 02/01/2022 |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Objection Letters and Response Letters

### Objection Letters

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Info has been requested from company | Bill Dismore | 01/07/2022 | 01/07/2022 |
| Info has been requested from company | Bill Dismore | 01/07/2022 | 01/07/2022 |
| Info has been requested from company | Bill Dismore | 01/06/2022 | 01/06/2022 |
| Info has been requested from company | Bobby Toone | 12/22/2021 | 12/22/2021 |

### Response Letters

| Responded By | Created On | Date Submitted |
|---|---|---|
| Laura Aleman | 02/08/2022 | 02/08/2022 |
| Laura Aleman | 02/08/2022 | 02/08/2022 |
| Laura Aleman | 01/12/2022 | 01/12/2022 |
| Laura Aleman | 02/01/2022 | 02/01/2022 |

## Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Supporting Document | Actuarial Letter 4-13-23 | Laura Aleman | 04/13/2023 | 04/13/2023 |
| Supporting Document | Certification of Compliance/Readability | Laura Aleman | 03/28/2023 | 03/28/2023 |
| Supporting Document | Rate Increase Correspondence - John Does and SOV. | Laura Aleman | 03/28/2023 | 03/28/2023 |
| Rate | TOLIC TC2 Rates | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TC2 Rates | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCCOMP Rates | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCCOMP Rates | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCCOMP Rates | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCTQ Rates | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCTQ Rates | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCTQ Rates | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TGEN Rates | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TGEN Rates | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCCOMP Simple Benefit Increase Rider | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCCOMP Compound Benefit Increase Rider | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCCOMP Return of Premium Upon Death Rider | Laura Aleman | 01/25/2023 | 01/25/2023 |

**State:** *Virginia*
**Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Rate | TOLIC TCTQ Simple Benefit Increase Rider | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCTQ Compound Benefit Increase Rider | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TCTQ Return of Premium Upon Death Rider | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TGEN Simple Benefit Increase Rider | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TGEN Compound Benefit Increase Rider | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Rate | TOLIC TGEN Return of Premium Upon Death Rider | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Supporting Document | L&H Actuarial Memorandum | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Supporting Document | Actuarial Response 1-25-23 | Laura Aleman | 01/25/2023 | 01/25/2023 |
| Supporting Document | Long Term Care Insurance Rate Request Summary | Laura Aleman | 01/25/2023 | 01/25/2023 |

## Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Actuarial Summary & Opinion Report | Reviewer Note | Bill Dismore | 04/13/2022 | |
| RRS | Reviewer Note | Bill Dismore | 02/09/2022 | |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Disposition

Disposition Date: 04/21/2023
Effective Date:
Status: Approved and Filed

Comment: Filing reopened so the company could update the reduced benefit offer of the Benefit Increase Option (BIO) calculation methodology.

| 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): |
|---|---|---|---|---|---|---|---|
| Transamerica Life Insurance Company | 31.600% | 22.900% | $938,803 | 1,133 | $4,099,577 | 30.000% | 0.000% |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Form (revised)** | Withdrawn | | No |
| **Form (revised)** | Withdrawn | | No |
| **Form (revised)** | Withdrawn | | No |
| **Form (revised)** | Withdrawn | | No |
| **Form** | Rate Increase Notification Letter | Withdrawn | No |
| **Form** | Frequently Asked Questions | Withdrawn | No |
| **Form** | Alternatives to Premium Increase – Quote Selection Sheet | Withdrawn | No |
| **Form** | Quote Request Form | Withdrawn | No |
| **Rate (revised)** | TOLIC TC2 Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TC2 Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TCCOMP Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TCCOMP Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TCCOMP Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TGEN Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TGEN Rates | Approved | Yes |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
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**Project Name/Number:** *Transam/77/*

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Rate (revised)** | TOLIC TCCOMP Simple Benefit Increase Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TCCOMP Compound Benefit Increase Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TCCOMP Return of Premium Upon Death Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Simple Benefit Increase Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Compound Benefit Increase Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Return of Premium Upon Death Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TGEN Simple Benefit Increase Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TGEN Compound Benefit Increase Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TGEN Return of Premium Upon Death Rider | Approved | Yes |
| **Rate** | TOLIC TC2 Rates | Withdrawn | No |
| **Rate** | TOLIC TC2 Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TC2 Rates | Withdrawn | No |
| **Rate** | TOLIC TC2 Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |

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|---|---|---|---|
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TGEN Rates | Withdrawn | No |
| **Rate** | TOLIC TGEN Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TGEN Rates | Withdrawn | No |
| **Rate** | TOLIC TGEN Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Return of Premium Upon Death Rider | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Return of Premium Upon Death Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Return of Premium Upon Death Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Return of Premium Upon Death Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Return of Premium Upon Death Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Return of Premium Upon Death Rider | Withdrawn | No |
| **Supporting Document (revised)** | Certification of Compliance/Readability | Received & Acknowledged | Yes |
| **Supporting Document** | Certification of Compliance/Readability | Withdrawn | No |
| **Supporting Document** | Product Checklist | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | L&H Actuarial Memorandum | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | Long Term Care Insurance Rate Request Summary | Received & Acknowledged | Yes |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
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**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | L&H Readability - Health | Received & Acknowledged | Yes |
| **Supporting Document** | Actuary's Cover Letter | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | Rate Increase Correspondence - John Does and SOV. | Received & Acknowledged | Yes |
| **Supporting Document** | Rate Increase Correspondence - John Does and SOV. | Withdrawn | No |
| **Supporting Document** | Third Party Authorization | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 2-1-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Current Rates | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 2-8-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 2-18-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 3-25-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 5-13-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 7-7-22 & 7-13-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 9-22-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 1-25-23 | Received & Acknowledged | Yes |
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Actuarial Letter 4-13-23 | Filed | No |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
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## Disposition

Disposition Date: 03/29/2023
Effective Date:
Status: Approved and Filed

Comment:

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---|---|---|---|---|---|---|---|
| Transamerica Life Insurance Company | 31.600% | 22.900% | $938,803 | 1,133 | $4,099,577 | 30.000% | 0.000% |

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| **Form (revised)** | Withdrawn | | No |
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| **Form** | Rate Increase Notification Letter | Withdrawn | No |
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| **Rate (revised)** | TOLIC TCCOMP Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TCCOMP Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TGEN Rates | Approved | Yes |
| **Rate (revised)** | TOLIC TGEN Rates | Approved | Yes |

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| **Rate (revised)** | TOLIC TCCOMP Return of Premium Upon Death Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Simple Benefit Increase Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Compound Benefit Increase Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TCTQ Return of Premium Upon Death Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TGEN Simple Benefit Increase Rider | Approved | Yes |
| **Rate (revised)** | TOLIC TGEN Compound Benefit Increase Rider | Approved | Yes |
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| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TC2 Rates | Withdrawn | No |
| **Rate** | TOLIC TC2 Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Rate** | TOLIC TCTQ Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TGEN Rates | Withdrawn | No |
| **Rate** | TOLIC TGEN Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TGEN Rates | Withdrawn | No |
| **Rate** | TOLIC TGEN Rates | Withdrawn | No |
| **Rate** | TOLIC Rates | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Return of Premium Upon Death Rider | Withdrawn | No |
| **Rate** | TOLIC TCCOMP Return of Premium Upon Death Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Return of Premium Upon Death Rider | Withdrawn | No |
| **Rate** | TOLIC TCTQ Return of Premium Upon Death Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Simple Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Compound Benefit Increase Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Return of Premium Upon Death Rider | Withdrawn | No |
| **Rate** | TOLIC TGEN Return of Premium Upon Death Rider | Withdrawn | No |
| **Supporting Document (revised)** | Certification of Compliance/Readability | Received & Acknowledged | Yes |
| **Supporting Document** | Certification of Compliance/Readability | Withdrawn | No |
| **Supporting Document** | Product Checklist | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | L&H Actuarial Memorandum | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | Long Term Care Insurance Rate Request Summary | Received & Acknowledged | Yes |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | L&H Readability - Health | Received & Acknowledged | Yes |
| **Supporting Document** | Actuary's Cover Letter | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | Rate Increase Correspondence - John Does and SOV. | Received & Acknowledged | Yes |
| **Supporting Document** | Rate Increase Correspondence - John Does and SOV. | Withdrawn | No |
| **Supporting Document** | Third Party Authorization | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 2-1-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Current Rates | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 2-8-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 2-18-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 3-25-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 5-13-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 7-7-22 & 7-13-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 9-22-22 | Received & Acknowledged | Yes |
| **Supporting Document** | Actuarial Response 1-25-23 | Received & Acknowledged | Yes |
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Actuarial Letter 4-13-23 | Filed | No |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 03/21/2023 |
| Submitted Date | 03/21/2023 |
| Respond By Date | |

*Dear Claire Miller,*

***Introduction:***

*One or more forms are pending review under a different SERFF filing as described below.*

***Objection 1***

*Comments: Please notify us by an objection response letter when the Benefit Reduction and Cost Sharing Endorsement (currently pending under SERFF Tracking # AEGB-132885070) has been approved. Once we receive that notification the rate filing can be approved.*

***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.*

*A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day*

*Thank you for your courtesy and consideration in this matter.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 01/26/2023 |
| Submitted Date | 01/26/2023 |
| Respond By Date | 02/02/2023 |

*Dear Claire Miller,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: Please provide the SERFF Tracking Number as requested on the form.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.*

*Please respond by the "Respond By Date:" above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Sincerely,*

*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 08/23/2022 |
| Submitted Date | 08/23/2022 |
| Respond By Date | 09/23/2022 |

*Dear Claire Miller,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Pursuant to our phone call today, the Virginia Bureau of Insurance (BOI) discussed the revised list of policy forms that make up this block of business to establish the benchmark going forward. The BOI also discussed the active life reserves (ALR) and the impact on the proposed rate increase.*

*It was agreed that the company would review their active life reserve calculations, and should they choose to resubmit, provide a complete description of the methodology and assumptions used in these calculations.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.*

*Please respond by the "Respond By Date:" above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Thank you for your courtesy and consideration in this matter.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 07/13/2022 |
| Submitted Date | 07/13/2022 |
| Respond By Date | 08/05/2022 |

*Dear Claire Miller,*

***Introduction:***

*We have a request for an additional piece of information to assist with our review.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide the average age of the policyholder for the Virginia block of business.*

***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.*

*Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Thank you for your courtesy and consideration in this matter.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 07/07/2022 |
| Submitted Date | 07/07/2022 |
| Respond By Date | 08/05/2022 |

*Dear Claire Miller,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- Actuarial Response 5-13-22 (Supporting Document)*

*Comments: We have a concern that there are only 19 forms in this current rate increase request as opposed to 75 forms in the prior filing. To address our concerns;*

*a. Please provide a comparison grid of the forms and the rate increases requested under AEGJ-130321041 to the forms and rate increase amounts requested for each form under this filing (AEGJ-133074343). Explain why rate increases are not being requested in the current filing for the forms in which a rate increase was approved in the previous filing.*

*b. Please explain if the same combined blocks of business that made up the total risk pool in the previous filing is used in the current filing. Show the difference in premium and claims experience between the forms in which the experience was utilized and the forms that were not included.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.*

*Please respond by the "Respond By Date:" above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 04/14/2022 |
| Submitted Date | 04/14/2022 |
| Respond By Date | 05/14/2022 |

*Dear Claire Miller,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: The previous rate increase request (AEGJ-130321041) contained rate increases for 75 different forms. This current rate increase request is for 19 forms.*

*1) Please provide a comparison grid of the forms and the rate increases requested under AEGJ-130321041 to the forms and rate increase amounts requested for each form under this filing (AEGJ-1330743432). Explain why rate increases are not being requested in the current filing for the forms in which a rate increase was approved in the previous filing.*

*2) Please explain if the same combined blocks of business that made up the total risk pool in the previous filing is used in the current filing.*

***Objection 2***

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: Pursuant to 14VAC5-200 B. 11. please provide the future loss ratio calculation in the following groupings after deducting active life reserves and show the calculation in comparison with the minimum loss ratio requirement.*

*(i) Benefit period less than 6 years with no inflation*

*(ii) Benefit period greater than or equal to 6 years with no inflation*

*(iii) Benefit period less than 6 years with BIO*

*(iv) Benefit period greater than or equal to 6 years with BIO*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.*

*Please respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

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|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 02/25/2022 |
| Submitted Date | 02/25/2022 |
| Respond By Date | 03/27/2022 |

*Dear Claire Miller,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide the issue date range in Virginia of the forms covered by this filing.*

***Objection 2***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide the historical A/E ratios versus each current assumption (morbidity, mortality, lapse).*

***Objection 3***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide details of the current lapse assumptions*

***Objection 4***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide the claim count underlying the Company experience used to determine the morbidity assumptions.*

***Objection 5***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide a comparison of current versus original assumptions for these forms.*

***Objection 6***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) Please explain what is meant by PV Future Effective Earned Premium Adjusted To Approved Virginia Rate History (Current Assumption) as used in Exhibit V.*

*2) Please explain why this amount is used instead of PV Future Earned Premium Adjusted To Approved Virginia Rate History (Current Assumption) in the denominator of the calculation.*

***Objection 7***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please advise if the Active Life Reserves that are shown on the projections are based on the assumptions determined at the time of original pricing or if any reserve strengthening has occurred. If there has been a strengthening, please provide what the ALR balances would have been on the projection date using the original assumptions.*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Transamerica Life Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | HI347 RINC 2020 TLIC TOLIC Pre-RS | | |
| **Project Name/Number:** | Transam/77/ | | |

### Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a more specific narrative description of the all of the drivers for the rate increase.

### Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely,
Bill Dismore

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 02/09/2022 |
| Submitted Date | 02/09/2022 |
| Respond By Date | 02/23/2022 |

*Dear Claire Miller,*

***Introduction:***

*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***

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: The narrative must contain a clear identification of the driving factors of the premium rate increase pursuant to 14VAC5-200-75 D. 3.*

*The company's statement, "This premium rate increase is needed due to claim levels that produce lifetime loss ratios above the statutorily required minimum loss ratio." does not identify the driving factors." The statement does not indicate the driving factors that led to the unacceptable loss ratio and the statement would not be understood by the average policyholder.*

*Please revise the narrative.*

***Objection 2***

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: The full Company Legal Name must be provided in the Company Name - NAIC No. field.*

***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.*

*A response to this objection (or request for information if more applicable) is expected within "Respond By" date. After this date the filing will be DISAPPROVED unless an extension no greater than 30 days is requested.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.*

*Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Thank you for your courtesy and consideration in this matter.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 02/01/2022 |
| Submitted Date | 02/01/2022 |
| Respond By Date | 03/02/2022 |

*Dear Claire Miller,*

***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***

*- TOLIC TC2 Rates, [1-820 53-191] (Rate)*
*- TOLIC TC2 Rates, [1-822 53-191] (Rate)*
*- TOLIC TCCOMP Rates, [LTC 104-194-VA] (Rate)*
*- TOLIC TCCOMP Rates, [LTC 105-194-VA] (Rate)*
*- TOLIC TCCOMP Rates, [LTC 106-194-VA] (Rate)*
*- TOLIC TCTQ Rates, [LTC 124-197-VA] (Rate)*
*- TOLIC TCTQ Rates, [LTC 125-197-VA] (Rate)*
*- TOLIC TCTQ Rates, [LTC 126-197-VA] (Rate)*
*- TOLIC TGEN Rates, [LTC 304-198-VA] (Rate)*
*- TOLIC TGEN Rates, [LTC 305-198-VA] (Rate)*
*- TOLIC TCCOMP Simple Benefit Increase Rider , [LTR 24-194] (Rate)*
*- TOLIC TCCOMP Compound Benefit Increase Rider, [LTR 25-194] (Rate)*
*- TOLIC TCCOMP Return of Premium Upon Death Rider, [LTR 27-194] (Rate)*
*- TOLIC TCTQ Simple Benefit Increase Rider, [LTR 24-197] (Rate)*
*- TOLIC TCTQ Compound Benefit Increase Rider, [LTR 25-197] (Rate)*
*- TOLIC TCTQ Return of Premium Upon Death Rider, [LTR 27-194] (Rate)*
*- TOLIC TGEN Simple Benefit Increase Rider, [LTR 324-198] (Rate)*
*- TOLIC TGEN Compound Benefit Increase Rider, [LTR 325-198] (Rate)*
*- TOLIC TGEN Return of Premium Upon Death Rider, [LTR 327-198] (Rate)*

*Comments: Please remove the Current Rates from the Rate/Rule Schedule tab as these are not approvable. Only proposed revised premiums are approvable. Move the Current Rate Schedules to the Supporting Documentation tab.*

***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.*

*A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

*Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Thank you for your courtesy and consideration in this matter.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 01/07/2022 |
| Submitted Date | 01/07/2022 |
| Respond By Date | 02/06/2022 |

*Dear Claire Miller,*

***Introduction:***

*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***

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: Please revise the narrative into consumer-friendly language that is particular to this rate increase request. Reference to other policy forms should not be included. The narrative should summarize the key information used to develop the rate including the main reasons for the revised rates.*

***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.*

*A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.*

*Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Thank you for your courtesy and consideration in this matter.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 01/07/2022 |
| Submitted Date | 01/07/2022 |
| Respond By Date | 02/06/2022 |

*Dear Claire Miller,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Rate/Rule Schedule - Company Rate Information*

*With the Maximum % Change, Minimum % Change and Overall % Rate Impact equal to 30%, please explain why the Overall % Indicated Change is stated as 31.5%.*

***Objection 2***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please clarify that it is the company's intent to not offer a Buy Back Option for this series of policy forms.*

***Objection 3***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Attachment C includes numerous forms that are not a part of this rate increase block of policies. Please remove all forms that are not pertinent to this requested rate increase.*

***Objection 4***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Attachment B should only reflect those policy forms that are subject to this rate increase filing. We are not clear if that is the case as it appears to include other forms that are not a part of this filing.*

***Objection 5***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please revise Exhibits I, II, I.VA, III, IV, V so that the historical experience and projections reflected are only for the forms applicable in this requested rate increase.*

***Objection 6***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Pursuant to 14VAC5-200-150 B. please provide the 60/80 Test for each subset and include all projections required to validate those tests.*

***Objection 7***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide in Excel format an exhibit showing the rate increase history and status of existing rate increase*

requests in each state, including the cumulative approved rate increase percentage and the in force annualized premium for each state for the forms in this rate request only.

**Objection 8**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clearly define the actual experience triggers that will prompt the company to file an additional rate action if the proposed 30% rate increase were approved.

**Objection 9**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the total cumulative rate increases in Virginia for all forms in this rate revision request without the proposed rate increase.

**Objection 10**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Regarding Attachment C, please confirm that all policies acquired from other insurance companies have annotated to Transamerica Life Insurance Company and none of the policies currently retain the original insurer's name.

**Objection 11**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide Exhibits in Excel with working formulas so that the calculations may be followed.

**Objection 12**

- L&H Actuarial Memorandum (Supporting Document)

Comments: For all projections requested in this question, the baseline should comply with the following:

a. Any policies issued as limited-pay which are now in paid-up status should be removed, both from historical experience and future projections.

b. Premiums should be at the Virginia rate level for both historical and projected future.

c. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block.

**Objection 13**

- L&H Actuarial Memorandum (Supporting Document)

Comments: corresponding to the combinations of Benefit Period, Elimination Period and Inflation Option, please provide in Excel format the following projections on a nationwide basis:

a. current assumptions and current rates

b. current assumptions with the proposed rate increase

c. current assumptions with premiums restated as if the proposed rate increase had been in effect from inception.

d. actual historical experience to the projection date and future projections based on the prior assumptions (to be used in the Prospective PV test).

e. original assumptions and original premiums from inception

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Transamerica Life Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | HI347 RINC 2020 TLIC TOLIC Pre-RS | | |
| **Project Name/Number:** | Transam/77/ | | |

### Objection 14

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each subset of business used in the requested projections, please provide the active life reserve balance as of the projection date on a nationwide basis.

### Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely,
Bill Dismore

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 01/06/2022 |
| Submitted Date | 01/06/2022 |
| Respond By Date | 02/05/2022 |

*Dear Claire Miller,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- Rate Increase Notification Letter, TLC LTC LTR TOL VA 1121 (Form)*
*- Frequently Asked Questions, TLC LTC FAQ TOL VA 0121 (Form)*
*- Alternatives to Premium Increase – Quote Selection Sheet, TLC LTC QS TOL VA 1121 (Form)*
*- Quote Request Form, TLC LTC QR VA 0121 (Form)*

*Comments: Please explain why the company is not using the policyholder letter and forms filed under SERFF Tr. Num AEGB-132893019. An approved form can be used for different blocks of business as long as the approved language is the same and statement of variability explains all available options.*

*If the company intends to use the forms filed under AEGB-132893019, please withdraw the forms filed under the Form Schedule tab.*

*Once the forms are approved under AEGB-132893019, place a copy of the approved forms in the Supporting Documentation tab of this filing.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.*

*Please respond by the "Respond By Date:" above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 12/22/2021 |
| Submitted Date | 12/22/2021 |
| Respond By Date | 01/21/2022 |

*Dear Claire Miller,*

***Introduction:***

*The Bureau has completed a preliminary review of this filing and have the following concerns and/or requests. A more detailed and thorough review will be performed once these concerns are addressed.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- TOLIC Rates, [1-820 53-191] (Rate)*
*- TOLIC Rates, [1-822 53-191] (Rate)*
*- TOLIC Rates, [LTC 104-194-VA] (Rate)*
*- TOLIC Rates, [LTC 105-194-VA] (Rate)*
*- TOLIC Rates, [LTC 106-194-VA] (Rate)*
*- TOLIC Rates, [LTC 124-197-VA] (Rate)*
*- TOLIC Rates, [LTC 125-197-VA] (Rate)*
*- TOLIC Rates, [LTC 126-197-VA] (Rate)*
*- TOLIC Rates, [LTC 304-198-VA] (Rate)*
*- TOLIC Rates, [LTC 305-198-VA] (Rate)*

*Comments: The rate sheets as submitted are not acceptable to the Bureau. The Bureau does not review or approve the final premiums. Please re-submit the rate sheets with the rates used to develop the premiums.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.*

*A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Please let me know if you need additional clarification.*

*Thank you for your courtesy and consideration in this matter.*

*Sincerely,*
*Bobby Toone*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 03/28/2023 |
| Submitted Date | 03/28/2023 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter dated 3/21/23.*

***Response 1***

***Comments:***

*Please be advised that the Benefit Reduction and Cost Sharing Endorsement was approved 3/28/23 under AEGB-132885070.*

***Related Objection 1***

*Comments: Please notify us by an objection response letter when the Benefit Reduction and Cost Sharing Endorsement (currently pending under SERFF Tracking # AEGB-132885070) has been approved. Once we receive that notification the rate filing can be approved.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

***Conclusion:***

*Let me know if you need anything else. Thanks!*

*Sincerely,*

*Laura Aleman*

**State:** Virginia
**Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 01/26/2023 |
| Submitted Date | 01/26/2023 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter dated 1/26/23.*

***Response 1***

***Comments:***

*Please see revised Long Term Care Insurance Rate Request Summary.*

***Related Objection 1***

*Applies To:*

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: Please provide the SERFF Tracking Number as requested on the form.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20230103 ltcratereq_sum final.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy Response 20230103 ltcratereq_sum.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum Response 20220225.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum - 11-15-21.pdf* |

***Conclusion:***

*Thanks!*

*Sincerely,*

*Laura Aleman*

**State:** Virginia
**Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 09/22/2022 |
| Submitted Date | 09/22/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter dated 8/23/22.*

***Response 1***

***Comments:***

*Please see our response letter and VA TOLIC Legacy PreRS Response 20220823 ExhibitwALR.xlsx.*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Pursuant to our phone call today, the Virginia Bureau of Insurance (BOI) discussed the revised list of policy forms that make up this block of business to establish the benchmark going forward. The BOI also discussed the active life reserves (ALR) and the impact on the proposed rate increase.*

*It was agreed that the company would review their active life reserve calculations, and should they choose to resubmit, provide a complete description of the methodology and assumptions used in these calculations.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 9-22-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220823.pdf<br>VA TOLIC Legacy PreRS Response 20220823 ExhibitswALR.xlsx |

***Conclusion:***

*Let me know if you have any questions. Thanks!*

*Sincerely,*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Transamerica Life Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | HI347 RINC 2020 TLIC TOLIC Pre-RS | | |
| **Project Name/Number:** | Transam/77/ | | |

Laura Aleman

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 08/05/2022 |
| Submitted Date | 08/05/2022 |

*Dear Bill Dismore,*

***Introduction:***

***Response 1***

***Comments:***

*Please see attached.*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide the average age of the policyholder for the Virginia block of business.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 7-7-22 & 7-13-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220707.pdf<br>VA TLIC Legacy PreRS Response 20220707 Exhibits.xlsx<br>VA TLIC PreRS Legacy Response 202200707 Forms Grid.xlsx |

***Conclusion:***

*Sincerely,*

*Daniel Anderson*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 08/05/2022 |
| Submitted Date | 08/05/2022 |

*Dear Bill Dismore,*

***Introduction:***

***Response 1***

***Comments:***

*Please see response to objection sent on 7/13/2022.*

***Related Objection 1***

*Applies To:*

*- Actuarial Response 5-13-22 (Supporting Document)*

*Comments: We have a concern that there are only 19 forms in this current rate increase request as opposed to 75 forms in the prior filing. To address our concerns;*

*a. Please provide a comparison grid of the forms and the rate increases requested under AEGJ-130321041 to the forms and rate increase amounts requested for each form under this filing (AEGJ-133074343). Explain why rate increases are not being requested in the current filing for the forms in which a rate increase was approved in the previous filing.*

*b. Please explain if the same combined blocks of business that made up the total risk pool in the previous filing is used in the current filing. Show the difference in premium and claims experience between the forms in which the experience was utilized and the forms that were not included.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

***Conclusion:***

*Sincerely,*
*Daniel Anderson*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Transamerica Life Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | HI347 RINC 2020 TLIC TOLIC Pre-RS | | |
| **Project Name/Number:** | Transam/77/ | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 05/13/2022 |
| Submitted Date | 05/13/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter dated 4/14/22.*

***Response 1***

***Comments:***

*Please see our response letter and VA TLIC PreRS Legacy Response 20220414 Form Grid.xlsx.*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: The previous rate increase request (AEGJ-130321041) contained rate increases for 75 different forms. This current rate increase request is for 19 forms.*

*1) Please provide a comparison grid of the forms and the rate increases requested under AEGJ-130321041 to the forms and rate increase amounts requested for each form under this filing (AEGJ-1330743432). Explain why rate increases are not being requested in the current filing for the forms in which a rate increase was approved in the previous filing.*

*2) Please explain if the same combined blocks of business that made up the total risk pool in the previous filing is used in the current filing.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 5-13-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220414.pdf<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx<br>VA TLIC PreRS Legacy Response 20220414 Forms Grid.xlsx |

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

### Response 2

#### Comments:

Please see response letter and VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx.

### Related Objection 2

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Pursuant to 14VAC5-200 B. 11. please provide the future loss ratio calculation in the following groupings after deducting active life reserves and show the calculation in comparison with the minimum loss ratio requirement.

(i) Benefit period less than 6 years with no inflation

(ii) Benefit period greater than or equal to 6 years with no inflation

(iii) Benefit period less than 6 years with BIO

(iv) Benefit period greater than or equal to 6 years with BIO

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 5-13-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220414.pdf<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx<br>VA TLIC PreRS Legacy Response 20220414 Forms Grid.xlsx |

### Conclusion:

Let me know if you have any further questions. Thanks!

Sincerely,

Laura Aleman

**State:** Virginia
**Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 03/25/2022 |
| Submitted Date | 03/25/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter dated 2/25/22.*

***Response 1***

***Comments:***

*See actuarial response letter.*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide the issue date range in Virginia of the forms covered by this filing.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 3-25-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf<br>VA TOLIC PreRS Legacy Response 20220225.pdf<br>VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf<br>2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf<br>2020 BE Assumptions Clm Incid Rates Exh.pdf<br>2020 BE Assumptions Lapse and Mort Exh.pdf |

***Response 2***

***Comments:***

*See actuarial response letter and VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf.*

### Related Objection 2

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide the historical A/E ratios versus each current assumption (morbidity, mortality, lapse).*

### Changed Items:

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 3-25-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf<br>VA TOLIC PreRS Legacy Response 20220225.pdf<br>VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf<br>2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf<br>2020 BE Assumptions Clm Incid Rates Exh.pdf<br>2020 BE Assumptions Lapse and Mort Exh.pdf |

### Response 3

**Comments:**

*See actuarial response letter, 2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf, 2020 BE Assumptions Clm Incid Rates Exh.pdf, and 2020 BE Assumptions Lapse and Mort Exh.pdf.*

### Related Objection 3

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide details of the current lapse assumptions*

### Changed Items:

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 3-25-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf<br>VA TOLIC PreRS Legacy Response 20220225.pdf<br>VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf<br>2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf<br>2020 BE Assumptions Clm Incid Rates Exh.pdf<br>2020 BE Assumptions Lapse and Mort Exh.pdf |

***Response 4***

***Comments:***

*See actuarial response letter and VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf.*

***Related Objection 4***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide the claim count underlying the Company experience used to determine the morbidity assumptions.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 3-25-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf<br>VA TOLIC PreRS Legacy Response 20220225.pdf<br>VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf<br>2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf<br>2020 BE Assumptions Clm Incid Rates Exh.pdf<br>2020 BE Assumptions Lapse and Mort Exh.pdf |

***Response 5***

***Comments:***

*See actuarial response letter and VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf.*

***Related Objection 5***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide a comparison of current versus original assumptions for these forms.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 3-25-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf<br>VA TOLIC PreRS Legacy Response 20220225.pdf<br>VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf<br>2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf<br>2020 BE Assumptions Clm Incid Rates Exh.pdf<br>2020 BE Assumptions Lapse and Mort Exh.pdf |

***Response 6***

***Comments:***

*See actuarial response letter.*

***Related Objection 6***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) Please explain what is meant by PV Future Effective Earned Premium Adjusted To Approved Virginia Rate History (Current Assumption) as used in Exhibit V.*

*2) Please explain why this amount is used instead of PV Future Earned Premium Adjusted To Approved Virginia Rate History (Current Assumption) in the denominator of the calculation.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 3-25-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf<br>VA TOLIC PreRS Legacy Response 20220225.pdf<br>VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf<br>2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf<br>2020 BE Assumptions Clm Incid Rates Exh.pdf<br>2020 BE Assumptions Lapse and Mort Exh.pdf |

***Response 7***

***Comments:***

*See actuarial response letter.*

***Related Objection 7***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please advise if the Active Life Reserves that are shown on the projections are based on the assumptions determined at the time of original pricing or if any reserve strengthening has occurred. If there has been a strengthening, please provide what the ALR balances would have been on the projection date using the original assumptions.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 3-25-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf<br>VA TOLIC PreRS Legacy Response 20220225.pdf<br>VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf<br>2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf<br>2020 BE Assumptions Clm Incid Rates Exh.pdf<br>2020 BE Assumptions Lapse and Mort Exh.pdf |

***Response 8***

***Comments:***

*See actuarial response letter and VA TOLIC PreRS Legacy ltcratereq_sum Response 20220225.pdf.*

***Related Objection 8***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide a more specific narrative description of the all of the drivers for the rate increase.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 3-25-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf<br>VA TOLIC PreRS Legacy Response 20220225.pdf<br>VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf<br>2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf<br>2020 BE Assumptions Clm Incid Rates Exh.pdf<br>2020 BE Assumptions Lapse and Mort Exh.pdf |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 3-25-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf<br>VA TOLIC PreRS Legacy Response 20220225.pdf<br>VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf<br>2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf<br>2020 BE Assumptions Clm Incid Rates Exh.pdf<br>2020 BE Assumptions Lapse and Mort Exh.pdf |

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy ltcratereq_sum Response 20220225.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum - 11-15-21.pdf* |

***Conclusion:***

*Let me know if you have any further questions. Thanks!*

*Sincerely,*

*Laura Aleman*

**State:** Virginia
**Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 02/18/2022 |
| Submitted Date | 02/18/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter dated 2/9/22.*

***Response 1***

***Comments:***

*Please see our actuarial response letter and Long Term Care Insurance Rate Request Summary.*

***Related Objection 1***

*Applies To:*

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: The narrative must contain a clear identification of the driving factors of the premium rate increase pursuant to 14VAC5-200-75 D. 3.*

*The company's statement, "This premium rate increase is needed due to claim levels that produce lifetime loss ratios above the statutorily required minimum loss ratio." does not identify the driving factors." The statement does not indicate the driving factors that led to the unacceptable loss ratio and the statement would not be understood by the average policyholder.*

*Please revise the narrative.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-18-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220209.pdf |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-18-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220209.pdf |

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy ltcratereq_sum.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum - 11-15-21.pdf* |

***Response 2***

***Comments:***

*Note that the Long Term Care Insurance Rate Request Summary has been revised to show the full company legal name at the top of page 1.*

***Related Objection 2***

*Applies To:*

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: The full Company Legal Name must be provided in the Company Name - NAIC No. field.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy ltcratereq_sum.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum - 11-15-21.pdf* |

***Conclusion:***

*Let me know if you have any further questions. Thanks!*

*Sincerely,*

*Laura Aleman*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Transamerica Life Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | HI347 RINC 2020 TLIC TOLIC Pre-RS | | |
| **Project Name/Number:** | Transam/77/ | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 02/01/2022 |
| Submitted Date | 02/01/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter dated 2/1/22.*

***Response 1***

***Comments:***

*The rate schedule now just reflects the proposed rates. The Current Rates were placed on the Supporting Documentation Tab.*

***Related Objection 1***

*Applies To:*

- *TOLIC TC2 Rates, [1-820 53-191] (Rate)*
- *TOLIC TC2 Rates, [1-822 53-191] (Rate)*
- *TOLIC TCCOMP Rates, [LTC 104-194-VA] (Rate)*
- *TOLIC TCCOMP Rates, [LTC 105-194-VA] (Rate)*
- *TOLIC TCCOMP Rates, [LTC 106-194-VA] (Rate)*
- *TOLIC TCTQ Rates, [LTC 124-197-VA] (Rate)*
- *TOLIC TCTQ Rates, [LTC 125-197-VA] (Rate)*
- *TOLIC TCTQ Rates, [LTC 126-197-VA] (Rate)*
- *TOLIC TGEN Rates, [LTC 304-198-VA] (Rate)*
- *TOLIC TGEN Rates, [LTC 305-198-VA] (Rate)*
- *TOLIC TCCOMP Simple Benefit Increase Rider , [LTR 24-194] (Rate)*
- *TOLIC TCCOMP Compound Benefit Increase Rider, [LTR 25-194] (Rate)*
- *TOLIC TCCOMP Return of Premium Upon Death Rider, [LTR 27-194] (Rate)*
- *TOLIC TCTQ Simple Benefit Increase Rider, [LTR 24-197] (Rate)*
- *TOLIC TCTQ Compound Benefit Increase Rider, [LTR 25-197] (Rate)*
- *TOLIC TCTQ Return of Premium Upon Death Rider, [LTR 27-194] (Rate)*
- *TOLIC TGEN Simple Benefit Increase Rider, [LTR 324-198] (Rate)*
- *TOLIC TGEN Compound Benefit Increase Rider, [LTR 325-198] (Rate)*
- *TOLIC TGEN Return of Premium Upon Death Rider, [LTR 327-198] (Rate)*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Transamerica Life Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | HI347 RINC 2020 TLIC TOLIC Pre-RS | | |
| **Project Name/Number:** | Transam/77/ | | |

Comments: Please remove the Current Rates from the Rate/Rule Schedule tab as these are not approvable. Only proposed revised premiums are approvable. Move the Current Rate Schedules to the Supporting Documentation tab.

## Changed Items:

No Form Schedule items changed.

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|---|---|---|---|---|---|---|
| 1 | TOLIC TC2 Rates | 1-820 53-191 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TC2 - 1-820-53-191 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *1* | *TOLIC TC2 Rates* | *1-820 53-191* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TC2 - 1-820-53-191 Current.pdf, VA 2020 TC2 - 1-820-53-191 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *1* | *TOLIC Rates* | *1-820 53-191* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 2 | TOLIC TC2 Rates | 1-822 53-191 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TC2 - 1-822-53-191 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *2* | *TOLIC TC2 Rates* | *1-822 53-191* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TC2 - 1-822-53-191 Current.pdf, VA 2020 TC2 - 1-822-53-191 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *2* | *TOLIC Rates* | *1-822 53-191* | *Revised* | *Previous State Filing Number:* | *Current and Proposed Rates - TOLIC* | *12/07/2021 By: Claire Miller* |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *AEGJ-130321041 Percent Rate Change Request: 30* | *PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | |
| 3 | TOLIC TCCOMP Rates | LTC 104-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTC-104-194-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *3* | *TOLIC TCCOMP Rates* | *LTC 104-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTC-104-194-VA Current.pdf, VA 2020 TCComp LTC-104-194-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *3* | *TOLIC Rates* | *LTC 104-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 4 | TOLIC TCCOMP Rates | LTC 105-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTC-105-194-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *4* | *TOLIC TCCOMP Rates* | *LTC 105-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTC-105-194-VA Current.pdf, VA 2020 TCComp LTC-105-194-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *4* | *TOLIC Rates* | *LTC 105-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates -* | *12/07/2021 By: Claire Miller* |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *Request: 30* | *TOLIC PreRS.xlsx,* | |
| 5 | TOLIC TCCOMP Rates | LTC 106-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTC-106-194-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *5* | *TOLIC TCCOMP Rates* | *LTC 106-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTC-106-194-VA Current.pdf, VA 2020 TCComp LTC-106-194-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *5* | *TOLIC Rates* | *LTC 106-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 6 | TOLIC TCTQ Rates | LTC 124-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCTQ LTC-124-197-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *6* | *TOLIC TCTQ Rates* | *LTC 124-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTC-124-197-VA Current.pdf, VA 2020 TCTQ LTC-124-197-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *6* | *TOLIC Rates* | *LTC 124-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| 7 | TOLIC TCTQ Rates | LTC 125-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCTQ LTC-125-197-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *7* | *TOLIC TCTQ Rates* | *LTC 125-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTC-125-197-VA Current.pdf, VA 2020 TCTQ LTC-125-197-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *7* | *TOLIC Rates* | *LTC 125-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 8 | TOLIC TCTQ Rates | LTC 126-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCTQ LTC-126-197-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *8* | *TOLIC TCTQ Rates* | *LTC 126-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTC-126-197-VA Current.pdf, VA 2020 TCTQ LTC-126-197-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *8* | *TOLIC Rates* | *LTC 126-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 9 | TOLIC TGEN Rates | LTC 304-198-VA | Revised | Previous State Filing Number: | VA 2020 TGEN LTC-304-198-VA | 02/01/2022 By: Laura Aleman |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | AEGJ-130321041 Percent Rate Change Request: 30 | Proposed.pdf, | |
| *Previous Version* | | | | | | |
| *9* | *TOLIC TGEN Rates* | *LTC 304-198-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTC-304-198-VA Current.pdf, VA 2020 TGEN LTC-304-198-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *9* | *TOLIC Rates* | *LTC 304-198-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 10 | TOLIC TGEN Rates | LTC 305-198-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TGEN LTC-305-198-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *10* | *TOLIC TGEN Rates* | *LTC 305-198-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTC-305-198-VA Current.pdf, VA 2020 TGEN LTC-305-198-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *10* | *TOLIC Rates* | *LTC 305-198-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 11 | TOLIC TCCOMP Simple Benefit Increase Rider | LTR 24-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change | VA 2020 TCComp LTR-24-194 Proposed.pdf, | 02/01/2022 By: Laura Aleman |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | Request: 30 | | |
| *Previous Version* | | | | | | |
| *11* | *TOLIC TCCOMP Simple Benefit Increase Rider* | *LTR 24-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTR-24-194 Current.pdf, VA 2020 TCComp LTR-24-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 12 | TOLIC TCCOMP Compound Benefit Increase Rider | LTR 25-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTR-25-194 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *12* | *TOLIC TCCOMP Compound Benefit Increase Rider* | *LTR 25-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTR-25-194 Current.pdf, VA 2020 TCComp LTR-25-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 13 | TOLIC TCCOMP Return of Premium Upon Death Rider | LTR 27-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTR-27-194 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *13* | *TOLIC TCCOMP Return of Premium Upon Death Rider* | *LTR 27-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTR-27-194 Current.pdf, VA 2020 TCComp LTR-27-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 14 | TOLIC TCTQ Simple Benefit Increase Rider | LTR 24-197 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCTQ LTR-24-197 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| *14* | *TOLIC TCTQ Simple Benefit Increase Rider* | *LTR 24-197* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTR-24-197 Current.pdf, VA 2020 TCTQ LTR-24-197 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 15 | TOLIC TCTQ Compound Benefit Increase Rider | LTR 25-197 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCTQ LTR-25-197 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *15* | *TOLIC TCTQ Compound Benefit Increase Rider* | *LTR 25-197* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTR-25-197 Current.pdf, VA 2020 TCTQ LTR-25-197 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 16 | TOLIC TCTQ Return of Premium Upon Death Rider | LTR 27-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCTQ LTR-27-194 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *16* | *TOLIC TCTQ Return of Premium Upon Death Rider* | *LTR 27-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTR-27-194 Current.pdf, VA 2020 TCTQ LTR-27-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 17 | TOLIC TGEN Simple Benefit Increase Rider | LTR 324-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TGEN LTR-324-198 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *17* | *TOLIC TGEN Simple Benefit Increase Rider* | *LTR 324-198* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change* | *VA 2020 TGEN LTR-324-198 Current.pdf, VA 2020 TGEN LTR-324-198 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *Request: 30* | | |
| 18 | TOLIC TGEN Compound Benefit Increase Rider | LTR 325-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TGEN LTR-325-198 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *18* | *TOLIC TGEN Compound Benefit Increase Rider* | *LTR 325-198* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTR-325-198 Current.pdf, VA 2020 TGEN LTR-325-198 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 19 | TOLIC TGEN Return of Premium Upon Death Rider | LTR 327-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TGEN LTR-327-198 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *19* | *TOLIC TGEN Return of Premium Upon Death Rider* | *LTR 327-198* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTR-327-198 Current.pdf, VA 2020 TGEN LTR-327-198 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |

**State:** *Virginia*
**Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Current Rates |
| **Comments:** | |
| **Attachment(s):** | VA 2020 TC2 - 1-820-53-191 Current.pdf<br>VA 2020 TC2 - 1-822-53-191 Current.pdf<br>VA 2020 TCComp LTC-104-194-VA Current.pdf<br>VA 2020 TCComp LTC-105-194-VA Current.pdf<br>VA 2020 TCComp LTC-106-194-VA Current.pdf<br>VA 2020 TCComp LTR-24-194 Current.pdf<br>VA 2020 TCComp LTR-25-194 Current.pdf<br>VA 2020 TCComp LTR-27-194 Current.pdf<br>VA 2020 TCTQ LTC-124-197-VA Current.pdf<br>VA 2020 TCTQ LTC-125-197-VA Current.pdf<br>VA 2020 TCTQ LTR-24-197 Current.pdf<br>VA 2020 TCTQ LTR-25-197 Current.pdf<br>VA 2020 TCTQ LTR-27-194 Current.pdf<br>VA 2020 TGEN LTC-304-198-VA Current.pdf<br>VA 2020 TGEN LTC-305-198-VA Current.pdf<br>VA 2020 TGEN LTR-324-198 Current.pdf<br>VA 2020 TGEN LTR-325-198 Current.pdf<br>VA 2020 TGEN LTR-327-198 Current.pdf<br>VA 2020 TCTQ LTC-126-197-VA Current.pdf |

***Conclusion:***

*Let me know if you have any further questions. Thanks!*

*Sincerely,*

*Laura Aleman*

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 02/08/2022 |
| Submitted Date | 02/08/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letters dated 1/7/22.*

***Response 1***

***Comments:***

*The narrative has been revised.*

***Related Objection 1***

*Applies To:*

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: Please revise the narrative into consumer-friendly language that is particular to this rate increase request. Reference to other policy forms should not be included. The narrative should summarize the key information used to develop the rate including the main reasons for the revised rates.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy ltcratereq_sum.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum - 11-15-21.pdf* |

***Conclusion:***

*Let me know if you have any further questions. Thanks!*

**State:** Virginia
**Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

Sincerely,
Laura Aleman

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 02/08/2022 |
| Submitted Date | 02/08/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letters dated 1/7/22.*

***Response 1***

***Comments:***

*See actuarial response letter.*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Rate/Rule Schedule - Company Rate Information*

*With the Maximum % Change, Minimum % Change and Overall % Rate Impact equal to 30%, please explain why the Overall % Indicated Change is stated as 31.5%.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

***Response 2***

***Comments:***

*See actuarial response letter.*

### Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clarify that it is the company's intent to not offer a Buy Back Option for this series of policy forms.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

### Response 3

**Comments:**

See actuarial response letter.

### Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Attachment C includes numerous forms that are not a part of this rate increase block of policies. Please remove all forms that are not pertinent to this requested rate increase.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

***Response 4***

***Comments:***

*See actuarial response letter.*

***Related Objection 4***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Attachment B should only reflect those policy forms that are subject to this rate increase filing. We are not clear if that is the case as it appears to include other forms that are not a part of this filing.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

***Response 5***

***Comments:***

*See actuarial response letter and VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx.*

***Related Objection 5***

*Applies To:*

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please revise Exhibits I, II, I.VA, III, IV, V so that the historical experience and projections reflected are only for the forms applicable in this requested rate increase.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

### Response 6

**Comments:**

See actuarial response letter.

### Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Pursuant to 14VAC5-200-150 B. please provide the 60/80 Test for each subset and include all projections required to validate those tests.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

***Response 7***

***Comments:***

*See actuarial response letter and VA TOLIC PreRS Legacy Response 20220107 Cum Rinc.xlsx.*

***Related Objection 7***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide in Excel format an exhibit showing the rate increase history and status of existing rate increase requests in each state, including the cumulative approved rate increase percentage and the in force annualized premium for each state for the forms in this rate request only.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

***Response 8***

***Comments:***

*See actuarial response letter.*

***Related Objection 8***

*Applies To:*

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clearly define the actual experience triggers that will prompt the company to file an additional rate action if the proposed 30% rate increase were approved.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

### Response 9

**Comments:**

See actuarial response letter.

### Related Objection 9

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the total cumulative rate increases in Virginia for all forms in this rate revision request without the proposed rate increase.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

***Response 10***

***Comments:***

*See actuarial response letter.*

***Related Objection 10***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Regarding Attachment C, please confirm that all policies acquired from other insurance companies have annotated to Transamerica Life Insurance Company and none of the policies currently retain the original insurer's name.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

***Response 11***

***Comments:***

*See actuarial response letter and VA TOLIC PreRS Legacy 20220107 ExhibitswALR.xlsx.*

***Related Objection 11***

*Applies To:*

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide Exhibits in Excel with working formulas so that the calculations may be followed.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

**Response 12**

**Comments:**

See actuarial response letter.

**Related Objection 12**

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: For all projections requested in this question, the baseline should comply with the following:

a. Any policies issued as limited-pay which are now in paid-up status should be removed, both from historical experience and future projections.

b. Premiums should be at the Virginia rate level for both historical and projected future.

c. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

***Response 13***

***Comments:***

*See actuarial response letter.*

***Related Objection 13***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: corresponding to the combinations of Benefit Period, Elimination Period and Inflation Option, please provide in Excel format the following projections on a nationwide basis:*

*a. current assumptions and current rates*

*b. current assumptions with the proposed rate increase*

*c. current assumptions with premiums restated as if the proposed rate increase had been in effect from inception.*

*d. actual historical experience to the projection date and future projections based on the prior assumptions (to be used in the Prospective PV test).*

*e. original assumptions and original premiums from inception*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

***Response 14***

***Comments:***

*See actuarial response letter and VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx.*

***Related Objection 14***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: For each subset of business used in the requested projections, please provide the active life reserve balance as of the projection date on a nationwide basis.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |

***Conclusion:***

*Let me know if you have any further questions. Thanks!*

*Sincerely,*

*Laura Aleman*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Transamerica Life Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | HI347 RINC 2020 TLIC TOLIC Pre-RS | | |
| **Project Name/Number:** | Transam/77/ | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 01/12/2022 |
| Submitted Date | 01/12/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter dated 1/6/22.*

***Response 1***

***Comments:***

*We have withdrawn the rate increase correspondence under this filing and intend to use the rate increase correspondence under AEGB-132893019 and will update the SOV in that filing. Once approved we will add a copy of the rate correspodence in this filing on the Supporting Tab.*

***Related Objection 1***

*Applies To:*

- *Rate Increase Notification Letter, TLC LTC LTR TOL VA 1121 (Form)*
- *Frequently Asked Questions, TLC LTC FAQ TOL VA 0121 (Form)*
- *Alternatives to Premium Increase Quote Selection Sheet, TLC LTC QS TOL VA 1121 (Form)*
- *Quote Request Form, TLC LTC QR VA 0121 (Form)*

*Comments: Please explain why the company is not using the policyholder letter and forms filed under SERFF Tr. Num AEGB-132893019. An approved form can be used for different blocks of business as long as the approved language is the same and statement of variability explains all available options.*

*If the company intends to use the forms filed under AEGB-132893019, please withdraw the forms filed under the Form Schedule tab.*

*Once the forms are approved under AEGB-132893019, place a copy of the approved forms in the Supporting Documentation tab of this filing.*

***Changed Items:***

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Form Schedule Item Changes

| Item No. | Form Name | Form Number | Form Type | Form Action | Action Specific Data | Readability Score | Attachments | Submitted |
|---|---|---|---|---|---|---|---|---|
| 1 | Withdrawn | | OTH | Initial | | | | Date Submitted: 01/12/2022 By: Laura Aleman |
| *Previous Version* | | | | | | | | |
| *1* | *Rate Increase Notification Letter* | *TLC LTC LTR TOL VA 1121* | *OTH* | *Initial* | | | *TLC LTC LTR TOL VA 1121.pdf* | *Date Submitted: 12/07/2021 By: Claire Miller* |
| 2 | Withdrawn | | OTH | Initial | | | | Date Submitted: 01/12/2022 By: Laura Aleman |
| *Previous Version* | | | | | | | | |
| *2* | *Frequently Asked Questions* | *TLC LTC FAQ TOL VA 0121* | *OTH* | *Initial* | | | *TLC LTC FAQ TOL VA 1121.pdf* | *Date Submitted: 12/07/2021 By: Claire Miller* |
| 3 | Withdrawn | | OTH | Initial | | | | Date Submitted: 01/12/2022 By: Laura Aleman |
| *Previous Version* | | | | | | | | |
| *3* | *Alternatives to Premium Increase – Quote Selection Sheet* | *TLC LTC QS TOL VA 1121* | *OTH* | *Initial* | | | *TLC LTC QS TOL VA 1121.pdf* | *Date Submitted: 12/07/2021 By: Claire Miller* |
| 4 | Withdrawn | | OTH | Initial | | | | Date Submitted: 01/12/2022 By: Laura Aleman |
| *Previous Version* | | | | | | | | |
| *4* | *Quote Request Form* | *TLC LTC QR VA 0121* | *OTH* | *Other* | *Pending under AEGB-132893019* | | *TLC LTC QR VA 0121.pdf* | *Date Submitted: 12/07/2021 By: Claire Miller* |

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

***Conclusion:***

*Let me know if you have any further questions. Thanks!*

*Sincerely,*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Transamerica Life Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | HI347 RINC 2020 TLIC TOLIC Pre-RS | | |
| **Project Name/Number:** | Transam/77/ | | |

Laura Aleman

**State:** Virginia
**Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 02/01/2022 |
| Submitted Date | 02/01/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter dated 12/22/21.*

***Response 1***

***Comments:***

*Please see our response letter and revised rate files.*

***Related Objection 1***

*Applies To:*

- *TOLIC Rates, [1-820 53-191] (Rate)*
- *TOLIC Rates, [1-822 53-191] (Rate)*
- *TOLIC Rates, [LTC 104-194-VA] (Rate)*
- *TOLIC Rates, [LTC 105-194-VA] (Rate)*
- *TOLIC Rates, [LTC 125-197-VA] (Rate)*
- *TOLIC Rates, [LTC 126-197-VA] (Rate)*
- *TOLIC Rates, [LTC 106-194-VA] (Rate)*
- *TOLIC Rates, [LTC 124-197-VA] (Rate)*
- *TOLIC Rates, [LTC 304-198-VA] (Rate)*
- *TOLIC Rates, [LTC 305-198-VA] (Rate)*

*Comments: The rate sheets as submitted are not acceptable to the Bureau. The Bureau does not review or approve the final premiums. Please re-submit the rate sheets with the rates used to develop the premiums.*

***Changed Items:***

*No Form Schedule items changed.*

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|---|---|---|---|---|---|---|
| 1 | TOLIC TC2 Rates | 1-820 53-191 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TC2 - 1-820-53-191 Current.pdf, VA 2020 TC2 - 1-820-53-191 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *1* | *TOLIC Rates* | *1-820 53-191* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 2 | TOLIC TC2 Rates | 1-822 53-191 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TC2 - 1-822-53-191 Current.pdf, VA 2020 TC2 - 1-822-53-191 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *2* | *TOLIC Rates* | *1-822 53-191* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 3 | TOLIC TCCOMP Rates | LTC 104-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTC-104-194-VA Current.pdf, VA 2020 TCComp LTC-104-194-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *3* | *TOLIC Rates* | *LTC 104-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates -* | *12/07/2021 By: Claire Miller* |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *Request: 30* | *TOLIC PreRS.xlsx,* | |
| 4 | TOLIC TCCOMP Rates | LTC 105-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTC-105-194-VA Current.pdf, VA 2020 TCComp LTC-105-194-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *4* | *TOLIC Rates* | *LTC 105-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 5 | TOLIC TCCOMP Rates | LTC 106-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTC-106-194-VA Current.pdf, VA 2020 TCComp LTC-106-194-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *5* | *TOLIC Rates* | *LTC 106-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 6 | TOLIC TCTQ Rates | LTC 124-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCTQ LTC-124-197-VA Current.pdf, VA 2020 TCTQ LTC-124-197-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *6* | *TOLIC Rates* | *LTC 124-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 7 | TOLIC TCTQ Rates | LTC 125-197-VA | Revised | Previous State Filing | VA 2020 TCTQ LTC- | 02/01/2022 |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | Number: AEGJ-130321041 Percent Rate Change Request: 30 | 125-197-VA Current.pdf, VA 2020 TCTQ LTC-125-197-VA Proposed.pdf, | By: Laura Aleman |
| *Previous Version* | | | | | | |
| *7* | *TOLIC Rates* | *LTC 125-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 8 | TOLIC TCTQ Rates | LTC 126-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCTQ LTC-126-197-VA Current.pdf, VA 2020 TCTQ LTC-126-197-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *8* | *TOLIC Rates* | *LTC 126-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 9 | TOLIC TGEN Rates | LTC 304-198-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TGEN LTC-304-198-VA Current.pdf, VA 2020 TGEN LTC-304-198-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *9* | *TOLIC Rates* | *LTC 304-198-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 10 | TOLIC TGEN Rates | LTC 305-198-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: | VA 2020 TGEN LTC-305-198-VA Current.pdf, VA 2020 TGEN LTC-305-198-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | 30 | | |
| *Previous Version* | | | | | | |
| *10* | *TOLIC Rates* | *LTC 305-198-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 11 | TOLIC TCCOMP Simple Benefit Increase Rider | LTR 24-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTR-24-194 Current.pdf, VA 2020 TCComp LTR-24-194 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| 12 | TOLIC TCCOMP Compound Benefit Increase Rider | LTR 25-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTR-25-194 Current.pdf, VA 2020 TCComp LTR-25-194 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| 13 | TOLIC TCCOMP Return of Premium Upon Death Rider | LTR 27-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTR-27-194 Current.pdf, VA 2020 TCComp LTR-27-194 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| 14 | TOLIC TCTQ Simple Benefit Increase Rider | LTR 24-197 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCTQ LTR-24-197 Current.pdf, VA 2020 TCTQ LTR-24-197 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| 15 | TOLIC TCTQ Compound Benefit Increase Rider | LTR 25-197 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCTQ LTR-25-197 Current.pdf, VA 2020 TCTQ LTR-25-197 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| 16 | TOLIC TCTQ Return of Premium Upon Death Rider | LTR 27-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: | VA 2020 TCTQ LTR-27-194 Current.pdf, VA 2020 TCTQ LTR-27-194 Proposed.pdf, | 02/01/2022 By: Laura Aleman |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | 30 | | |
| 17 | TOLIC TGEN Simple Benefit Increase Rider | LTR 324-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TGEN LTR-324-198 Current.pdf, VA 2020 TGEN LTR-324-198 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| 18 | TOLIC TGEN Compound Benefit Increase Rider | LTR 325-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TGEN LTR-325-198 Current.pdf, VA 2020 TGEN LTR-325-198 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| 19 | TOLIC TGEN Return of Premium Upon Death Rider | LTR 327-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TGEN LTR-327-198 Current.pdf, VA 2020 TGEN LTR-327-198 Proposed.pdf, | 02/01/2022 By: Laura Aleman |

## Supporting Document Schedule Item Changes

| | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-1-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20211222.pdf |

***Conclusion:***

*Let me know if you have any further questions. Thanks!*

*Sincerely,*

*Laura Aleman*

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

# Amendment Letter

Submitted Date: 04/13/2023

Comments:

Please see our letter regarding the BIO landing spot available with this rate increase.

Let me know if you have any further questions. Thanks!

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Actuarial Letter 4-13-23 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy BIO DG Filing 20230413.pdf |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

# Amendment Letter

Submitted Date: 03/28/2023

Comments:

The Certificate of Compliance has been withdrawn since the forms are now under AEGB-132893019.

The John Doe forms and SOV were revised to match the forms and SOV under AEGB-132893019.

Note that this filing does not offer buyback option so the TLC LTC PBB VA 0121 and TLC LTC PBB TTC VA 0323 are not available.

Let me know if you have any questions. Thanks!

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Bypassed - Item:** | Certification of Compliance/Readability |
| **Bypass Reason:** | Withdrawn - Rate Correspondence now under AEGB-132893019 |
| **Attachment(s):** | |
| *Previous Version* | |
| **Satisfied - Item:** | *Certification of Compliance/Readability* |
| **Comments:** | |
| **Attachment(s):** | *VA CoC Rate Filing - TOLIC.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | Rate Increase Correspondence - John Does and SOV. |
| **Comments:** | |
| **Attachment(s):** | TLC LTC LTR VA 0121 John Doe.pdf<br>TLC LTC FAQ VA 0521 John Doe.pdf<br>TLC LTC QS VA 0521 John Doe.pdf<br>SOV-TLIC RINC 2020 CORR VA.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Rate Increase Correspondence - John Does and SOV.* |
| **Comments:** | |
| **Attachment(s):** | *SOV-TOLIC RINC 2020 CORR VA 1121.pdf*<br>*TLC LTC LTR TOL VA 1121 John Doe.pdf*<br>*TLC LTC FAQ TOL VA 1121 John Doe.pdf*<br>*TLC LTC QS TOL VA 1121 John Doe.pdf*<br>*TLC LTC QR VA 0121 John Doe TOLIC.pdf* |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

# Amendment Letter

Submitted Date: 01/25/2023

Comments:

Thank you for your Note to Filer dated 1/03/2023. Please see our response letter, revised actuarial memorandum, rates, and Long Term Care Insurance Rate Request Summary. Please note that a Post Submission Update has been made to revise the Rate/Rule Schedule.

Let me know if you have any further questions. Thanks!

Changed Items:

*No Form Schedule Items Changed.*

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|---|---|---|---|---|---|---|
| 1 | TOLIC TC2 Rates | 1-820 53-191 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TC2 - 1-820-53-191 Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *1* | *TOLIC TC2 Rates* | *1-820 53-191* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TC2 - 1-820-53-191 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *1* | *TOLIC TC2 Rates* | *1-820 53-191* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TC2 - 1-820-53-191 Current.pdf, VA 2020 TC2 - 1-820-53-191 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *1* | *TOLIC Rates* | *1-820 53-191* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 2 | TOLIC TC2 Rates | 1-822 53-191 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TC2 - 1-822-53-191 Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *2* | *TOLIC TC2 Rates* | *1-822 53-191* | *Revised* | *Previous State Filing Number:* | *VA 2020 TC2 - 1-822-53-191 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | AEGJ-130321041 Percent Rate Change Request: 30 | | |
| Previous Version | | | | | | |
| 2 | TOLIC TC2 Rates | 1-822 53-191 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TC2 - 1-822-53-191 Current.pdf, VA 2020 TC2 - 1-822-53-191 Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| Previous Version | | | | | | |
| 2 | TOLIC Rates | 1-822 53-191 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx, | 12/07/2021 By: Claire Miller |
| 3 | TOLIC TCCOMP Rates | LTC 104-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTC-104-194-VA Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| Previous Version | | | | | | |
| 3 | TOLIC TCCOMP Rates | LTC 104-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTC-104-194-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| Previous Version | | | | | | |
| 3 | TOLIC TCCOMP Rates | LTC 104-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TCComp LTC-104-194-VA Current.pdf, VA 2020 TCComp LTC-104-194-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| Previous Version | | | | | | |
| 3 | TOLIC Rates | LTC 104-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 | Current and Proposed Rates - TOLIC PreRS.pdf, Current | 12/07/2021 By: Claire Miller |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *Percent Rate Change Request: 30* | *and Proposed Rates - TOLIC PreRS.xlsx,* | |
| 4 | TOLIC TCCOMP Rates | LTC 105-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTC-105-194-VA Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *4* | *TOLIC TCCOMP Rates* | *LTC 105-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTC-105-194-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *4* | *TOLIC TCCOMP Rates* | *LTC 105-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTC-105-194-VA Current.pdf, VA 2020 TCComp LTC-105-194-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *4* | *TOLIC Rates* | *LTC 105-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 5 | TOLIC TCCOMP Rates | LTC 106-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTC-106-194-VA Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *5* | *TOLIC TCCOMP Rates* | *LTC 106-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request:* | *VA 2020 TCComp LTC-106-194-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | 30 | | |
| *Previous Version* | | | | | | |
| *5* | *TOLIC TCCOMP Rates* | *LTC 106-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTC-106-194-VA Current.pdf, VA 2020 TCComp LTC-106-194-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *5* | *TOLIC Rates* | *LTC 106-194-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 6 | TOLIC TCTQ Rates | LTC 124-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTC-124-197-VA Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *6* | *TOLIC TCTQ Rates* | *LTC 124-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTC-124-197-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *6* | *TOLIC TCTQ Rates* | *LTC 124-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTC-124-197-VA Current.pdf, VA 2020 TCTQ LTC-124-197-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *6* | *TOLIC Rates* | *LTC 124-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| 7 | TOLIC TCTQ Rates | LTC 125-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTC-125-197-VA Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *7* | *TOLIC TCTQ Rates* | *LTC 125-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTC-125-197-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *7* | *TOLIC TCTQ Rates* | *LTC 125-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTC-125-197-VA Current.pdf, VA 2020 TCTQ LTC-125-197-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *7* | *TOLIC Rates* | *LTC 125-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 8 | TOLIC TCTQ Rates | LTC 126-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTC-126-197-VA Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *8* | *TOLIC TCTQ Rates* | *LTC 126-197-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTC-126-197-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *8* | *TOLIC TCTQ Rates* | *LTC 126-197-VA* | *Revised* | *Previous State Filing* | *VA 2020 TCTQ LTC-* | *02/01/2022* |

**State:** Virginia **Filing Company:** Transamerica Life Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | Number: AEGJ-130321041 Percent Rate Change Request: 30 | 126-197-VA Current.pdf, VA 2020 TCTQ LTC-126-197-VA Proposed.pdf, | By: Laura Aleman |
| Previous Version | | | | | | |
| 8 | TOLIC Rates | LTC 126-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx, | 12/07/2021 By: Claire Miller |
| 9 | TOLIC TGEN Rates | LTC 304-198-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TGEN LTC-304-198-VA Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| Previous Version | | | | | | |
| 9 | TOLIC TGEN Rates | LTC 304-198-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TGEN LTC-304-198-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| Previous Version | | | | | | |
| 9 | TOLIC TGEN Rates | LTC 304-198-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | VA 2020 TGEN LTC-304-198-VA Current.pdf, VA 2020 TGEN LTC-304-198-VA Proposed.pdf, | 02/01/2022 By: Laura Aleman |
| Previous Version | | | | | | |
| 9 | TOLIC Rates | LTC 304-198-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30 | Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx, | 12/07/2021 By: Claire Miller |
| 10 | TOLIC TGEN Rates | LTC 305-198-VA | Revised | Previous State Filing Number: AEGJ-130321041 | VA 2020 TGEN LTC-305-198-VA Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | Percent Rate Change Request: 22.9 | | |
| *Previous Version* | | | | | | |
| *10* | *TOLIC TGEN Rates* | *LTC 305-198-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTC-305-198-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *10* | *TOLIC TGEN Rates* | *LTC 305-198-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTC-305-198-VA Current.pdf, VA 2020 TGEN LTC-305-198-VA Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *10* | *TOLIC Rates* | *LTC 305-198-VA* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *Current and Proposed Rates - TOLIC PreRS.pdf, Current and Proposed Rates - TOLIC PreRS.xlsx,* | *12/07/2021 By: Claire Miller* |
| 11 | TOLIC TCCOMP Simple Benefit Increase Rider | LTR 24-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTR-24-194 Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *11* | *TOLIC TCCOMP Simple Benefit Increase Rider* | *LTR 24-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTR-24-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *11* | *TOLIC TCCOMP Simple Benefit Increase Rider* | *LTR 24-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change* | *VA 2020 TCComp LTR-24-194 Current.pdf, VA 2020 TCComp LTR-24-194* | *02/01/2022 By: Laura Aleman* |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *Request: 30* | *Proposed.pdf,* | |
| 12 | TOLIC TCCOMP Compound Benefit Increase Rider | LTR 25-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTR-25-194 Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *12* | *TOLIC TCCOMP Compound Benefit Increase Rider* | *LTR 25-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTR-25-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *12* | *TOLIC TCCOMP Compound Benefit Increase Rider* | *LTR 25-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTR-25-194 Current.pdf, VA 2020 TCComp LTR-25-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 13 | TOLIC TCCOMP Return of Premium Upon Death Rider | LTR 27-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTR-27-194 Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *13* | *TOLIC TCCOMP Return of Premium Upon Death Rider* | *LTR 27-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTR-27-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *13* | *TOLIC TCCOMP Return of Premium Upon Death Rider* | *LTR 27-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCComp LTR-27-194 Current.pdf, VA 2020 TCComp LTR-27-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| 14 | TOLIC TCTQ Simple Benefit Increase Rider | LTR 24-197 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTR-24-197 Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *14* | *TOLIC TCTQ Simple Benefit Increase Rider* | *LTR 24-197* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTR-24-197 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *14* | *TOLIC TCTQ Simple Benefit Increase Rider* | *LTR 24-197* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTR-24-197 Current.pdf, VA 2020 TCTQ LTR-24-197 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 15 | TOLIC TCTQ Compound Benefit Increase Rider | LTR 25-197 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTR-25-197 Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *15* | *TOLIC TCTQ Compound Benefit Increase Rider* | *LTR 25-197* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTR-25-197 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *15* | *TOLIC TCTQ Compound Benefit Increase Rider* | *LTR 25-197* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTR-25-197 Current.pdf, VA 2020 TCTQ LTR-25-197 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 16 | TOLIC TCTQ Return of Premium Upon Death | LTR 27-194 | Revised | Previous State Filing Number: | VA 2020 TCTQ LTR-27-194 Proposed | 01/25/2023 By: Laura Aleman |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | Rider | | | AEGJ-130321041 Percent Rate Change Request: 22.9 | 20230103.pdf, | |
| *Previous Version* | | | | | | |
| *16* | *TOLIC TCTQ Return of Premium Upon Death Rider* | *LTR 27-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTR-27-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *16* | *TOLIC TCTQ Return of Premium Upon Death Rider* | *LTR 27-194* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TCTQ LTR-27-194 Current.pdf, VA 2020 TCTQ LTR-27-194 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 17 | TOLIC TGEN Simple Benefit Increase Rider | LTR 324-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TGEN LTR-324-198 Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *17* | *TOLIC TGEN Simple Benefit Increase Rider* | *LTR 324-198* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTR-324-198 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *17* | *TOLIC TGEN Simple Benefit Increase Rider* | *LTR 324-198* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTR-324-198 Current.pdf, VA 2020 TGEN LTR-324-198 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 18 | TOLIC TGEN Compound Benefit Increase Rider | LTR 325-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change | VA 2020 TGEN LTR-325-198 Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | Request: 22.9 | | |
| *Previous Version* | | | | | | |
| *18* | *TOLIC TGEN Compound Benefit Increase Rider* | *LTR 325-198* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTR-325-198 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *18* | *TOLIC TGEN Compound Benefit Increase Rider* | *LTR 325-198* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTR-325-198 Current.pdf, VA 2020 TGEN LTR-325-198 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| 19 | TOLIC TGEN Return of Premium Upon Death Rider | LTR 327-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TGEN LTR-327-198 Proposed 20230103.pdf, | 01/25/2023 By: Laura Aleman |
| *Previous Version* | | | | | | |
| *19* | *TOLIC TGEN Return of Premium Upon Death Rider* | *LTR 327-198* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTR-327-198 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |
| *Previous Version* | | | | | | |
| *19* | *TOLIC TGEN Return of Premium Upon Death Rider* | *LTR 327-198* | *Revised* | *Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 30* | *VA 2020 TGEN LTR-327-198 Current.pdf, VA 2020 TGEN LTR-327-198 Proposed.pdf,* | *02/01/2022 By: Laura Aleman* |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20230103 Act Memo 2020.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy Act Memo 2020.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 1-25-23 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20230103.pdf |

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20230103 ltcratereq_sum.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum Response 20220225.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA TOLIC PreRS Legacy ltcratereq_sum - 11-15-21.pdf* |

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Transamerica Life Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | HI347 RINC 2020 TLIC TOLIC Pre-RS | | |
| **Project Name/Number:** | Transam/77/ | | |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Reviewer Note

**Created By:**

Bill Dismore on 04/13/2022 09:17 AM

**Last Edited By:**

Bill Dismore

**Submitted On:**

04/21/2023 07:05 AM

**Subject:**

Actuarial Summary & Opinion Report

**Comments:**

4/13/2022 - actuary's summary and opinion report is attached.

5/17/2022 - Requested actuary's review of company's 5/13/2022 response letter regarding 14VAC5-200-150-B. 11. Review by date requested for 5/31/2022.

9/23/2022 - Assigned ARC to review Company's responses to ALR calculations and application in support of the requested rate increase. Response requested by 10/07/2022.

10/11/2022 - After review of the company's active life reserve (ALR) calculations, the BOI actuary's opinion is that the rate increase is not justified as it does not comply with 14VAC5-200-150 B. 11. since the future loss ratio after deducting policy reserves is less than the minimum required loss ratio.

12/14/2022 - Rec'd following response from actuary:

1)After the Aug 23 discussion with the company, they submitted active life reserve (ALR) balances restated to use original pricing assumptions rather than the actual ALR which have been strengthened over time to use current best estimate assumptions. This is consistent with what was outlined in my 10/5/2020 letter (attached). This modification allowed the test to be passed for all segments of the block.
2)Yes, when looking at the block as a whole, the PVFL test is passed.

4/14/2023 - Requested actuary's review of company's 4/13/2023 Amendment Letter regarding the RBO Reduced BIO option.

4/21/2023 - Actuarial opinion regarding the company's reduced benefit option for the Benefit Increase Option (BIO).

JOHN T. CONDO, FSA, MAAA, PHD
DAVID E. NEVE, FSA, MAAA, CERA
CANDE OLSEN, FSA, MAAA, CLU
SHAWN D. PARKS, FSA, MAAA

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April 13, 2022

Life and Health Division
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, VA 23218

Subject: **Long Term Care Rate Increase Report**
**SERFF Tracking #AEGB-133074343**

At the request of the Virginia SCC Bureau of Insurance (the "Bureau"), I have reviewed the filing for the above captioned submission from **Transamerica Life Insurance Company** (the "Company"). This is a filing of revised premium rates for a block of Long Term Care Insurance plans.

**Recommendation**

My review of this filing was performed according to the provisions of 14VAC5-200-150 and 153. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, I believe that the requested increase is not in compliance the Bureau's interpretation of 14VAC5-200-150 B.11. since the future loss ratio after deducting policy reserves is less than the minimum required loss ratio. Based on this, I recommend the Bureau deny the request.

**Other Extra-Regulatory Considerations**

In addition to the regulatory analysis referenced above, I have reviewed a series of extra-regulatory tests that the Bureau considers for LTC rate filings. The maximum rate increase allowed under each of those tests is shown in the chart below:

| **Benefit Period Inflation** | **Limited None** | **Limited BIO** | **Lifetime None** | **Lifetime BIO** |
|---|---|---|---|---|
| Compliant Increase under 14VAC5-200 | full | full | full | full |
| Future LR w/ALR | 0% | 0% | 0% | 0% |
| **Additional Test** | **Max Allowed** | | | |
| PV Future Loss | 0% | full | full | full |
| Prospective PV | 52.6% | | | |
| If-Knew/Makeup | 31.6% | | | |
| State Equity | full | | | |

**Background**

The Company submitted a request for a 30% rate increase for this block of business. These policy forms were issued in Virginia from 1991 through 9/30/2003 and, as of October 2021, there were 1,133 policyholders in force with $4.1M of annualized premium. There have been multiple prior rate increases which vary by form. The cumulative increase in Virginia is shown in the State Rate Equity section.

**Analysis**

Assumptions

The Company utilized the average valuation interest rate of 4.5% for discounting in all projections as required by 14VAC5-200.

The mortality assumption is based on Company experience and include 15 years of improvement. The actual to expected mortality is 100% over the last 10 years versus current assumptions.

The lapse rates are developed from actual experience and vary by issue age, inflation, marital status, and duration, varying from 0.41% to 1.61%. The experience from 2008-2018 shows a reasonable fit to the current assumptions with 106% A/E overall.

The current morbidity assumption is based on Company experience. The overall past A/E for incidence is 99% and for terminations is 104%.

Credibility is analyzed based on the formula recommended by the American Academy of Actuaries ("AAA") in a Long-term Care Credibility Monograph issued in August 2016. The recommended formula sets 3,246 claims as the standard for full credibility. With 55,007 claims in the affiliate group, this experience is fully credible.

Loss Ratio Testing

The results below show the results of the loss ratio projections.

| Benefit Period | Inflation | Original LR | No increase Fut/ALR | No increase Lifetime | w/ increase Fut/ALR | w/ increase Lifetime | 14VAC5 Test |
|---|---|---|---|---|---|---|---|
| Limited | None | 58% | -127% | 66% | -105% | 65% | PASS |
| Limited | BIO | 58% | -240% | 103% | -194% | 98% | PASS |
| Lifetime | None | 52% | -86% | 85% | -70% | 83% | PASS |
| Lifetime | BIO | 56% | -186% | 114% | -150% | 107% | PASS |

**PV of Future Loss Test**

| Period | Inflation | Original | Current | Proposed | Limit |
|---|---|---|---|---|---|
| Limited | None | (38.6M) | (34.3M) | (25.0M) | 0% |
| Limited | BIO | (86.4M) | (426.1M) | (381.5M) | n/a |
| Lifetime | None | (24.3M) | (66.9M) | (45.9M) | n/a |
| Lifetime | BIO | (112.7M) | (768.3M) | (666.0M)) | n/a |

For this analysis, I compared the present value of expected future loss under three scenarios: 1) original assumptions; 2) current assumptions and current premiums; and 3) current assumptions and proposed premiums. The results show that no increase would be allowed for Non-Lifetime No BIO policies.

**Prospective PV Approach**

The Company indicated the allowable rate increase is 31.6% for this method.

**If-Knew/Makeup Blend Approach**

The Company indicated the allowable rate increase is 52.6% for this method.

**State Rate Equity**

The statistics related to rate actions in all states are presented in the table below. While the Virginia data is available for each form, the nationwide information was provided only on a total block basis.

| Form | NW Range | NW Avg | NW Prop | VA Curr | VA Prop |
|---|---|---|---|---|---|
| TransCare 2 | | | | 387% | 571% |
| TransCare Companion | | | | 359% | 384% |
| TransCare TQ | | | | 218% | 393% |
| TransGenerations | | | | 166% | 628% |
| **All** | **46%-436%** | **236%** | **349%** | **210%** | **303%** |

For the block as a whole, the Virginia rate levels are similar to the nationwide levels, both current and proposed.

**Reliance and Qualifications**

I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing. Distribution of this letter to parties other than the Bureau by me or any other party

does not constitute advice by me to those parties. The reliance of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

In arriving at my opinion, I used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, my findings and conclusions may need to be revised. While I have relied on the data provided without independent investigation or verification, I have reviewed the data for consistency and reasonableness. In the event that I found the data inconsistent or unreasonable, I have requested clarification.

I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion. I am responsible for this work and have utilized generally accepted actuarial methodologies in arriving at my opinion.

If you have any questions regarding this filing, please contact me for discussion.

Sincerely,

Shawn D. Parks, FSA, MAAA

JOHN T. CONDO, FSA, MAAA, PHD
DAVID E. NEVE, FSA, MAAA, CERA
CANDE OLSEN, FSA, MAAA, CLU
SHAWN D. PARKS, FSA, MAAA

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NAZNEE RIAS, FSA, MAAA, CERA
NICOLE L. RUSSO, ASA, MAAA
LORNE W. SCHINBEIN, FSA, MAAA

October 11, 2022

Life and Health Division
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, VA 23218

Subject: **Long Term Care Rate Increase Report**
**SERFF Tracking #AEGB-133074343**

At the request of the Virginia SCC Bureau of Insurance (the "Bureau"), I have reviewed the filing for the above captioned submission from **Transamerica Life Insurance Company** (the "Company"). This is a filing of revised premium rates for a block of Long Term Care Insurance plans.

**Recommendation**

My review of this filing was performed according to the provisions of 14VAC5-200-150 and 153. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, I believe that the requested increase is in compliance with applicable laws and regulations. Based solely on these regulatory measures, I recommend the Bureau approve the request.

**Other Extra-Regulatory Considerations**

In addition to the regulatory analysis referenced above, I have reviewed a series of extra-regulatory tests that the Bureau may wish to consider before making a final decision. The maximum rate increase allowed under each of those tests is shown in the chart below:

| **Benefit Period Inflation** | **Limited None** | **Limited BIO** | **Lifetime None** | **Lifetime BIO** |
|---|---|---|---|---|
| Compliant Increase under 14VAC5-200 | full | full | full | full |
| Future LR w/ALR | full | full | full | full |
| **Additional Test** | **Max Allowed** | | | |
| PV Future Loss | 0% | full | full | full |
| Prospective PV | 52.6% | | | |
| If-Knew/Makeup | 31.6% | | | |
| State Equity | full | | | |

**Background**

The Company submitted a request for a 30% rate increase for this block of business. These policy forms were issued in Virginia from 1991 through 9/30/2003 and, as of October 2021, there were 1,133 policyholders in force with $4.1M of annualized premium. There have been multiple prior rate increases which vary by form. The cumulative increase in Virginia is shown in the State Rate Equity section.

**Analysis**

Assumptions

The Company utilized the average valuation interest rate of 4.5% for discounting in all projections as required by 14VAC5-200.

The mortality assumption is based on Company experience and include 15 years of improvement. The actual to expected mortality is 100% over the last 10 years versus current assumptions.

The lapse rates are developed from actual experience and vary by issue age, inflation, marital status, and duration, varying from 0.41% to 1.61%. The experience from 2008-2018 shows a reasonable fit to the current assumptions with 106% A/E overall.

The current morbidity assumption is based on Company experience. The overall past A/E for incidence is 99% and for terminations is 104%.

Credibility is analyzed based on the formula recommended by the American Academy of Actuaries ("AAA") in a Long-term Care Credibility Monograph issued in August 2016. The recommended formula sets 3,246 claims as the standard for full credibility. With 55,007 claims in the affiliate group, this experience is fully credible.

Loss Ratio Testing

The results below show the results of the loss ratio projections.

| Benefit Period | Inflation | Original LR | No increase Fut/ALR | No increase Lifetime | w/ increase Fut/ALR | w/ increase Lifetime | 14VAC5 Test |
|---|---|---|---|---|---|---|---|
| Limited | None | 58% | 103% | 66% | 85% | 65% | PASS |
| Limited | BIO | 58% | 192% | 103% | 156% | 98% | PASS |
| Lifetime | None | 52% | 117% | 85% | 96% | 83% | PASS |
| Lifetime | BIO | 56% | 192% | 114% | 155% | 107% | PASS |

Note: Following the August 23, 2022 phone call between Company and Bureau representatives and myself, the Company recalculated the ALR using original pricing assumptions applied to actual inforce policies.

**PV of Future Loss Test**

| Period | Inflation | Original | Current | Proposed | Limit |
|---|---|---|---|---|---|
| Limited | None | (38.6M) | (34.3M) | (25.0M) | 0% |
| Limited | BIO | (86.4M) | (426.1M) | (381.5M) | n/a |
| Lifetime | None | (24.3M) | (66.9M) | (45.9M) | n/a |
| Lifetime | BIO | (112.7M) | (768.3M) | (666.0M)) | n/a |

For this analysis, I compared the present value of expected future loss under three scenarios: 1) original assumptions; 2) current assumptions and current premiums; and 3) current assumptions and proposed premiums. The results show that no increase would be allowed for Non-Lifetime No BIO policies.

**Prospective PV Approach**

The Company indicated the allowable rate increase is 31.6% for this method.

**If-Knew/Makeup Blend Approach**

The Company indicated the allowable rate increase is 52.6% for this method.

**State Rate Equity**

The statistics related to rate actions in all states are presented in the table below. While the Virginia data is available for each form, the nationwide information was provided only on a total block basis.

| Form | NW Range | NW Avg | NW Prop | VA Curr | VA Prop |
|---|---|---|---|---|---|
| TransCare 2 | | | | 387% | 571% |
| TransCare Companion | | | | 359% | 384% |
| TransCare TQ | | | | 218% | 393% |
| TransGenerations | | | | 166% | 628% |
| **All** | **46%-436%** | **236%** | **349%** | **210%** | **303%** |

For the block as a whole, the Virginia rate levels are similar to the nationwide levels, both current and proposed.

**Reliance and Qualifications**

I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing. Distribution of this letter to parties other than the Bureau by me or any other party

does not constitute advice by me to those parties. The reliance of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

In arriving at my opinion, I used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, my findings and conclusions may need to be revised. While I have relied on the data provided without independent investigation or verification, I have reviewed the data for consistency and reasonableness. In the event that I found the data inconsistent or unreasonable, I have requested clarification.

I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion. I am responsible for this work and have utilized generally accepted actuarial methodologies in arriving at my opinion.

If you have any questions regarding this filing, please contact me for discussion.

Sincerely,

Shawn D. Parks, FSA, MAAA

## Bill Dismore

**From:** Shawn Parks <shawn.parks@arcga.com>
**Sent:** Thursday, April 20, 2023 5:12 PM
**To:** Bill Dismore
**Subject:** RE: Amendment Letter - 4/19/2023 - LTC Rate Filing for Transamerica Life Insurance Company - AEGB-132893019

Bill,
Regarding the inflation landing spots on this filing, I have reviewed the methodology described by the company in their April 19, 2023 letter, which is to use the future loss ratio as the measure to solve for equivalence of the before/after scenarios. While there are other methods that could have been chosen, there is no prescribed method for this calculation of equivalence since it was not anticipated under any regulations. I believe that the method used by the company is actuarially appropriate.
Shawn

---

**From:** Bill Dismore
**Sent:** Thursday, April 20, 2023 12:20 PM
**To:** Shawn Parks, FSA, MAAA (SHAWN.PARKS@ARCGA.COM) <SHAWN.PARKS@ARCGA.COM>
**Subject:** Amendment Letter - 4/19/2023 - LTC Rate Filing for Transamerica Life Insurance Company - AEGB-132893019

Shawn,

Could you take a look at the company's amendment letter dated 4/19/2023 in SERFF and let me know if you see any issues with their reduced benefit offer for the Benefit Increase Option (BIO) landing spot calculations.

Thank you.

Kind regards,

Bill Dismore, APIR
Senior Insurance Market Examiner
Life and Health Division
Bureau of Insurance
T: (804) 371-9370
scc.virginia.gov

The "Confidential" designation at the bottom of this communication is solely for internal use by the SCC. This designation does not control the recipient's use or disclosure of this communication, and it does not affect any obligation the recipient may have to maintain confidentiality.

Confidential

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

# Reviewer Note

### Created By:

Bill Dismore on 02/09/2022 07:52 AM

### Last Edited By:

Bill Dismore

### Submitted On:

03/29/2023 11:30 AM

### Subject:

RRS

### Comments:

Rate Review Summary

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

**Company Name and NAIC Number:** Transamerica Life Insurance Company - 86231

**SERFF Tracking Number:** AEGB-133074343

**Revised Rates**

**Average Annual Premium Per Member:** $3,618

**Average Requested Percentage Rate Change Per Member:** 22.9%

**Range of Requested Rate Changes:** 0-30%

**Number of Virginia Policyholders Affected:** 1,133

| Form Number | Product Name | Issue Dates | Prior Rate Increases – Date and Percentage Approved | Outlook for Future Rate Increases |
|---|---|---|---|---|
| 1-820 53-191, 1-822 53-191 | TransCare 2 | 1991-1995 | 56% 2020 | See narrative attached |
| LTC-104-194-VA, LTC-105-194-VA, LTC-106-194-VA | TransCare Companion | 1995-1998 | 56% 2020 | See narrative attached |
| LTC 124-197-VA, LTC 125-197-VA, LTC 126-197-VA | TransCare TQ | 1996-2003 | 56% 2020 | See narrative attached |
| LTC 304-198-VA, LTC 305-198-VA | TransGenerations | 1999-2003 | 56% 2020 | See narrative attached |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

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

This document is prepared by the carrier to help explain the requested rate change and 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 at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

Premiums rates on your policy are being raised as a result of different than expected persistency (how long policies stay in force) and morbidity (both the incidence of illness in the insured population and the duration of the illness). The policy's claim incidence and duration of illness in the population have been higher than previously anticipated which means that premium rates must be adjusted to ensure current and future claims are adequately funded.

***Part 2 - Long Term Care Insurance Rate Request Summary***

**Completed by the Bureau of Insurance (Bureau) of the Virginia State Corporation Commission**

Company Name and NAIC Number: Transamerica Life Insurance Company – NAIC # 86231

SERFF Tracking Number: AEGB-133074343

Disposition: Approved & Filed

Approval Date: 3/29/2023

Current Average Annual Premium Per Member: $3,618

**Rate Changes:**

Average Percentage Rate Change Per Member: 22.9%

Minimum Requested Percentage Rate Change Per Member: 0.00%

Maximum Requested Percentage Rate Change Per Member: 30.00%

Number of Virginia Policy Holders Affected: 1,133

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

The Company requested a 30% rate increase on this block of individual long-term care insurance policy forms. However, after discussion with the Bureau, the increase was reduced to 0% for plans with limited benefits and no inflation. A 30% rate increase was allowed for plans with limited benefits with inflation, lifetime benefits without and with inflation.

The Bureau and its consulting actuary reviewed the documentation and determined that this rate increase complies with the regulatory and actuarial requirements for a rate increase as set forth in 14VAC5-200-150 of the Virginia Administrative Code. The review indicated that the anticipated lifetime loss ratio after the increase will be 96.6%, which exceeds the minimum required loss ratio of 60%.

The Company has advised that they do not intend to request future rates increases on this block unless the actual experience is worse than projected.

The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was originally priced. The Company determined that a premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

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, or a paid-up policy. Specific options are included in the letter sent to all policyholders notifying them of the rate increase and can be discussed with the Company by calling its customer service department.

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

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF
**Rate Change Type:** Increase
**Overall Percentage of Last Rate Revision:** 56.000%
**Effective Date of Last Rate Revision:** 06/18/2020
**Filing Method of Last Filing:** SERFF
**SERFF Tracking Number of Last Filing:** AEGJ-130321041

### 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): |
|---|---|---|---|---|---|---|---|
| Transamerica Life Insurance Company | 31.600% | 22.900% | $938,803 | 1,133 | $4,099,577 | 30.000% | 0.000% |

**State:** Virginia
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** HI347 RINC 2020 TLIC TOLIC Pre-RS
**Project Name/Number:** Transam/77/
**Filing Company:** Transamerica Life Insurance Company

# Rate/Rule Schedule

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|---|---|---|---|---|---|---|
| 1 | | TOLIC TC2 Rates | 1-820 53-191 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TC2 - 1-820-53-191 Proposed 20230103.pdf, |
| 2 | | TOLIC TC2 Rates | 1-822 53-191 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TC2 - 1-822-53-191 Proposed 20230103.pdf, |
| 3 | | TOLIC TCCOMP Rates | LTC 104-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTC-104-194-VA Proposed 20230103.pdf, |
| 4 | | TOLIC TCCOMP Rates | LTC 105-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTC-105-194-VA Proposed 20230103.pdf, |
| 5 | | TOLIC TCCOMP Rates | LTC 106-194-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTC-106-194-VA Proposed 20230103.pdf, |
| 6 | | TOLIC TCTQ Rates | LTC 124-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTC-124-197-VA Proposed 20230103.pdf, |
| 7 | | TOLIC TCTQ Rates | LTC 125-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTC-125-197-VA Proposed 20230103.pdf, |
| 8 | | TOLIC TCTQ Rates | LTC 126-197-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTC-126-197-VA Proposed 20230103.pdf, |
| 9 | | TOLIC TGEN Rates | LTC 304-198-VA | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TGEN LTC-304-198-VA Proposed 20230103.pdf, |
| 10 | | TOLIC TGEN Rates | LTC 305-198-VA | Revised | Previous State Filing Number: AEGJ-130321041 | VA 2020 TGEN LTC-305-198-VA Proposed |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | Percent Rate Change Request: 22.9 | 20230103.pdf, |
| 11 | | TOLIC TCCOMP Simple Benefit Increase Rider | LTR 24-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTR-24-194 Proposed 20230103.pdf, |
| 12 | | TOLIC TCCOMP Compound Benefit Increase Rider | LTR 25-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTR-25-194 Proposed 20230103.pdf, |
| 13 | | TOLIC TCCOMP Return of Premium Upon Death Rider | LTR 27-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCComp LTR-27-194 Proposed 20230103.pdf, |
| 14 | | TOLIC TCTQ Simple Benefit Increase Rider | LTR 24-197 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTR-24-197 Proposed 20230103.pdf, |
| 15 | | TOLIC TCTQ Compound Benefit Increase Rider | LTR 25-197 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTR-25-197 Proposed 20230103.pdf, |
| 16 | | TOLIC TCTQ Return of Premium Upon Death Rider | LTR 27-194 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TCTQ LTR-27-194 Proposed 20230103.pdf, |
| 17 | | TOLIC TGEN Simple Benefit Increase Rider | LTR 324-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TGEN LTR-324-198 Proposed 20230103.pdf, |
| 18 | | TOLIC TGEN Compound Benefit Increase Rider | LTR 325-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TGEN LTR-325-198 Proposed 20230103.pdf, |
| 19 | | TOLIC TGEN Return of Premium Upon Death Rider | LTR 327-198 | Revised | Previous State Filing Number: AEGJ-130321041 Percent Rate Change Request: 22.9 | VA 2020 TGEN LTR-327-198 Proposed 20230103.pdf, |

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| $7,500 & $15,000 Lifetime Maximums | None | 0% |
| $7,500 & $15,000 Lifetime Maximums | Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | $7500 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 44.30 | 32.87 | 29.58 | 27.94 | 24.65 |
| 41 | 45.73 | 34.30 | 30.87 | 29.16 | 25.73 |
| 42 | 47.16 | 35.73 | 32.16 | 30.37 | 26.80 |
| 43 | 48.59 | 37.16 | 33.44 | 31.59 | 27.87 |
| 44 | 50.02 | 38.59 | 34.73 | 32.80 | 28.94 |
| 45 | 52.88 | 40.02 | 36.02 | 34.02 | 30.02 |
| 46 | 55.74 | 41.45 | 37.31 | 35.23 | 31.09 |
| 47 | 58.60 | 42.88 | 38.59 | 36.45 | 32.16 |
| 48 | 61.45 | 45.73 | 41.16 | 38.87 | 34.30 |
| 49 | 64.31 | 48.59 | 43.73 | 41.30 | 36.44 |
| 50 | 68.60 | 51.45 | 46.31 | 43.73 | 38.59 |
| 51 | 72.89 | 54.31 | 48.88 | 46.16 | 40.73 |
| 52 | 78.60 | 58.60 | 52.74 | 49.81 | 43.95 |
| 53 | 84.32 | 62.88 | 56.59 | 53.45 | 47.16 |
| 54 | 90.04 | 67.17 | 60.45 | 57.09 | 50.38 |
| 55 | 97.18 | 72.89 | 65.60 | 61.96 | 54.67 |
| 56 | 105.76 | 80.03 | 72.03 | 68.03 | 60.02 |
| 57 | 115.76 | 87.18 | 78.46 | 74.10 | 65.39 |
| 58 | 125.77 | 94.33 | 84.90 | 80.18 | 70.75 |
| 59 | 138.63 | 104.33 | 93.90 | 88.68 | 78.25 |
| 60 | 152.92 | 114.33 | 102.90 | 97.18 | 85.75 |
| 61 | 168.64 | 127.20 | 114.48 | 108.12 | 95.40 |
| 62 | 187.22 | 140.06 | 126.05 | 119.05 | 105.05 |
| 63 | 207.23 | 155.78 | 140.20 | 132.41 | 116.84 |
| 64 | 230.10 | 172.93 | 155.64 | 146.99 | 129.70 |
| 65 | 254.39 | 191.51 | 172.36 | 162.78 | 143.63 |
| 66 | 281.55 | 211.52 | 190.37 | 179.79 | 158.64 |
| 67 | 311.56 | 234.38 | 210.94 | 199.22 | 175.79 |
| 68 | 345.86 | 260.11 | 234.10 | 221.09 | 195.08 |
| 69 | 383.02 | 287.26 | 258.53 | 244.17 | 215.45 |
| 70 | 425.89 | 318.70 | 286.83 | 270.90 | 239.03 |
| 71 | 471.63 | 353.00 | 317.70 | 300.05 | 264.75 |
| 72 | 524.50 | 393.02 | 353.72 | 334.07 | 294.77 |
| 73 | 583.10 | 437.33 | 393.60 | 371.73 | 328.00 |
| 74 | 650.27 | 487.35 | 438.62 | 414.25 | 365.51 |
| 75 | 726.02 | 544.51 | 490.06 | 462.83 | 408.38 |
| 76 | 813.20 | 608.83 | 547.95 | 517.51 | 456.62 |
| 77 | 908.95 | 681.71 | 613.54 | 579.45 | 511.28 |
| 78 | 1033.29 | 774.61 | 697.15 | 658.42 | 580.96 |
| 79 | 1166.20 | 874.65 | 787.19 | 743.45 | 655.99 |
| 80 | 1306.26 | 978.98 | 881.08 | 832.13 | 734.24 |
| 81 | 1454.89 | 1090.46 | 981.41 | 926.89 | 817.85 |
| 82 | 1610.67 | 1207.65 | 1086.89 | 1026.50 | 905.74 |
| 83 | 1775.03 | 1330.56 | 1197.50 | 1130.98 | 997.92 |
| 84 | 1947.96 | 1460.61 | 1314.55 | 1241.52 | 1095.46 |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | $7500 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 44.30 | 34.30 | 30.87 | 29.16 | 25.73 |
| 41 | 47.16 | 35.73 | 32.16 | 30.37 | 26.80 |
| 42 | 50.02 | 38.59 | 34.73 | 32.80 | 28.94 |
| 43 | 54.31 | 41.45 | 37.31 | 35.23 | 31.09 |
| 44 | 58.60 | 44.30 | 39.87 | 37.66 | 33.23 |
| 45 | 62.88 | 48.59 | 43.73 | 41.30 | 36.44 |
| 46 | 67.17 | 52.88 | 47.59 | 44.95 | 39.66 |
| 47 | 71.46 | 55.74 | 50.17 | 47.38 | 41.81 |
| 48 | 77.18 | 60.03 | 54.03 | 51.03 | 45.02 |
| 49 | 84.32 | 64.31 | 57.88 | 54.66 | 48.23 |
| 50 | 90.04 | 68.60 | 61.74 | 58.31 | 51.45 |
| 51 | 95.75 | 72.89 | 65.60 | 61.96 | 54.67 |
| 52 | 101.47 | 78.60 | 70.74 | 66.81 | 58.95 |
| 53 | 107.19 | 82.89 | 74.60 | 70.46 | 62.17 |
| 54 | 115.76 | 90.04 | 81.04 | 76.53 | 67.53 |
| 55 | 122.91 | 95.75 | 86.18 | 81.39 | 71.81 |
| 56 | 130.05 | 100.04 | 90.04 | 85.03 | 75.03 |
| 57 | 137.20 | 107.19 | 96.47 | 91.11 | 80.39 |
| 58 | 147.20 | 114.33 | 102.90 | 97.18 | 85.75 |
| 59 | 155.78 | 121.48 | 109.33 | 103.26 | 91.11 |
| 60 | 164.35 | 128.63 | 115.77 | 109.34 | 96.47 |
| 61 | 172.93 | 134.34 | 120.91 | 114.19 | 100.76 |
| 62 | 182.93 | 142.92 | 128.63 | 121.48 | 107.19 |
| 63 | 192.94 | 151.49 | 136.34 | 128.77 | 113.62 |
| 64 | 204.37 | 160.07 | 144.06 | 136.06 | 120.05 |
| 65 | 217.23 | 170.07 | 153.06 | 144.56 | 127.55 |
| 66 | 228.67 | 178.65 | 160.79 | 151.85 | 133.99 |
| 67 | 240.10 | 187.22 | 168.50 | 159.14 | 140.42 |
| 68 | 254.39 | 195.80 | 176.22 | 166.43 | 146.85 |
| 69 | 268.68 | 207.23 | 186.51 | 176.15 | 155.42 |
| 70 | 282.98 | 218.66 | 196.79 | 185.86 | 164.00 |
| 71 | 298.70 | 231.53 | 208.38 | 196.80 | 173.65 |
| 72 | 315.85 | 244.39 | 219.95 | 207.73 | 183.29 |
| 73 | 334.43 | 258.68 | 232.81 | 219.88 | 194.01 |
| 74 | 351.58 | 274.40 | 246.96 | 233.24 | 205.80 |
| 75 | 368.73 | 287.26 | 258.53 | 244.17 | 215.45 |
| 76 | 397.31 | 311.56 | 280.40 | 264.83 | 233.67 |
| 77 | 433.04 | 337.28 | 303.55 | 286.69 | 252.96 |
| 78 | 453.05 | 354.43 | 318.99 | 301.27 | 265.82 |
| 79 | 480.20 | 375.87 | 338.28 | 319.49 | 281.90 |
| 80 | 514.50 | 404.45 | 364.01 | 343.78 | 303.34 |
| 81 | 550.23 | 434.47 | 391.02 | 369.30 | 325.85 |
| 82 | 585.96 | 461.62 | 415.46 | 392.38 | 346.22 |
| 83 | 618.83 | 488.78 | 439.90 | 415.46 | 366.59 |
| 84 | 650.27 | 515.93 | 464.34 | 438.54 | 386.95 |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | $15000 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 61.45 | 45.73 | 41.16 | 38.87 | 34.30 |
| 41 | 62.88 | 47.16 | 42.44 | 40.09 | 35.37 |
| 42 | 65.74 | 50.02 | 45.02 | 42.52 | 37.52 |
| 43 | 67.17 | 51.45 | 46.31 | 43.73 | 38.59 |
| 44 | 70.03 | 52.88 | 47.59 | 44.95 | 39.66 |
| 45 | 72.89 | 55.74 | 50.17 | 47.38 | 41.81 |
| 46 | 77.18 | 57.17 | 51.45 | 48.59 | 42.88 |
| 47 | 81.46 | 60.03 | 54.03 | 51.03 | 45.02 |
| 48 | 85.75 | 62.88 | 56.59 | 53.45 | 47.16 |
| 49 | 88.61 | 67.17 | 60.45 | 57.09 | 50.38 |
| 50 | 95.75 | 71.46 | 64.31 | 60.74 | 53.60 |
| 51 | 101.47 | 75.75 | 68.18 | 64.39 | 56.81 |
| 52 | 108.62 | 81.46 | 73.31 | 69.24 | 61.10 |
| 53 | 117.19 | 87.18 | 78.46 | 74.10 | 65.39 |
| 54 | 124.34 | 92.90 | 83.61 | 78.97 | 69.68 |
| 55 | 134.34 | 101.47 | 91.32 | 86.25 | 76.10 |
| 56 | 147.20 | 111.48 | 100.33 | 94.76 | 83.61 |
| 57 | 160.07 | 121.48 | 109.33 | 103.26 | 91.11 |
| 58 | 174.36 | 131.48 | 118.33 | 111.76 | 98.61 |
| 59 | 192.94 | 144.35 | 129.92 | 122.70 | 108.26 |
| 60 | 211.52 | 158.64 | 142.78 | 134.84 | 118.98 |
| 61 | 234.38 | 175.79 | 158.21 | 149.42 | 131.84 |
| 62 | 260.11 | 194.37 | 174.93 | 165.21 | 145.78 |
| 63 | 287.26 | 215.80 | 194.22 | 183.43 | 161.85 |
| 64 | 318.70 | 240.10 | 216.09 | 204.09 | 180.08 |
| 65 | 353.00 | 265.83 | 239.25 | 225.96 | 199.37 |
| 66 | 390.16 | 292.98 | 263.68 | 249.03 | 219.74 |
| 67 | 431.61 | 324.42 | 291.98 | 275.76 | 243.32 |
| 68 | 480.20 | 360.15 | 324.14 | 306.13 | 270.11 |
| 69 | 531.65 | 398.74 | 358.87 | 338.93 | 299.06 |
| 70 | 590.25 | 441.61 | 397.45 | 375.37 | 331.21 |
| 71 | 654.56 | 490.20 | 441.18 | 416.67 | 367.65 |
| 72 | 727.45 | 544.51 | 490.06 | 462.83 | 408.38 |
| 73 | 808.91 | 605.97 | 545.37 | 515.07 | 454.48 |
| 74 | 901.81 | 676.00 | 608.40 | 574.60 | 507.00 |
| 75 | 1007.56 | 754.60 | 679.14 | 641.41 | 565.95 |
| 76 | 1127.61 | 844.64 | 760.18 | 717.94 | 633.48 |
| 77 | 1260.53 | 946.11 | 851.50 | 804.19 | 709.58 |
| 78 | 1433.46 | 1074.73 | 967.26 | 913.52 | 806.05 |
| 79 | 1617.82 | 1213.36 | 1092.02 | 1031.36 | 910.02 |
| 80 | 1812.19 | 1357.71 | 1221.94 | 1154.05 | 1018.28 |
| 81 | | | | | |
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| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | $15000 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 61.45 | 47.16 | 42.44 | 40.09 | 35.37 |
| 41 | 65.74 | 50.02 | 45.02 | 42.52 | 37.52 |
| 42 | 70.03 | 52.88 | 47.59 | 44.95 | 39.66 |
| 43 | 75.75 | 57.17 | 51.45 | 48.59 | 42.88 |
| 44 | 81.46 | 62.88 | 56.59 | 53.45 | 47.16 |
| 45 | 87.18 | 67.17 | 60.45 | 57.09 | 50.38 |
| 46 | 92.90 | 72.89 | 65.60 | 61.96 | 54.67 |
| 47 | 98.61 | 77.18 | 69.46 | 65.60 | 57.89 |
| 48 | 107.19 | 82.89 | 74.60 | 70.46 | 62.17 |
| 49 | 117.19 | 88.61 | 79.75 | 75.32 | 66.46 |
| 50 | 124.34 | 94.33 | 84.90 | 80.18 | 70.75 |
| 51 | 131.48 | 101.47 | 91.32 | 86.25 | 76.10 |
| 52 | 140.06 | 108.62 | 97.76 | 92.33 | 81.47 |
| 53 | 148.63 | 115.76 | 104.18 | 98.40 | 86.82 |
| 54 | 160.07 | 125.77 | 113.19 | 106.90 | 94.33 |
| 55 | 170.07 | 134.34 | 120.91 | 114.19 | 100.76 |
| 56 | 178.65 | 140.06 | 126.05 | 119.05 | 105.05 |
| 57 | 190.08 | 148.63 | 133.77 | 126.34 | 111.47 |
| 58 | 202.94 | 158.64 | 142.78 | 134.84 | 118.98 |
| 59 | 214.38 | 168.64 | 151.78 | 143.34 | 126.48 |
| 60 | 228.67 | 178.65 | 160.79 | 151.85 | 133.99 |
| 61 | 240.10 | 187.22 | 168.50 | 159.14 | 140.42 |
| 62 | 252.96 | 198.65 | 178.79 | 168.85 | 148.99 |
| 63 | 268.68 | 210.09 | 189.08 | 178.58 | 157.57 |
| 64 | 284.40 | 221.52 | 199.37 | 188.29 | 166.14 |
| 65 | 301.55 | 235.81 | 212.23 | 200.44 | 176.86 |
| 66 | 317.28 | 247.25 | 222.53 | 210.16 | 185.44 |
| 67 | 334.43 | 258.68 | 232.81 | 219.88 | 194.01 |
| 68 | 351.58 | 271.54 | 244.39 | 230.81 | 203.66 |
| 69 | 373.01 | 285.83 | 257.25 | 242.96 | 214.37 |
| 70 | 393.02 | 301.55 | 271.40 | 256.32 | 226.16 |
| 71 | 414.46 | 318.70 | 286.83 | 270.90 | 239.03 |
| 72 | 438.75 | 337.28 | 303.55 | 286.69 | 252.96 |
| 73 | 464.48 | 357.29 | 321.56 | 303.70 | 267.97 |
| 74 | 490.20 | 377.30 | 339.57 | 320.71 | 282.98 |
| 75 | 513.07 | 397.31 | 357.58 | 337.71 | 297.98 |
| 76 | 553.09 | 430.18 | 387.16 | 365.65 | 322.64 |
| 77 | 601.68 | 465.91 | 419.32 | 396.02 | 349.43 |
| 78 | 630.26 | 490.20 | 441.18 | 416.67 | 367.65 |
| 79 | 665.99 | 520.22 | 468.20 | 442.19 | 390.17 |
| 80 | 713.16 | 560.23 | 504.21 | 476.20 | 420.17 |
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| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | UNLIMITED BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 129.28 | 108.67 | 97.80 | 92.37 | 81.50 |
| 41 | 131.15 | 110.54 | 99.49 | 93.96 | 82.91 |
| 42 | 134.90 | 112.42 | 101.18 | 95.56 | 84.32 |
| 43 | 138.65 | 116.17 | 104.55 | 98.74 | 87.13 |
| 44 | 142.40 | 119.91 | 107.92 | 101.92 | 89.93 |
| 45 | 146.14 | 123.66 | 111.29 | 105.11 | 92.75 |
| 46 | 151.76 | 127.41 | 114.67 | 108.30 | 95.56 |
| 47 | 157.39 | 131.15 | 118.04 | 111.48 | 98.36 |
| 48 | 163.01 | 136.78 | 123.10 | 116.26 | 102.59 |
| 49 | 170.50 | 142.40 | 128.16 | 121.04 | 106.80 |
| 50 | 178.00 | 148.02 | 133.22 | 125.82 | 111.02 |
| 51 | 187.36 | 155.51 | 139.96 | 132.18 | 116.63 |
| 52 | 198.61 | 163.01 | 146.71 | 138.56 | 122.26 |
| 53 | 209.85 | 172.37 | 155.13 | 146.51 | 129.28 |
| 54 | 222.96 | 183.62 | 165.26 | 156.08 | 137.72 |
| 55 | 237.95 | 194.86 | 175.37 | 165.63 | 146.15 |
| 56 | 256.69 | 209.85 | 188.87 | 178.37 | 157.39 |
| 57 | 275.43 | 226.71 | 204.04 | 192.70 | 170.03 |
| 58 | 299.78 | 245.45 | 220.91 | 208.63 | 184.09 |
| 59 | 327.89 | 267.93 | 241.14 | 227.74 | 200.95 |
| 60 | 359.74 | 292.29 | 263.06 | 248.45 | 219.22 |
| 61 | 395.34 | 322.27 | 290.04 | 273.93 | 241.70 |
| 62 | 436.56 | 354.12 | 318.71 | 301.00 | 265.59 |
| 63 | 481.53 | 391.59 | 352.43 | 332.85 | 293.69 |
| 64 | 532.11 | 432.81 | 389.53 | 367.89 | 324.61 |
| 65 | 586.45 | 475.90 | 428.31 | 404.52 | 356.93 |
| 66 | 646.41 | 526.49 | 473.84 | 447.52 | 394.87 |
| 67 | 713.86 | 578.95 | 521.06 | 492.11 | 434.21 |
| 68 | 788.80 | 638.91 | 575.02 | 543.07 | 479.18 |
| 69 | 869.37 | 704.49 | 634.04 | 598.82 | 528.37 |
| 70 | 959.30 | 777.56 | 699.80 | 660.93 | 583.17 |
| 71 | 1058.61 | 856.25 | 770.63 | 727.81 | 642.19 |
| 72 | 1171.03 | 946.19 | 851.57 | 804.26 | 709.64 |
| 73 | 1296.56 | 1047.36 | 942.62 | 890.26 | 785.52 |
| 74 | 1438.96 | 1161.66 | 1045.49 | 987.41 | 871.25 |
| 75 | 1601.96 | 1290.94 | 1161.85 | 1097.30 | 968.21 |
| 76 | 1785.58 | 1438.96 | 1295.06 | 1223.12 | 1079.22 |
| 77 | 1993.55 | 1605.71 | 1445.14 | 1364.85 | 1204.28 |
| 78 | 2261.48 | 1821.18 | 1639.06 | 1548.00 | 1365.89 |
| 79 | 2544.40 | 2047.89 | 1843.10 | 1740.71 | 1535.92 |
| 80 | 2842.31 | 2287.71 | 2058.94 | 1944.55 | 1715.78 |
| 81 | | | | | |
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| 83 | | | | | |
| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | UNLIMITED BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 152.33 | 132.46 | 119.21 | 112.59 | 99.35 |
| 41 | 161.16 | 139.08 | 125.17 | 118.22 | 104.31 |
| 42 | 169.99 | 147.91 | 133.12 | 125.72 | 110.93 |
| 43 | 181.03 | 156.74 | 141.07 | 133.23 | 117.56 |
| 44 | 192.06 | 165.57 | 149.01 | 140.73 | 124.18 |
| 45 | 205.31 | 174.40 | 156.96 | 148.24 | 130.80 |
| 46 | 216.35 | 183.23 | 164.91 | 155.75 | 137.42 |
| 47 | 227.39 | 194.27 | 174.84 | 165.13 | 145.70 |
| 48 | 242.84 | 205.31 | 184.78 | 174.51 | 153.98 |
| 49 | 256.09 | 218.56 | 196.70 | 185.78 | 163.92 |
| 50 | 273.75 | 231.80 | 208.62 | 197.03 | 173.85 |
| 51 | 286.99 | 242.84 | 218.56 | 206.41 | 182.13 |
| 52 | 300.24 | 256.09 | 230.48 | 217.68 | 192.07 |
| 53 | 317.90 | 271.54 | 244.39 | 230.81 | 203.66 |
| 54 | 335.56 | 284.79 | 256.31 | 242.07 | 213.59 |
| 55 | 355.43 | 302.45 | 272.21 | 257.08 | 226.84 |
| 56 | 373.09 | 315.69 | 284.12 | 268.34 | 236.77 |
| 57 | 395.17 | 333.35 | 300.02 | 283.35 | 250.01 |
| 58 | 415.04 | 351.01 | 315.91 | 298.36 | 263.26 |
| 59 | 434.90 | 366.47 | 329.82 | 311.50 | 274.85 |
| 60 | 456.98 | 386.34 | 347.71 | 328.39 | 289.76 |
| 61 | 479.06 | 404.00 | 363.60 | 343.40 | 303.00 |
| 62 | 503.34 | 423.87 | 381.48 | 360.29 | 317.90 |
| 63 | 529.83 | 445.94 | 401.35 | 379.05 | 334.46 |
| 64 | 558.53 | 468.02 | 421.22 | 397.82 | 351.02 |
| 65 | 591.65 | 496.72 | 447.05 | 422.21 | 372.54 |
| 66 | 618.14 | 514.38 | 462.94 | 437.22 | 385.79 |
| 67 | 644.63 | 540.87 | 486.78 | 459.74 | 405.65 |
| 68 | 677.74 | 567.36 | 510.62 | 482.26 | 425.52 |
| 69 | 715.27 | 596.06 | 536.45 | 506.65 | 447.05 |
| 70 | 752.80 | 626.97 | 564.27 | 532.92 | 470.23 |
| 71 | 790.33 | 657.88 | 592.09 | 559.20 | 493.41 |
| 72 | 832.28 | 693.20 | 623.88 | 589.22 | 519.90 |
| 73 | 876.43 | 730.73 | 657.66 | 621.12 | 548.05 |
| 74 | 920.58 | 766.05 | 689.45 | 651.14 | 574.54 |
| 75 | 960.32 | 801.37 | 721.23 | 681.16 | 601.03 |
| 76 | 1035.38 | 865.39 | 778.85 | 735.58 | 649.04 |
| 77 | 1117.06 | 936.04 | 842.44 | 795.63 | 702.03 |
| 78 | 1165.63 | 977.98 | 880.18 | 831.28 | 733.49 |
| 79 | 1231.86 | 1037.59 | 933.83 | 881.95 | 778.19 |
| 80 | 1317.96 | 1112.65 | 1001.39 | 945.75 | 834.49 |
| 81 | | | | | |
| 82 | | | | | |
| 83 | | | | | |
| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| $7,500 & $15,000 Lifetime Maximums | None | 0% |
| $7,500 & $15,000 Lifetime Maximums | Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | $7500 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 44.30 | 32.87 | 29.58 | 27.94 | 24.65 |
| 41 | 45.73 | 34.30 | 30.87 | 29.16 | 25.73 |
| 42 | 47.16 | 35.73 | 32.16 | 30.37 | 26.80 |
| 43 | 48.59 | 37.16 | 33.44 | 31.59 | 27.87 |
| 44 | 50.02 | 38.59 | 34.73 | 32.80 | 28.94 |
| 45 | 52.88 | 40.02 | 36.02 | 34.02 | 30.02 |
| 46 | 55.74 | 41.45 | 37.31 | 35.23 | 31.09 |
| 47 | 58.60 | 42.88 | 38.59 | 36.45 | 32.16 |
| 48 | 61.45 | 45.73 | 41.16 | 38.87 | 34.30 |
| 49 | 64.31 | 48.59 | 43.73 | 41.30 | 36.44 |
| 50 | 68.60 | 51.45 | 46.31 | 43.73 | 38.59 |
| 51 | 72.89 | 54.31 | 48.88 | 46.16 | 40.73 |
| 52 | 78.60 | 58.60 | 52.74 | 49.81 | 43.95 |
| 53 | 84.32 | 62.88 | 56.59 | 53.45 | 47.16 |
| 54 | 90.04 | 67.17 | 60.45 | 57.09 | 50.38 |
| 55 | 97.18 | 72.89 | 65.60 | 61.96 | 54.67 |
| 56 | 105.76 | 80.03 | 72.03 | 68.03 | 60.02 |
| 57 | 115.76 | 87.18 | 78.46 | 74.10 | 65.39 |
| 58 | 125.77 | 94.33 | 84.90 | 80.18 | 70.75 |
| 59 | 138.63 | 104.33 | 93.90 | 88.68 | 78.25 |
| 60 | 152.92 | 114.33 | 102.90 | 97.18 | 85.75 |
| 61 | 168.64 | 127.20 | 114.48 | 108.12 | 95.40 |
| 62 | 187.22 | 140.06 | 126.05 | 119.05 | 105.05 |
| 63 | 207.23 | 155.78 | 140.20 | 132.41 | 116.84 |
| 64 | 230.10 | 172.93 | 155.64 | 146.99 | 129.70 |
| 65 | 254.39 | 191.51 | 172.36 | 162.78 | 143.63 |
| 66 | 281.55 | 211.52 | 190.37 | 179.79 | 158.64 |
| 67 | 311.56 | 234.38 | 210.94 | 199.22 | 175.79 |
| 68 | 345.86 | 260.11 | 234.10 | 221.09 | 195.08 |
| 69 | 383.02 | 287.26 | 258.53 | 244.17 | 215.45 |
| 70 | 425.89 | 318.70 | 286.83 | 270.90 | 239.03 |
| 71 | 471.63 | 353.00 | 317.70 | 300.05 | 264.75 |
| 72 | 524.50 | 393.02 | 353.72 | 334.07 | 294.77 |
| 73 | 583.10 | 437.33 | 393.60 | 371.73 | 328.00 |
| 74 | 650.27 | 487.35 | 438.62 | 414.25 | 365.51 |
| 75 | 726.02 | 544.51 | 490.06 | 462.83 | 408.38 |
| 76 | 813.20 | 608.83 | 547.95 | 517.51 | 456.62 |
| 77 | 908.95 | 681.71 | 613.54 | 579.45 | 511.28 |
| 78 | 1033.29 | 774.61 | 697.15 | 658.42 | 580.96 |
| 79 | 1166.20 | 874.65 | 787.19 | 743.45 | 655.99 |
| 80 | 1306.26 | 978.98 | 881.08 | 832.13 | 734.24 |
| 81 | 1454.89 | 1090.46 | 981.41 | 926.89 | 817.85 |
| 82 | 1610.67 | 1207.65 | 1086.89 | 1026.50 | 905.74 |
| 83 | 1775.03 | 1330.56 | 1197.50 | 1130.98 | 997.92 |
| 84 | 1947.96 | 1460.61 | 1314.55 | 1241.52 | 1095.46 |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | $7500 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 44.30 | 34.30 | 30.87 | 29.16 | 25.73 |
| 41 | 47.16 | 35.73 | 32.16 | 30.37 | 26.80 |
| 42 | 50.02 | 38.59 | 34.73 | 32.80 | 28.94 |
| 43 | 54.31 | 41.45 | 37.31 | 35.23 | 31.09 |
| 44 | 58.60 | 44.30 | 39.87 | 37.66 | 33.23 |
| 45 | 62.88 | 48.59 | 43.73 | 41.30 | 36.44 |
| 46 | 67.17 | 52.88 | 47.59 | 44.95 | 39.66 |
| 47 | 71.46 | 55.74 | 50.17 | 47.38 | 41.81 |
| 48 | 77.18 | 60.03 | 54.03 | 51.03 | 45.02 |
| 49 | 84.32 | 64.31 | 57.88 | 54.66 | 48.23 |
| 50 | 90.04 | 68.60 | 61.74 | 58.31 | 51.45 |
| 51 | 95.75 | 72.89 | 65.60 | 61.96 | 54.67 |
| 52 | 101.47 | 78.60 | 70.74 | 66.81 | 58.95 |
| 53 | 107.19 | 82.89 | 74.60 | 70.46 | 62.17 |
| 54 | 115.76 | 90.04 | 81.04 | 76.53 | 67.53 |
| 55 | 122.91 | 95.75 | 86.18 | 81.39 | 71.81 |
| 56 | 130.05 | 100.04 | 90.04 | 85.03 | 75.03 |
| 57 | 137.20 | 107.19 | 96.47 | 91.11 | 80.39 |
| 58 | 147.20 | 114.33 | 102.90 | 97.18 | 85.75 |
| 59 | 155.78 | 121.48 | 109.33 | 103.26 | 91.11 |
| 60 | 164.35 | 128.63 | 115.77 | 109.34 | 96.47 |
| 61 | 172.93 | 134.34 | 120.91 | 114.19 | 100.76 |
| 62 | 182.93 | 142.92 | 128.63 | 121.48 | 107.19 |
| 63 | 192.94 | 151.49 | 136.34 | 128.77 | 113.62 |
| 64 | 204.37 | 160.07 | 144.06 | 136.06 | 120.05 |
| 65 | 217.23 | 170.07 | 153.06 | 144.56 | 127.55 |
| 66 | 228.67 | 178.65 | 160.79 | 151.85 | 133.99 |
| 67 | 240.10 | 187.22 | 168.50 | 159.14 | 140.42 |
| 68 | 254.39 | 195.80 | 176.22 | 166.43 | 146.85 |
| 69 | 268.68 | 207.23 | 186.51 | 176.15 | 155.42 |
| 70 | 282.98 | 218.66 | 196.79 | 185.86 | 164.00 |
| 71 | 298.70 | 231.53 | 208.38 | 196.80 | 173.65 |
| 72 | 315.85 | 244.39 | 219.95 | 207.73 | 183.29 |
| 73 | 334.43 | 258.68 | 232.81 | 219.88 | 194.01 |
| 74 | 351.58 | 274.40 | 246.96 | 233.24 | 205.80 |
| 75 | 368.73 | 287.26 | 258.53 | 244.17 | 215.45 |
| 76 | 397.31 | 311.56 | 280.40 | 264.83 | 233.67 |
| 77 | 433.04 | 337.28 | 303.55 | 286.69 | 252.96 |
| 78 | 453.05 | 354.43 | 318.99 | 301.27 | 265.82 |
| 79 | 480.20 | 375.87 | 338.28 | 319.49 | 281.90 |
| 80 | 514.50 | 404.45 | 364.01 | 343.78 | 303.34 |
| 81 | 550.23 | 434.47 | 391.02 | 369.30 | 325.85 |
| 82 | 585.96 | 461.62 | 415.46 | 392.38 | 346.22 |
| 83 | 618.83 | 488.78 | 439.90 | 415.46 | 366.59 |
| 84 | 650.27 | 515.93 | 464.34 | 438.54 | 386.95 |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | $15000 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 61.45 | 45.73 | 41.16 | 38.87 | 34.30 |
| 41 | 62.88 | 47.16 | 42.44 | 40.09 | 35.37 |
| 42 | 65.74 | 50.02 | 45.02 | 42.52 | 37.52 |
| 43 | 67.17 | 51.45 | 46.31 | 43.73 | 38.59 |
| 44 | 70.03 | 52.88 | 47.59 | 44.95 | 39.66 |
| 45 | 72.89 | 55.74 | 50.17 | 47.38 | 41.81 |
| 46 | 77.18 | 57.17 | 51.45 | 48.59 | 42.88 |
| 47 | 81.46 | 60.03 | 54.03 | 51.03 | 45.02 |
| 48 | 85.75 | 62.88 | 56.59 | 53.45 | 47.16 |
| 49 | 88.61 | 67.17 | 60.45 | 57.09 | 50.38 |
| 50 | 95.75 | 71.46 | 64.31 | 60.74 | 53.60 |
| 51 | 101.47 | 75.75 | 68.18 | 64.39 | 56.81 |
| 52 | 108.62 | 81.46 | 73.31 | 69.24 | 61.10 |
| 53 | 117.19 | 87.18 | 78.46 | 74.10 | 65.39 |
| 54 | 124.34 | 92.90 | 83.61 | 78.97 | 69.68 |
| 55 | 134.34 | 101.47 | 91.32 | 86.25 | 76.10 |
| 56 | 147.20 | 111.48 | 100.33 | 94.76 | 83.61 |
| 57 | 160.07 | 121.48 | 109.33 | 103.26 | 91.11 |
| 58 | 174.36 | 131.48 | 118.33 | 111.76 | 98.61 |
| 59 | 192.94 | 144.35 | 129.92 | 122.70 | 108.26 |
| 60 | 211.52 | 158.64 | 142.78 | 134.84 | 118.98 |
| 61 | 234.38 | 175.79 | 158.21 | 149.42 | 131.84 |
| 62 | 260.11 | 194.37 | 174.93 | 165.21 | 145.78 |
| 63 | 287.26 | 215.80 | 194.22 | 183.43 | 161.85 |
| 64 | 318.70 | 240.10 | 216.09 | 204.09 | 180.08 |
| 65 | 353.00 | 265.83 | 239.25 | 225.96 | 199.37 |
| 66 | 390.16 | 292.98 | 263.68 | 249.03 | 219.74 |
| 67 | 431.61 | 324.42 | 291.98 | 275.76 | 243.32 |
| 68 | 480.20 | 360.15 | 324.14 | 306.13 | 270.11 |
| 69 | 531.65 | 398.74 | 358.87 | 338.93 | 299.06 |
| 70 | 590.25 | 441.61 | 397.45 | 375.37 | 331.21 |
| 71 | 654.56 | 490.20 | 441.18 | 416.67 | 367.65 |
| 72 | 727.45 | 544.51 | 490.06 | 462.83 | 408.38 |
| 73 | 808.91 | 605.97 | 545.37 | 515.07 | 454.48 |
| 74 | 901.81 | 676.00 | 608.40 | 574.60 | 507.00 |
| 75 | 1007.56 | 754.60 | 679.14 | 641.41 | 565.95 |
| 76 | 1127.61 | 844.64 | 760.18 | 717.94 | 633.48 |
| 77 | 1260.53 | 946.11 | 851.50 | 804.19 | 709.58 |
| 78 | 1433.46 | 1074.73 | 967.26 | 913.52 | 806.05 |
| 79 | 1617.82 | 1213.36 | 1092.02 | 1031.36 | 910.02 |
| 80 | 1812.19 | 1357.71 | 1221.94 | 1154.05 | 1018.28 |
| 81 | | | | | |
| 82 | | | | | |
| 83 | | | | | |
| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | $15000 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 61.45 | 47.16 | 42.44 | 40.09 | 35.37 |
| 41 | 65.74 | 50.02 | 45.02 | 42.52 | 37.52 |
| 42 | 70.03 | 52.88 | 47.59 | 44.95 | 39.66 |
| 43 | 75.75 | 57.17 | 51.45 | 48.59 | 42.88 |
| 44 | 81.46 | 62.88 | 56.59 | 53.45 | 47.16 |
| 45 | 87.18 | 67.17 | 60.45 | 57.09 | 50.38 |
| 46 | 92.90 | 72.89 | 65.60 | 61.96 | 54.67 |
| 47 | 98.61 | 77.18 | 69.46 | 65.60 | 57.89 |
| 48 | 107.19 | 82.89 | 74.60 | 70.46 | 62.17 |
| 49 | 117.19 | 88.61 | 79.75 | 75.32 | 66.46 |
| 50 | 124.34 | 94.33 | 84.90 | 80.18 | 70.75 |
| 51 | 131.48 | 101.47 | 91.32 | 86.25 | 76.10 |
| 52 | 140.06 | 108.62 | 97.76 | 92.33 | 81.47 |
| 53 | 148.63 | 115.76 | 104.18 | 98.40 | 86.82 |
| 54 | 160.07 | 125.77 | 113.19 | 106.90 | 94.33 |
| 55 | 170.07 | 134.34 | 120.91 | 114.19 | 100.76 |
| 56 | 178.65 | 140.06 | 126.05 | 119.05 | 105.05 |
| 57 | 190.08 | 148.63 | 133.77 | 126.34 | 111.47 |
| 58 | 202.94 | 158.64 | 142.78 | 134.84 | 118.98 |
| 59 | 214.38 | 168.64 | 151.78 | 143.34 | 126.48 |
| 60 | 228.67 | 178.65 | 160.79 | 151.85 | 133.99 |
| 61 | 240.10 | 187.22 | 168.50 | 159.14 | 140.42 |
| 62 | 252.96 | 198.65 | 178.79 | 168.85 | 148.99 |
| 63 | 268.68 | 210.09 | 189.08 | 178.58 | 157.57 |
| 64 | 284.40 | 221.52 | 199.37 | 188.29 | 166.14 |
| 65 | 301.55 | 235.81 | 212.23 | 200.44 | 176.86 |
| 66 | 317.28 | 247.25 | 222.53 | 210.16 | 185.44 |
| 67 | 334.43 | 258.68 | 232.81 | 219.88 | 194.01 |
| 68 | 351.58 | 271.54 | 244.39 | 230.81 | 203.66 |
| 69 | 373.01 | 285.83 | 257.25 | 242.96 | 214.37 |
| 70 | 393.02 | 301.55 | 271.40 | 256.32 | 226.16 |
| 71 | 414.46 | 318.70 | 286.83 | 270.90 | 239.03 |
| 72 | 438.75 | 337.28 | 303.55 | 286.69 | 252.96 |
| 73 | 464.48 | 357.29 | 321.56 | 303.70 | 267.97 |
| 74 | 490.20 | 377.30 | 339.57 | 320.71 | 282.98 |
| 75 | 513.07 | 397.31 | 357.58 | 337.71 | 297.98 |
| 76 | 553.09 | 430.18 | 387.16 | 365.65 | 322.64 |
| 77 | 601.68 | 465.91 | 419.32 | 396.02 | 349.43 |
| 78 | 630.26 | 490.20 | 441.18 | 416.67 | 367.65 |
| 79 | 665.99 | 520.22 | 468.20 | 442.19 | 390.17 |
| 80 | 713.16 | 560.23 | 504.21 | 476.20 | 420.17 |
| 81 | | | | | |
| 82 | | | | | |
| 83 | | | | | |
| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | UNLIMITED BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 129.28 | 108.67 | 97.80 | 92.37 | 81.50 |
| 41 | 131.15 | 110.54 | 99.49 | 93.96 | 82.91 |
| 42 | 134.90 | 112.42 | 101.18 | 95.56 | 84.32 |
| 43 | 138.65 | 116.17 | 104.55 | 98.74 | 87.13 |
| 44 | 142.40 | 119.91 | 107.92 | 101.92 | 89.93 |
| 45 | 146.14 | 123.66 | 111.29 | 105.11 | 92.75 |
| 46 | 151.76 | 127.41 | 114.67 | 108.30 | 95.56 |
| 47 | 157.39 | 131.15 | 118.04 | 111.48 | 98.36 |
| 48 | 163.01 | 136.78 | 123.10 | 116.26 | 102.59 |
| 49 | 170.50 | 142.40 | 128.16 | 121.04 | 106.80 |
| 50 | 178.00 | 148.02 | 133.22 | 125.82 | 111.02 |
| 51 | 187.36 | 155.51 | 139.96 | 132.18 | 116.63 |
| 52 | 198.61 | 163.01 | 146.71 | 138.56 | 122.26 |
| 53 | 209.85 | 172.37 | 155.13 | 146.51 | 129.28 |
| 54 | 222.96 | 183.62 | 165.26 | 156.08 | 137.72 |
| 55 | 237.95 | 194.86 | 175.37 | 165.63 | 146.15 |
| 56 | 256.69 | 209.85 | 188.87 | 178.37 | 157.39 |
| 57 | 275.43 | 226.71 | 204.04 | 192.70 | 170.03 |
| 58 | 299.78 | 245.45 | 220.91 | 208.63 | 184.09 |
| 59 | 327.89 | 267.93 | 241.14 | 227.74 | 200.95 |
| 60 | 359.74 | 292.29 | 263.06 | 248.45 | 219.22 |
| 61 | 395.34 | 322.27 | 290.04 | 273.93 | 241.70 |
| 62 | 436.56 | 354.12 | 318.71 | 301.00 | 265.59 |
| 63 | 481.53 | 391.59 | 352.43 | 332.85 | 293.69 |
| 64 | 532.11 | 432.81 | 389.53 | 367.89 | 324.61 |
| 65 | 586.45 | 475.90 | 428.31 | 404.52 | 356.93 |
| 66 | 646.41 | 526.49 | 473.84 | 447.52 | 394.87 |
| 67 | 713.86 | 578.95 | 521.06 | 492.11 | 434.21 |
| 68 | 788.80 | 638.91 | 575.02 | 543.07 | 479.18 |
| 69 | 869.37 | 704.49 | 634.04 | 598.82 | 528.37 |
| 70 | 959.30 | 777.56 | 699.80 | 660.93 | 583.17 |
| 71 | 1058.61 | 856.25 | 770.63 | 727.81 | 642.19 |
| 72 | 1171.03 | 946.19 | 851.57 | 804.26 | 709.64 |
| 73 | 1296.56 | 1047.36 | 942.62 | 890.26 | 785.52 |
| 74 | 1438.96 | 1161.66 | 1045.49 | 987.41 | 871.25 |
| 75 | 1601.96 | 1290.94 | 1161.85 | 1097.30 | 968.21 |
| 76 | 1785.58 | 1438.96 | 1295.06 | 1223.12 | 1079.22 |
| 77 | 1993.55 | 1605.71 | 1445.14 | 1364.85 | 1204.28 |
| 78 | 2261.48 | 1821.18 | 1639.06 | 1548.00 | 1365.89 |
| 79 | 2544.40 | 2047.89 | 1843.10 | 1740.71 | 1535.92 |
| 80 | 2842.31 | 2287.71 | 2058.94 | 1944.55 | 1715.78 |
| 81 | | | | | |
| 82 | | | | | |
| 83 | | | | | |
| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | UNLIMITED BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 152.33 | 132.46 | 119.21 | 112.59 | 99.35 |
| 41 | 161.16 | 139.08 | 125.17 | 118.22 | 104.31 |
| 42 | 169.99 | 147.91 | 133.12 | 125.72 | 110.93 |
| 43 | 181.03 | 156.74 | 141.07 | 133.23 | 117.56 |
| 44 | 192.06 | 165.57 | 149.01 | 140.73 | 124.18 |
| 45 | 205.31 | 174.40 | 156.96 | 148.24 | 130.80 |
| 46 | 216.35 | 183.23 | 164.91 | 155.75 | 137.42 |
| 47 | 227.39 | 194.27 | 174.84 | 165.13 | 145.70 |
| 48 | 242.84 | 205.31 | 184.78 | 174.51 | 153.98 |
| 49 | 256.09 | 218.56 | 196.70 | 185.78 | 163.92 |
| 50 | 273.75 | 231.80 | 208.62 | 197.03 | 173.85 |
| 51 | 286.99 | 242.84 | 218.56 | 206.41 | 182.13 |
| 52 | 300.24 | 256.09 | 230.48 | 217.68 | 192.07 |
| 53 | 317.90 | 271.54 | 244.39 | 230.81 | 203.66 |
| 54 | 335.56 | 284.79 | 256.31 | 242.07 | 213.59 |
| 55 | 355.43 | 302.45 | 272.21 | 257.08 | 226.84 |
| 56 | 373.09 | 315.69 | 284.12 | 268.34 | 236.77 |
| 57 | 395.17 | 333.35 | 300.02 | 283.35 | 250.01 |
| 58 | 415.04 | 351.01 | 315.91 | 298.36 | 263.26 |
| 59 | 434.90 | 366.47 | 329.82 | 311.50 | 274.85 |
| 60 | 456.98 | 386.34 | 347.71 | 328.39 | 289.76 |
| 61 | 479.06 | 404.00 | 363.60 | 343.40 | 303.00 |
| 62 | 503.34 | 423.87 | 381.48 | 360.29 | 317.90 |
| 63 | 529.83 | 445.94 | 401.35 | 379.05 | 334.46 |
| 64 | 558.53 | 468.02 | 421.22 | 397.82 | 351.02 |
| 65 | 591.65 | 496.72 | 447.05 | 422.21 | 372.54 |
| 66 | 618.14 | 514.38 | 462.94 | 437.22 | 385.79 |
| 67 | 644.63 | 540.87 | 486.78 | 459.74 | 405.65 |
| 68 | 677.74 | 567.36 | 510.62 | 482.26 | 425.52 |
| 69 | 715.27 | 596.06 | 536.45 | 506.65 | 447.05 |
| 70 | 752.80 | 626.97 | 564.27 | 532.92 | 470.23 |
| 71 | 790.33 | 657.88 | 592.09 | 559.20 | 493.41 |
| 72 | 832.28 | 693.20 | 623.88 | 589.22 | 519.90 |
| 73 | 876.43 | 730.73 | 657.66 | 621.12 | 548.05 |
| 74 | 920.58 | 766.05 | 689.45 | 651.14 | 574.54 |
| 75 | 960.32 | 801.37 | 721.23 | 681.16 | 601.03 |
| 76 | 1035.38 | 865.39 | 778.85 | 735.58 | 649.04 |
| 77 | 1117.06 | 936.04 | 842.44 | 795.63 | 702.03 |
| 78 | 1165.63 | 977.98 | 880.18 | 831.28 | 733.49 |
| 79 | 1231.86 | 1037.59 | 933.83 | 881.95 | 778.19 |
| 80 | 1317.96 | 1112.65 | 1001.39 | 945.75 | 834.49 |
| 81 | | | | | |
| 82 | | | | | |
| 83 | | | | | |
| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### Standard Rates
### Annual Premium Per $10 Maximum Daily Benefit
### Home Health Care -- NO BIO

**Currently Approved Rates (Associated with Nursing Home < 6 Years)**

| AGE | $2500 MAX | $5000 MAX | UNLIMITED |
|---|---|---|---|
| 18-40 | 29.32 | 40.31 | 53.75 |
| 41 | 29.32 | 40.31 | 53.75 |
| 42 | 29.32 | 40.31 | 53.75 |
| 43 | 29.32 | 40.31 | 53.75 |
| 44 | 29.32 | 40.31 | 53.75 |
| 45 | 29.32 | 40.31 | 53.75 |
| 46 | 29.32 | 40.31 | 53.75 |
| 47 | 29.32 | 40.31 | 53.75 |
| 48 | 29.32 | 40.31 | 53.75 |
| 49 | 29.32 | 40.31 | 53.75 |
| 50 | 29.32 | 40.31 | 53.75 |
| 51 | 29.32 | 40.31 | 53.75 |
| 52 | 29.32 | 40.31 | 53.75 |
| 53 | 29.32 | 40.31 | 53.75 |
| 54 | 29.32 | 40.31 | 53.75 |
| 55 | 29.32 | 40.31 | 53.75 |
| 56 | 31.76 | 43.97 | 57.41 |
| 57 | 34.20 | 47.64 | 62.30 |
| 58 | 37.87 | 52.52 | 68.40 |
| 59 | 41.53 | 57.41 | 74.51 |
| 60 | 45.20 | 63.52 | 81.84 |
| 61 | 50.08 | 69.63 | 90.39 |
| 62 | 56.19 | 78.18 | 100.16 |
| 63 | 62.30 | 85.51 | 109.94 |
| 64 | 68.40 | 95.28 | 120.93 |
| 65 | 75.73 | 105.05 | 134.37 |
| 66 | 84.28 | 117.27 | 147.80 |
| 67 | 92.83 | 129.48 | 162.46 |
| 68 | 103.83 | 144.14 | 179.56 |
| 69 | 114.82 | 158.80 | 197.88 |
| 70 | 127.04 | 177.12 | 218.65 |
| 71 | 140.47 | 195.44 | 241.86 |
| 72 | 156.35 | 217.43 | 267.51 |
| 73 | 174.68 | 241.86 | 295.61 |
| 74 | 194.22 | 269.95 | 328.59 |
| 75 | 217.43 | 301.71 | 365.23 |
| 76 | 243.08 | 337.14 | 407.98 |
| 77 | 272.40 | 377.45 | 454.40 |
| 78 | 309.04 | 428.75 | 515.48 |
| 79 | 349.35 | 483.72 | 580.22 |
| 80 | 390.88 | 542.35 | 648.62 |
| 81 | 434.86 | | |
| 82 | 481.28 | | |
| 83 | 531.36 | | |
| 84 | 582.66 | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
Preferred Rates are .75 times the Standard Rates
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.
There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### Standard Rates
### Annual Premium Per $10 Maximum Daily Benefit
### CBIO for Home Health Care

**Currently Approved Rates (Associated with Nursing Home < 6 Years)**

| AGE | $2500 MAX | $5000 MAX | UNLIMITED |
|---|---|---|---|
| 18-40 | 36.65 | 51.30 | 69.63 |
| 41 | 36.65 | 51.30 | 69.63 |
| 42 | 36.65 | 51.30 | 69.63 |
| 43 | 36.65 | 51.30 | 69.63 |
| 44 | 36.65 | 51.30 | 69.63 |
| 45 | 36.65 | 51.30 | 69.63 |
| 46 | 36.65 | 51.30 | 69.63 |
| 47 | 36.65 | 51.30 | 69.63 |
| 48 | 36.65 | 51.30 | 69.63 |
| 49 | 36.65 | 51.30 | 69.63 |
| 50 | 36.65 | 51.30 | 69.63 |
| 51 | 36.65 | 51.30 | 69.63 |
| 52 | 36.65 | 51.30 | 69.63 |
| 53 | 36.65 | 51.30 | 69.63 |
| 54 | 36.65 | 51.30 | 69.63 |
| 55 | 36.65 | 51.30 | 69.63 |
| 56 | 39.09 | 53.75 | 73.29 |
| 57 | 41.53 | 57.41 | 76.96 |
| 58 | 43.97 | 59.85 | 80.62 |
| 59 | 46.42 | 64.74 | 84.28 |
| 60 | 50.08 | 68.40 | 89.17 |
| 61 | 52.52 | 72.07 | 92.83 |
| 62 | 54.97 | 75.73 | 96.50 |
| 63 | 57.41 | 80.62 | 102.61 |
| 64 | 61.08 | 85.51 | 108.71 |
| 65 | 65.96 | 90.39 | 113.60 |
| 66 | 68.40 | 94.06 | 119.71 |
| 67 | 72.07 | 100.16 | 125.82 |
| 68 | 75.73 | 105.05 | 131.92 |
| 69 | 80.62 | 112.38 | 139.25 |
| 70 | 85.51 | 117.27 | 146.58 |
| 71 | 90.39 | 124.59 | 152.69 |
| 72 | 95.28 | 131.92 | 161.24 |
| 73 | 100.16 | 139.25 | 169.79 |
| 74 | 105.05 | 146.58 | 178.34 |
| 75 | 109.94 | 152.69 | 186.89 |
| 76 | 118.49 | 166.13 | 200.33 |
| 77 | 129.48 | 179.56 | 217.43 |
| 78 | 135.59 | 188.11 | 225.98 |
| 79 | 142.92 | 199.11 | 239.42 |
| 80 | 153.91 | 212.54 | 255.30 |
| 81 | 164.90 | | |
| 82 | 175.90 | | |
| 83 | 184.45 | | |
| 84 | 194.22 | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
Preferred Rates are .75 times the Standard Rates
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### Standard Rates
### Annual Premium Per $10 Maximum Daily Benefit
### Home Health Care -- NO BIO

**Currently Approved Rates (Associated with Nursing Home ≥ 6 Years)**

| AGE | $2500 MAX | $5000 MAX | UNLIMITED |
|---|---|---|---|
| 18-40 | 44.97 | 61.83 | 82.44 |
| 41 | 44.97 | 61.83 | 82.44 |
| 42 | 44.97 | 61.83 | 82.44 |
| 43 | 44.97 | 61.83 | 82.44 |
| 44 | 44.97 | 61.83 | 82.44 |
| 45 | 44.97 | 61.83 | 82.44 |
| 46 | 44.97 | 61.83 | 82.44 |
| 47 | 44.97 | 61.83 | 82.44 |
| 48 | 44.97 | 61.83 | 82.44 |
| 49 | 44.97 | 61.83 | 82.44 |
| 50 | 44.97 | 61.83 | 82.44 |
| 51 | 44.97 | 61.83 | 82.44 |
| 52 | 44.97 | 61.83 | 82.44 |
| 53 | 44.97 | 61.83 | 82.44 |
| 54 | 44.97 | 61.83 | 82.44 |
| 55 | 44.97 | 61.83 | 82.44 |
| 56 | 48.71 | 67.45 | 88.06 |
| 57 | 52.46 | 73.07 | 95.56 |
| 58 | 58.08 | 80.57 | 104.92 |
| 59 | 63.70 | 88.06 | 114.29 |
| 60 | 69.32 | 97.43 | 125.53 |
| 61 | 76.82 | 106.80 | 138.65 |
| 62 | 86.19 | 119.91 | 153.64 |
| 63 | 95.56 | 131.15 | 168.63 |
| 64 | 104.92 | 146.14 | 185.49 |
| 65 | 116.17 | 161.13 | 206.10 |
| 66 | 129.28 | 179.87 | 226.71 |
| 67 | 142.40 | 198.61 | 249.19 |
| 68 | 159.26 | 221.09 | 275.43 |
| 69 | 176.12 | 243.57 | 303.53 |
| 70 | 194.86 | 271.68 | 335.38 |
| 71 | 215.47 | 299.78 | 370.98 |
| 72 | 239.83 | 333.51 | 410.33 |
| 73 | 267.93 | 370.98 | 453.42 |
| 74 | 297.91 | 414.07 | 504.01 |
| 75 | 333.51 | 462.79 | 560.22 |
| 76 | 372.85 | 517.12 | 625.80 |
| 77 | 417.82 | 578.95 | 696.99 |
| 78 | 474.03 | 657.65 | 790.68 |
| 79 | 535.86 | 741.96 | 889.98 |
| 80 | 599.56 | 831.90 | 994.90 |
| 81 | 667.02 | | |
| 82 | 738.21 | | |
| 83 | 815.03 | | |
| 84 | 893.73 | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
Preferred Rates are .75 times the Standard Rates
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### Standard Rates
### Annual Premium Per $10 Maximum Daily Benefit
### CBIO for Home Health Care

**Currently Approved Rates (Associated with Nursing Home ≥ 6 Years)**

| AGE | $2500 MAX | $5000 MAX | UNLIMITED |
|---|---|---|---|
| 18-40 | 66.23 | 92.72 | 125.84 |
| 41 | 66.23 | 92.72 | 125.84 |
| 42 | 66.23 | 92.72 | 125.84 |
| 43 | 66.23 | 92.72 | 125.84 |
| 44 | 66.23 | 92.72 | 125.84 |
| 45 | 66.23 | 92.72 | 125.84 |
| 46 | 66.23 | 92.72 | 125.84 |
| 47 | 66.23 | 92.72 | 125.84 |
| 48 | 66.23 | 92.72 | 125.84 |
| 49 | 66.23 | 92.72 | 125.84 |
| 50 | 66.23 | 92.72 | 125.84 |
| 51 | 66.23 | 92.72 | 125.84 |
| 52 | 66.23 | 92.72 | 125.84 |
| 53 | 66.23 | 92.72 | 125.84 |
| 54 | 66.23 | 92.72 | 125.84 |
| 55 | 66.23 | 92.72 | 125.84 |
| 56 | 70.64 | 97.14 | 132.46 |
| 57 | 75.06 | 103.76 | 139.08 |
| 58 | 79.47 | 108.17 | 145.70 |
| 59 | 83.89 | 117.00 | 152.33 |
| 60 | 90.51 | 123.63 | 161.16 |
| 61 | 94.93 | 130.25 | 167.78 |
| 62 | 99.34 | 136.87 | 174.40 |
| 63 | 103.76 | 145.70 | 185.44 |
| 64 | 110.38 | 154.53 | 196.48 |
| 65 | 119.21 | 163.37 | 205.31 |
| 66 | 123.63 | 169.99 | 216.35 |
| 67 | 130.25 | 181.03 | 227.39 |
| 68 | 136.87 | 189.86 | 238.42 |
| 69 | 145.70 | 203.10 | 251.67 |
| 70 | 154.53 | 211.93 | 264.92 |
| 71 | 163.37 | 225.18 | 275.95 |
| 72 | 172.20 | 238.42 | 291.41 |
| 73 | 181.03 | 251.67 | 306.86 |
| 74 | 189.86 | 264.92 | 322.31 |
| 75 | 198.69 | 275.95 | 337.77 |
| 76 | 214.14 | 300.24 | 362.05 |
| 77 | 234.01 | 324.52 | 392.96 |
| 78 | 245.05 | 339.98 | 408.41 |
| 79 | 258.29 | 359.84 | 432.70 |
| 80 | 278.16 | 384.13 | 461.40 |
| 81 | 298.03 | | |
| 82 | 317.90 | | |
| 83 | 333.35 | | |
| 84 | 351.01 | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
Preferred Rates are .75 times the Standard Rates
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : No Inflation**

Currently Approved Rates

| Issue Age | Benefit Period (years) 1 | 2 | 3 | 4 | 5 | Unlimited |
|---|---|---|---|---|---|---|
| 18-40 | 39.18 | 53.84 | 63.57 | 73.33 | 83.07 | 128.05 |
| 41 | 39.18 | 56.28 | 66.03 | 75.77 | 85.53 | 134.48 |
| 42 | 39.18 | 56.28 | 68.47 | 78.21 | 87.97 | 137.64 |
| 43 | 41.64 | 58.72 | 70.92 | 80.67 | 90.40 | 144.07 |
| 44 | 41.64 | 61.18 | 73.36 | 83.11 | 92.84 | 147.27 |
| 45 | 41.64 | 61.18 | 75.79 | 88.01 | 97.75 | 153.67 |
| 46 | 44.08 | 63.62 | 80.70 | 90.46 | 102.63 | 160.10 |
| 47 | 44.08 | 66.06 | 83.14 | 95.34 | 107.53 | 166.49 |
| 48 | 44.09 | 68.50 | 85.57 | 97.75 | 112.39 | 172.86 |
| 49 | 46.53 | 70.94 | 90.46 | 102.63 | 117.24 | 179.19 |
| 50 | 46.53 | 75.82 | 92.87 | 107.49 | 122.10 | 185.56 |
| 51 | 48.96 | 78.24 | 97.72 | 114.81 | 126.93 | 191.85 |
| 52 | 51.38 | 83.11 | 102.58 | 119.63 | 134.22 | 201.38 |
| 53 | 56.28 | 85.53 | 107.43 | 124.46 | 139.03 | 207.69 |
| 54 | 58.69 | 90.38 | 112.26 | 131.73 | 146.27 | 217.14 |
| 55 | 63.58 | 95.23 | 119.55 | 138.98 | 153.49 | 229.78 |
| 56 | 68.45 | 102.53 | 126.80 | 148.66 | 163.12 | 245.54 |
| 57 | 73.31 | 107.34 | 136.49 | 158.29 | 175.19 | 264.47 |
| 58 | 78.16 | 114.61 | 143.68 | 170.36 | 189.69 | 289.77 |
| 59 | 83.01 | 121.88 | 153.34 | 182.41 | 206.59 | 315.00 |
| 60 | 87.85 | 131.56 | 165.44 | 194.41 | 220.97 | 340.16 |
| 61 | 95.14 | 138.75 | 177.48 | 208.83 | 235.32 | 365.23 |
| 62 | 102.41 | 148.39 | 189.46 | 220.73 | 249.63 | 386.97 |
| 63 | 109.66 | 160.43 | 201.39 | 235.04 | 263.88 | 411.82 |
| 64 | 119.31 | 169.97 | 215.70 | 251.73 | 280.47 | 439.69 |
| 65 | 128.94 | 181.92 | 232.41 | 270.75 | 301.83 | 473.77 |
| 66 | 138.53 | 198.70 | 251.46 | 292.09 | 325.46 | 513.99 |
| 67 | 150.56 | 217.82 | 272.82 | 318.16 | 353.79 | 557.05 |
| 68 | 162.53 | 236.84 | 296.50 | 346.47 | 386.78 | 606.09 |
| 69 | 176.88 | 258.18 | 322.45 | 379.44 | 421.92 | 664.24 |
| 70 | 191.12 | 284.30 | 353.06 | 414.56 | 461.62 | 728.23 |
| 71 | 210.18 | 312.67 | 388.27 | 454.20 | 508.24 | 801.04 |
| 72 | 234.04 | 343.22 | 428.06 | 500.75 | 561.61 | 885.62 |
| 73 | 257.72 | 378.43 | 472.36 | 554.17 | 619.27 | 978.75 |
| 74 | 283.72 | 418.30 | 521.18 | 611.98 | 683.66 | 1080.47 |
| 75 | 314.44 | 460.26 | 574.40 | 671.58 | 752.19 | 1187.27 |
| 76 | 347.34 | 506.63 | 631.86 | 737.71 | 827.04 | 1298.78 |
| 77 | 384.74 | 557.23 | 693.27 | 807.55 | 905.40 | 1414.33 |
| 78 | 424.16 | 611.98 | 760.95 | 883.39 | 987.01 | 1540.07 |
| 79 | 465.59 | 670.79 | 829.95 | 962.72 | 1076.73 | 1672.47 |
| 80 | 511.44 | 731.19 | 905.05 | 1047.77 | 1169.35 | 1811.06 |
| 81 | 559.25 | 795.57 | 986.17 | 1138.42 | 1269.72 | 1958.75 |
| 82 | 608.82 | 866.04 | 1070.37 | 1234.08 | 1379.47 | 2123.95 |
| 83 | 660.13 | 940.05 | 1159.97 | 1337.01 | 1493.35 | 2295.84 |
| 84 | 710.76 | 1010.34 | 1245.22 | 1435.02 | 1602.04 | 2466.80 |
| 85 | 758.73 | 1075.39 | 1327.64 | 1527.67 | 1705.19 | 2623.57 |
| 86 | 801.62 | 1137.68 | 1402.28 | 1612.44 | 1797.88 | 2763.19 |
| 87 | 839.68 | 1187.86 | 1464.90 | 1682.79 | 1876.29 | 2881.10 |
| 88 | 877.36 | 1239.82 | 1526.57 | 1751.98 | 1953.32 | 2996.65 |
| 89 | 917.03 | 1293.42 | 1591.99 | 1827.08 | 2033.48 | 3115.62 |
| 90 | 956.19 | 1351.02 | 1658.62 | 1903.07 | 2116.69 | 3244.36 |
| 91 | 997.80 | 1406.17 | 1727.71 | 1979.07 | 2202.37 | 3369.86 |
| 92 | 1036.96 | 1461.32 | 1794.34 | 2055.06 | 2285.58 | 3495.35 |
| 93 | 1078.57 | 1518.93 | 1863.43 | 2133.51 | 2368.78 | 3620.86 |
| 94 | 1120.20 | 1574.08 | 1930.06 | 2209.51 | 2454.46 | 3746.36 |
| 95 | 1159.35 | 1631.68 | 1999.15 | 2285.50 | 2537.68 | 3871.86 |
| 96 | 1200.96 | 1686.83 | 2065.78 | 2361.50 | 2620.89 | 3997.36 |
| 97 | 1242.59 | 1741.98 | 2132.41 | 2437.48 | 2706.57 | 4122.86 |
| 98 | 1281.74 | 1799.58 | 2201.51 | 2515.95 | 2789.77 | 4248.37 |
| 99 | 1323.35 | 1854.73 | 2268.13 | 2591.93 | 2872.98 | 4373.87 |
| 100 | 1364.97 | 1909.88 | 2337.23 | 2667.92 | 2958.66 | 4499.36 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 34.28 | 46.50 | 56.26 | 63.55 | 73.31 | 112.06 |
| 41 | 34.28 | 48.94 | 58.69 | 65.99 | 75.75 | 115.23 |
| 42 | 36.74 | 51.40 | 61.13 | 68.46 | 78.21 | 121.65 |
| 43 | 36.74 | 51.40 | 63.60 | 70.89 | 80.64 | 124.85 |
| 44 | 36.74 | 53.84 | 66.04 | 73.33 | 83.08 | 128.05 |
| 45 | 39.18 | 56.28 | 68.48 | 75.77 | 85.52 | 134.48 |
| 46 | 39.18 | 56.28 | 70.92 | 80.67 | 87.97 | 137.65 |
| 47 | 39.18 | 58.72 | 73.36 | 83.11 | 92.84 | 144.04 |
| 48 | 39.18 | 61.16 | 75.79 | 87.99 | 97.72 | 150.44 |
| 49 | 41.62 | 63.60 | 78.21 | 90.41 | 102.60 | 156.81 |
| 50 | 41.62 | 66.04 | 83.09 | 95.29 | 107.46 | 159.94 |
| 51 | 44.06 | 68.46 | 85.50 | 100.14 | 112.29 | 166.26 |
| 52 | 46.50 | 73.33 | 90.38 | 104.99 | 117.14 | 172.60 |
| 53 | 48.93 | 75.75 | 95.24 | 109.83 | 121.98 | 178.90 |
| 54 | 53.81 | 80.62 | 100.06 | 114.63 | 126.78 | 188.39 |
| 55 | 56.23 | 85.48 | 104.89 | 121.90 | 134.02 | 201.06 |
| 56 | 61.11 | 90.31 | 112.17 | 129.14 | 143.68 | 213.66 |
| 57 | 63.53 | 95.14 | 119.41 | 138.82 | 153.31 | 229.42 |
| 58 | 68.40 | 102.43 | 126.65 | 148.46 | 165.36 | 251.55 |
| 59 | 73.25 | 109.70 | 136.33 | 160.53 | 179.86 | 273.62 |
| 60 | 78.09 | 116.95 | 145.97 | 170.12 | 191.82 | 295.64 |
| 61 | 85.38 | 124.17 | 155.58 | 182.12 | 203.78 | 314.35 |
| 62 | 90.19 | 131.36 | 165.14 | 194.07 | 218.14 | 336.18 |
| 63 | 97.46 | 140.97 | 177.12 | 205.97 | 232.44 | 357.93 |
| 64 | 104.67 | 150.55 | 191.51 | 220.24 | 246.63 | 382.73 |
| 65 | 114.33 | 162.53 | 205.80 | 236.90 | 263.17 | 413.82 |
| 66 | 123.96 | 176.90 | 219.99 | 255.87 | 284.48 | 447.80 |
| 67 | 133.56 | 191.18 | 239.02 | 279.60 | 308.03 | 484.66 |
| 68 | 143.09 | 210.28 | 260.33 | 303.13 | 336.29 | 527.59 |
| 69 | 157.48 | 229.26 | 283.93 | 331.37 | 369.21 | 576.50 |
| 70 | 171.80 | 250.54 | 312.25 | 364.27 | 404.25 | 634.48 |
| 71 | 188.45 | 276.57 | 342.76 | 401.69 | 443.78 | 698.15 |
| 72 | 207.48 | 304.83 | 377.86 | 441.19 | 490.18 | 770.62 |
| 73 | 228.81 | 335.33 | 417.56 | 485.18 | 540.99 | 851.83 |
| 74 | 252.47 | 370.53 | 459.33 | 533.60 | 596.13 | 938.46 |
| 75 | 280.86 | 407.80 | 505.55 | 588.81 | 657.94 | 1030.37 |
| 76 | 309.00 | 449.57 | 556.09 | 648.17 | 723.72 | 1127.11 |
| 77 | 341.72 | 493.21 | 610.72 | 708.96 | 790.75 | 1228.33 |
| 78 | 376.51 | 541.09 | 669.34 | 773.52 | 861.30 | 1336.84 |
| 79 | 415.79 | 593.12 | 731.81 | 844.12 | 940.12 | 1452.35 |
| 80 | 457.06 | 649.26 | 798.01 | 918.14 | 1024.49 | 1577.63 |
| 81 | 497.87 | 706.94 | 870.31 | 1000.31 | 1111.77 | 1709.04 |
| 82 | 543.06 | 768.59 | 946.18 | 1085.67 | 1206.78 | 1852.83 |
| 83 | 587.61 | 831.51 | 1022.77 | 1171.23 | 1301.53 | 2001.39 |
| 84 | 631.54 | 893.25 | 1097.67 | 1257.04 | 1396.09 | 2142.18 |
| 85 | 672.89 | 949.85 | 1167.40 | 1337.64 | 1485.40 | 2275.95 |
| 86 | 711.63 | 1003.74 | 1231.82 | 1410.41 | 1564.29 | 2395.86 |
| 87 | 747.72 | 1052.41 | 1290.93 | 1477.75 | 1637.70 | 2505.21 |
| 88 | 781.24 | 1098.43 | 1344.87 | 1537.41 | 1705.85 | 2604.31 |
| 89 | 814.30 | 1146.12 | 1402.63 | 1603.10 | 1777.32 | 2710.37 |
| 90 | 849.40 | 1195.47 | 1461.74 | 1669.85 | 1849.56 | 2820.04 |
| 91 | 886.95 | 1244.83 | 1520.85 | 1736.60 | 1921.81 | 2929.72 |
| 92 | 922.03 | 1294.18 | 1582.43 | 1803.35 | 1996.52 | 3039.38 |
| 93 | 959.58 | 1343.53 | 1641.54 | 1870.10 | 2068.76 | 3149.06 |
| 94 | 994.68 | 1392.89 | 1700.65 | 1936.86 | 2143.47 | 3258.73 |
| 95 | 1032.23 | 1442.24 | 1759.77 | 2003.61 | 2215.72 | 3365.18 |
| 96 | 1067.31 | 1491.60 | 1821.34 | 2072.83 | 2290.43 | 3474.84 |
| 97 | 1104.87 | 1543.42 | 1880.46 | 2139.58 | 2362.68 | 3584.52 |
| 98 | 1139.96 | 1592.77 | 1939.58 | 2206.34 | 2437.38 | 3694.19 |
| 99 | 1175.04 | 1642.13 | 1998.69 | 2273.08 | 2509.63 | 3803.87 |
| 100 | 1212.59 | 1691.49 | 2060.27 | 2339.83 | 2584.34 | 3913.53 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.24 | 0.37 | 0.49 | 0.59 | 0.71 | 1.16 |
| 41 | 0.24 | 0.39 | 0.49 | 0.62 | 0.71 | 1.20 |
| 42 | 0.24 | 0.39 | 0.51 | 0.64 | 0.74 | 1.26 |
| 43 | 0.24 | 0.42 | 0.54 | 0.64 | 0.76 | 1.30 |
| 44 | 0.24 | 0.42 | 0.56 | 0.67 | 0.79 | 1.33 |
| 45 | 0.24 | 0.42 | 0.59 | 0.69 | 0.82 | 1.39 |
| 46 | 0.27 | 0.44 | 0.61 | 0.72 | 0.86 | 1.42 |
| 47 | 0.27 | 0.47 | 0.64 | 0.76 | 0.89 | 1.49 |
| 48 | 0.27 | 0.49 | 0.67 | 0.81 | 0.96 | 1.58 |
| 49 | 0.29 | 0.52 | 0.72 | 0.86 | 1.03 | 1.71 |
| 50 | 0.29 | 0.56 | 0.76 | 0.94 | 1.11 | 1.81 |
| 51 | 0.32 | 0.61 | 0.83 | 1.01 | 1.21 | 1.97 |
| 52 | 0.36 | 0.66 | 0.91 | 1.11 | 1.31 | 2.13 |
| 53 | 0.39 | 0.72 | 0.98 | 1.21 | 1.43 | 2.30 |
| 54 | 0.44 | 0.79 | 1.09 | 1.33 | 1.58 | 2.52 |
| 55 | 0.49 | 0.86 | 1.18 | 1.48 | 1.75 | 2.81 |
| 56 | 0.54 | 0.96 | 1.33 | 1.65 | 1.97 | 3.20 |
| 57 | 0.62 | 1.08 | 1.51 | 1.87 | 2.22 | 3.65 |
| 58 | 0.69 | 1.21 | 1.70 | 2.12 | 2.52 | 4.20 |
| 59 | 0.76 | 1.33 | 1.89 | 2.39 | 2.85 | 4.81 |
| 60 | 0.86 | 1.50 | 2.12 | 2.72 | 3.25 | 5.49 |
| 61 | 0.96 | 1.70 | 2.39 | 3.08 | 3.70 | 6.26 |
| 62 | 1.09 | 1.92 | 2.73 | 3.50 | 4.17 | 7.14 |
| 63 | 1.23 | 2.19 | 3.13 | 3.96 | 4.71 | 8.14 |
| 64 | 1.43 | 2.51 | 3.60 | 4.53 | 5.38 | 9.33 |
| 65 | 1.65 | 2.88 | 4.14 | 5.23 | 6.18 | 10.79 |
| 66 | 1.92 | 3.35 | 4.80 | 6.06 | 7.20 | 12.57 |
| 67 | 2.22 | 3.94 | 5.62 | 7.10 | 8.43 | 14.73 |
| 68 | 2.56 | 4.63 | 6.58 | 8.36 | 9.93 | 17.38 |
| 69 | 3.01 | 5.47 | 7.73 | 9.88 | 11.75 | 20.61 |
| 70 | 3.55 | 6.45 | 9.17 | 11.73 | 13.94 | 24.46 |
| 71 | 4.19 | 7.66 | 10.92 | 13.97 | 16.61 | 29.17 |
| 72 | 4.97 | 9.14 | 13.01 | 16.71 | 19.91 | 35.05 |
| 73 | 5.94 | 10.90 | 15.53 | 19.96 | 23.85 | 42.06 |
| 74 | 7.04 | 12.91 | 18.45 | 23.75 | 28.46 | 50.17 |
| 75 | 8.35 | 15.30 | 21.91 | 28.22 | 33.85 | 59.66 |
| 76 | 9.95 | 18.21 | 26.04 | 33.53 | 40.31 | 70.91 |
| 77 | 11.97 | 21.83 | 31.17 | 40.09 | 48.20 | 84.57 |
| 78 | 14.44 | 26.21 | 37.41 | 48.03 | 57.76 | 100.98 |
| 79 | 17.38 | 31.47 | 44.80 | 57.41 | 69.07 | 120.40 |
| 80 | 20.80 | 37.60 | 53.47 | 68.45 | 82.40 | 143.33 |
| 81 | 24.74 | 44.67 | 63.52 | 81.29 | 97.85 | 170.08 |
| 82 | 29.37 | 53.06 | 75.43 | 96.52 | 116.23 | 201.94 |
| 83 | 34.74 | 62.84 | 89.32 | 114.33 | 137.86 | 240.01 |
| 84 | 40.78 | 73.85 | 105.09 | 134.59 | 162.23 | 282.27 |
| 85 | 47.01 | 85.18 | 121.23 | 155.28 | 187.22 | 325.79 |
| 86 | 53.42 | 96.82 | 137.77 | 176.48 | 212.79 | 370.30 |
| 87 | 59.70 | 108.25 | 154.00 | 197.30 | 237.88 | 413.91 |
| 88 | 66.38 | 120.35 | 171.18 | 219.28 | 264.34 | 459.88 |
| 89 | 73.52 | 133.28 | 189.54 | 242.73 | 292.61 | 508.88 |
| 90 | 81.19 | 147.13 | 209.15 | 267.77 | 322.75 | 561.06 |
| 91 | 88.86 | 160.98 | 228.77 | 292.80 | 352.88 | 613.23 |
| 92 | 96.52 | 174.82 | 248.37 | 317.84 | 383.02 | 665.40 |
| 93 | 104.18 | 188.67 | 267.99 | 342.87 | 413.15 | 717.57 |
| 94 | 111.84 | 202.52 | 287.60 | 367.91 | 443.28 | 769.74 |
| 95 | 119.51 | 216.37 | 307.22 | 392.94 | 473.42 | 821.91 |
| 96 | 127.17 | 230.22 | 326.83 | 417.98 | 503.56 | 874.08 |
| 97 | 134.83 | 244.07 | 346.45 | 443.02 | 533.69 | 926.25 |
| 98 | 142.50 | 257.92 | 366.07 | 468.05 | 563.83 | 978.42 |
| 99 | 150.16 | 271.76 | 385.68 | 493.09 | 593.97 | 1030.60 |
| 100 | 157.83 | 285.61 | 405.30 | 518.12 | 624.10 | 1082.76 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.22 | 0.32 | 0.41 | 0.52 | 0.61 | 1.00 |
| 41 | 0.22 | 0.35 | 0.44 | 0.54 | 0.64 | 1.07 |
| 42 | 0.22 | 0.35 | 0.46 | 0.54 | 0.64 | 1.10 |
| 43 | 0.22 | 0.35 | 0.46 | 0.57 | 0.66 | 1.13 |
| 44 | 0.22 | 0.37 | 0.49 | 0.59 | 0.69 | 1.17 |
| 45 | 0.24 | 0.39 | 0.51 | 0.62 | 0.72 | 1.20 |
| 46 | 0.24 | 0.39 | 0.54 | 0.64 | 0.74 | 1.26 |
| 47 | 0.24 | 0.42 | 0.56 | 0.66 | 0.79 | 1.33 |
| 48 | 0.24 | 0.44 | 0.59 | 0.71 | 0.84 | 1.39 |
| 49 | 0.27 | 0.47 | 0.64 | 0.77 | 0.88 | 1.48 |
| 50 | 0.27 | 0.49 | 0.69 | 0.82 | 0.96 | 1.59 |
| 51 | 0.29 | 0.54 | 0.74 | 0.88 | 1.06 | 1.71 |
| 52 | 0.32 | 0.59 | 0.79 | 0.96 | 1.14 | 1.84 |
| 53 | 0.34 | 0.64 | 0.86 | 1.06 | 1.24 | 2.01 |
| 54 | 0.39 | 0.69 | 0.96 | 1.19 | 1.35 | 2.20 |
| 55 | 0.44 | 0.76 | 1.06 | 1.31 | 1.50 | 2.46 |
| 56 | 0.49 | 0.86 | 1.19 | 1.45 | 1.70 | 2.78 |
| 57 | 0.54 | 0.96 | 1.33 | 1.63 | 1.92 | 3.17 |
| 58 | 0.59 | 1.06 | 1.47 | 1.85 | 2.20 | 3.65 |
| 59 | 0.66 | 1.18 | 1.65 | 2.10 | 2.48 | 4.20 |
| 60 | 0.77 | 1.33 | 1.87 | 2.37 | 2.84 | 4.78 |
| 61 | 0.86 | 1.50 | 2.12 | 2.68 | 3.21 | 5.46 |
| 62 | 0.99 | 1.70 | 2.41 | 3.05 | 3.62 | 6.24 |
| 63 | 1.11 | 1.94 | 2.76 | 3.47 | 4.12 | 7.11 |
| 64 | 1.28 | 2.22 | 3.15 | 3.99 | 4.71 | 8.14 |
| 65 | 1.48 | 2.56 | 3.64 | 4.59 | 5.42 | 9.37 |
| 66 | 1.70 | 2.98 | 4.24 | 5.32 | 6.29 | 10.92 |
| 67 | 1.97 | 3.47 | 4.93 | 6.24 | 7.37 | 12.82 |
| 68 | 2.29 | 4.09 | 5.79 | 7.35 | 8.68 | 15.12 |
| 69 | 2.69 | 4.83 | 6.82 | 8.67 | 10.25 | 17.90 |
| 70 | 3.16 | 5.71 | 8.09 | 10.28 | 12.17 | 21.29 |
| 71 | 3.75 | 6.80 | 9.61 | 12.27 | 14.54 | 25.46 |
| 72 | 4.43 | 8.11 | 11.46 | 14.66 | 17.43 | 30.53 |
| 73 | 5.28 | 9.64 | 13.65 | 17.50 | 20.82 | 36.54 |
| 74 | 6.26 | 11.41 | 16.23 | 20.82 | 24.81 | 43.58 |
| 75 | 7.44 | 13.55 | 19.30 | 24.74 | 29.54 | 51.81 |
| 76 | 8.87 | 16.14 | 22.96 | 29.44 | 35.21 | 61.67 |
| 77 | 10.64 | 19.32 | 27.47 | 35.19 | 42.11 | 73.52 |
| 78 | 12.82 | 23.18 | 32.92 | 42.09 | 50.42 | 87.77 |
| 79 | 15.43 | 27.82 | 39.45 | 50.34 | 60.29 | 104.70 |
| 80 | 18.51 | 33.28 | 47.16 | 60.10 | 72.03 | 124.79 |
| 81 | 22.05 | 39.67 | 56.18 | 71.56 | 85.78 | 148.44 |
| 82 | 26.14 | 47.02 | 66.56 | 84.77 | 101.65 | 175.87 |
| 83 | 30.87 | 55.57 | 78.67 | 100.23 | 120.25 | 208.20 |
| 84 | 36.22 | 65.28 | 92.48 | 117.91 | 141.49 | 245.09 |
| 85 | 41.69 | 75.20 | 106.52 | 135.87 | 163.08 | 282.53 |
| 86 | 47.31 | 85.38 | 120.97 | 154.27 | 185.20 | 320.91 |
| 87 | 53.10 | 95.85 | 135.77 | 173.18 | 207.90 | 360.16 |
| 88 | 59.01 | 106.50 | 150.83 | 192.37 | 230.90 | 399.95 |
| 89 | 65.37 | 117.95 | 166.99 | 212.92 | 255.55 | 442.50 |
| 90 | 72.17 | 130.21 | 184.26 | 234.88 | 281.87 | 487.89 |
| 91 | 78.98 | 142.45 | 201.54 | 256.83 | 308.19 | 533.28 |
| 92 | 85.77 | 154.69 | 218.81 | 278.79 | 334.50 | 578.66 |
| 93 | 92.58 | 166.94 | 236.08 | 300.74 | 360.81 | 624.05 |
| 94 | 99.37 | 179.19 | 253.35 | 322.70 | 387.13 | 669.43 |
| 95 | 106.18 | 191.43 | 270.63 | 344.65 | 413.44 | 714.83 |
| 96 | 112.97 | 203.68 | 287.90 | 366.60 | 439.76 | 760.21 |
| 97 | 119.78 | 215.93 | 305.18 | 388.56 | 466.08 | 805.60 |
| 98 | 126.58 | 228.17 | 322.45 | 410.51 | 492.40 | 850.98 |
| 99 | 133.38 | 240.42 | 339.72 | 432.47 | 518.71 | 896.37 |
| 100 | 140.18 | 252.66 | 357.00 | 454.42 | 545.03 | 941.75 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**No Inflation**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | 2.46 | 2.46 | |
| 41 | | 2.46 | 2.46 | |
| 42 | | 2.46 | 2.46 | |
| 43 | | 2.46 | 2.46 | |
| 44 | | 2.46 | 2.46 | |
| 45 | | 2.46 | 2.46 | |
| 46 | | 2.46 | 2.46 | |
| 47 | | 2.46 | 2.46 | |
| 48 | | 2.46 | 2.46 | |
| 49 | | 2.46 | 2.46 | |
| 50 | | 2.46 | 2.46 | |
| 51 | | 2.46 | 2.46 | |
| 52 | | 2.46 | 2.46 | |
| 53 | | 2.46 | 2.46 | |
| 54 | | 2.46 | 2.46 | |
| 55 | | 2.46 | 2.46 | |
| 56 | | 2.46 | 2.46 | |
| 57 | | 2.46 | 2.46 | |
| 58 | | 2.46 | 2.46 | |
| 59 | | 2.46 | 4.92 | |
| 60 | | 4.92 | 4.92 | |
| 61 | | 4.92 | 4.92 | |
| 62 | | 4.92 | 4.92 | |
| 63 | | 4.92 | 4.92 | |
| 64 | | 4.92 | 4.92 | |
| 65 | | 4.92 | 4.92 | |
| 66 | | 4.92 | 7.39 | |
| 67 | | 4.92 | 7.39 | |
| 68 | | 7.39 | 7.39 | |
| 69 | | 7.39 | 7.39 | |
| 70 | | 7.39 | 9.85 | |
| 71 | | 9.85 | 9.85 | |
| 72 | | 9.85 | 12.32 | |
| 73 | | 9.86 | 12.32 | |
| 74 | | 12.32 | 14.79 | |
| 75 | | 12.32 | 14.79 | |
| 76 | | 14.79 | 17.25 | |
| 77 | | 17.25 | 17.25 | |
| 78 | | 17.25 | 19.71 | |
| 79 | | 19.71 | 22.17 | |
| 80 | | 22.17 | 24.64 | |
| 81 | | 22.17 | 27.10 | |
| 82 | | 24.64 | 29.57 | |
| 83 | | 27.11 | 32.04 | |
| 84 | | 29.57 | 34.50 | |
| 85 | | 32.03 | 36.96 | |
| 86 | | 34.50 | 39.42 | |
| 87 | | 36.96 | 41.89 | |
| 88 | | 36.96 | 41.89 | |
| 89 | | 39.42 | 44.35 | |
| 90 | | 41.88 | 46.81 | |
| 91 | | 44.35 | 49.28 | |
| 92 | | 44.35 | 51.74 | |
| 93 | | 46.81 | 54.21 | |
| 94 | | 49.28 | 56.68 | |
| 95 | | 51.75 | 59.14 | |
| 96 | | 51.75 | 59.14 | |
| 97 | | 54.21 | 61.60 | |
| 98 | | 56.67 | 64.06 | |
| 99 | | 59.14 | 66.53 | |
| 100 | | 61.60 | 68.99 | |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**No Inflation**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | 3.23 | 3.23 | |
| 41 | | 3.23 | 3.23 | |
| 42 | | 3.23 | 3.23 | |
| 43 | | 3.23 | 3.23 | |
| 44 | | 3.23 | 3.23 | |
| 45 | | 3.23 | 3.23 | |
| 46 | | 3.23 | 3.23 | |
| 47 | | 3.23 | 3.23 | |
| 48 | | 3.23 | 3.23 | |
| 49 | | 3.23 | 3.23 | |
| 50 | | 3.23 | 3.23 | |
| 51 | | 3.23 | 3.23 | |
| 52 | | 3.23 | 3.23 | |
| 53 | | 3.23 | 3.23 | |
| 54 | | 3.23 | 3.23 | |
| 55 | | 3.23 | 3.23 | |
| 56 | | 3.23 | 3.23 | |
| 57 | | 3.23 | 3.23 | |
| 58 | | 3.23 | 3.23 | |
| 59 | | 3.23 | 6.46 | |
| 60 | | 6.46 | 6.46 | |
| 61 | | 6.46 | 6.46 | |
| 62 | | 6.46 | 6.46 | |
| 63 | | 6.46 | 6.46 | |
| 64 | | 6.46 | 6.46 | |
| 65 | | 6.46 | 6.46 | |
| 66 | | 6.46 | 9.69 | |
| 67 | | 6.46 | 9.69 | |
| 68 | | 9.69 | 9.69 | |
| 69 | | 9.69 | 9.69 | |
| 70 | | 9.69 | 12.92 | |
| 71 | | 12.92 | 12.92 | |
| 72 | | 12.92 | 16.15 | |
| 73 | | 12.92 | 16.15 | |
| 74 | | 16.15 | 19.38 | |
| 75 | | 16.15 | 19.38 | |
| 76 | | 19.38 | 22.61 | |
| 77 | | 22.61 | 22.61 | |
| 78 | | 22.61 | 25.84 | |
| 79 | | 25.84 | 29.07 | |
| 80 | | 29.07 | 32.30 | |
| 81 | | 29.07 | 35.53 | |
| 82 | | 32.30 | 38.76 | |
| 83 | | 35.53 | 41.99 | |
| 84 | | 38.76 | 45.22 | |
| 85 | | 41.99 | 48.45 | |
| 86 | | 45.22 | 51.68 | |
| 87 | | 48.45 | 54.91 | |
| 88 | | 48.45 | 54.91 | |
| 89 | | 51.68 | 58.14 | |
| 90 | | 54.91 | 61.38 | |
| 91 | | 58.14 | 64.61 | |
| 92 | | 58.14 | 67.84 | |
| 93 | | 61.38 | 71.07 | |
| 94 | | 64.61 | 74.30 | |
| 95 | | 67.84 | 77.53 | |
| 96 | | 67.84 | 77.53 | |
| 97 | | 71.07 | 80.76 | |
| 98 | | 74.30 | 83.99 | |
| 99 | | 77.53 | 87.22 | |
| 100 | | 80.76 | 90.45 | |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Elimination Period Factors**
for Standard Annual Premium Rates, and with
Waiver of Premium, and with Facility Waiver of Premium

NH Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.18 | 1.08 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.17 | 1.08 | **1.00** | .85 | N/A |
| **3** | 1.34 | 1.16 | 1.07 | **1.00** | .86 | .73 |
| **4** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **5** | 1.30 | 1.14 | 1.06 | **1.00** | .88 | .77 |
| **Lifetime** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |

Integrated Plan Factors
10 day e.p. for Home Care

E.P.

| BenPrd | 0/10 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **1** | N/A | 1.14 | 1.06 | **1.00** | N/A | N/A |
| **2** | N/A | 1.13 | 1.06 | **1.00** | .89 | N/A |
| **3** | N/A | 1.12 | 1.05 | **1.00** | .89 | .81 |
| **4** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **5** | N/A | 1.10 | 1.04 | **1.00** | .91 | .83 |
| **Lifetime** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |

Matching Home Care E.P.

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.24 | 1.06 | .98 | .90 | N/A | N/A |
| **2** | 1.23 | 1.06 | .98 | .90 | .76 | N/A |
| **3** | 1.22 | 1.06 | .98 | .91 | .78 | .66 |
| **4** | 1.21 | 1.05 | .99 | .91 | .80 | .68 |
| **5** | 1.20 | 1.05 | .99 | .92 | .81 | .70 |
| **Lifetime** | 1.19 | 1.05 | .99 | .92 | .83 | .72 |

Home Care Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **3** | 1.34 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **4** | 1.33 | 1.14 | 1.05 | **1.00** | .85 | .71 |
| **5** | 1.33 | 1.13 | 1.04 | **1.00** | .85 | .73 |
| **Lifetime** | 1.32 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Survivorship Rider Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |
| 91 | 2.0% |
| 92 | 1.7% |
| 93 | 1.4% |
| 94 | 1.1% |
| 95 | 0.8% |
| 96 | 0.6% |
| 97 | 0.5% |
| 98 | 0.4% |
| 99 | 0.3% |
| 100 | 0.2% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Nonforfeiture Rider Premium Rates**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 6.0% |
| 41 | 7.0% |
| 42 | 7.0% |
| 43 | 7.0% |
| 44 | 7.0% |
| 45 | 7.0% |
| 46 | 8.0% |
| 47 | 8.0% |
| 48 | 8.0% |
| 49 | 8.0% |
| 50 | 8.0% |
| 51 | 9.0% |
| 52 | 9.0% |
| 53 | 9.0% |
| 54 | 9.0% |
| 55 | 9.0% |
| 56 | 10.0% |
| 57 | 10.0% |
| 58 | 10.0% |
| 59 | 10.0% |
| 60 | 11.0% |
| 61 | 11.0% |
| 62 | 12.0% |
| 63 | 13.0% |
| 64 | 14.0% |
| 65 | 15.0% |
| 66 | 16.0% |
| 67 | 17.0% |
| 68 | 18.0% |
| 69 | 19.0% |
| 70 | 20.0% |
| 71 | 21.0% |
| 72 | 22.0% |
| 73 | 23.0% |
| 74 | 24.0% |
| 75 | 25.0% |
| 76 | 26.0% |
| 77 | 27.0% |
| 78 | 28.0% |
| 79 | 29.0% |
| 80 | 30.0% |
| 81 | 31.0% |
| 82 | 32.0% |
| 83 | 33.0% |
| 84 | 34.0% |
| 85 | 35.0% |
| 86 | 36.0% |
| 87 | 37.0% |
| 88 | 38.0% |
| 89 | 39.0% |
| 90 | 40.0% |
| 91 | 41.0% |
| 92 | 42.0% |
| 93 | 43.0% |
| 94 | 44.0% |
| 95 | 45.0% |
| 96 | 46.0% |
| 97 | 47.0% |
| 98 | 48.0% |
| 99 | 49.0% |
| 100 | 50.0% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Contingent Insured Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 80% |
| 41 | 80% |
| 42 | 80% |
| 43 | 80% |
| 44 | 80% |
| 45 | 80% |
| 46 | 80% |
| 47 | 80% |
| 48 | 80% |
| 49 | 80% |
| 50 | 80% |
| 51 | 80% |
| 52 | 80% |
| 53 | 80% |
| 54 | 80% |
| 55 | 80% |
| 56 | 80% |
| 57 | 80% |
| 58 | 80% |
| 59 | 80% |
| 60 | 80% |
| 61 | 80% |
| 62 | 80% |
| 63 | 80% |
| 64 | 80% |
| 65 | 80% |
| 66 | 80% |
| 67 | 80% |
| 68 | 80% |
| 69 | 80% |
| 70 | 80% |
| 71 | 80% |
| 72 | 80% |
| 73 | 80% |
| 74 | 80% |
| 75 | 80% |
| 76 | 80% |
| 77 | 80% |
| 78 | 80% |
| 79 | 80% |
| 80 | 80% |
| 81 | 80% |
| 82 | 80% |
| 83 | 80% |
| 84 | 80% |
| 85 | 80% |
| 86 | 80% |
| 87 | 80% |
| 88 | 80% |
| 89 | 80% |
| 90 | 80% |
| 91 | 80% |
| 92 | 80% |
| 93 | 80% |
| 94 | 80% |
| 95 | 80% |
| 96 | 80% |
| 97 | 80% |
| 98 | 80% |
| 99 | 80% |
| 100 | 80% |

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: No Inflation**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 28.58 | 39.30 | 46.45 | 53.59 | 60.74 | 93.68 |
| 41 | 28.58 | 39.30 | 50.02 | 57.17 | 64.31 | 98.37 |
| 42 | 28.58 | 42.88 | 50.02 | 57.17 | 64.31 | 103.05 |
| 43 | 32.16 | 42.88 | 53.59 | 60.74 | 67.89 | 103.05 |
| 44 | 32.16 | 46.45 | 53.59 | 60.74 | 67.89 | 107.73 |
| 45 | 32.16 | 46.45 | 57.17 | 64.31 | 71.46 | 112.42 |
| 46 | 32.16 | 50.02 | 60.74 | 67.89 | 75.03 | 117.10 |
| 47 | 32.16 | 50.02 | 60.74 | 71.46 | 78.60 | 121.79 |
| 48 | 35.73 | 53.59 | 64.31 | 75.03 | 82.18 | 126.47 |
| 49 | 35.73 | 53.59 | 67.89 | 78.60 | 89.32 | 135.84 |
| 50 | 35.73 | 57.17 | 71.46 | 82.18 | 92.90 | 140.52 |
| 51 | 39.30 | 60.74 | 75.03 | 85.75 | 96.47 | 145.21 |
| 52 | 39.30 | 64.31 | 78.60 | 92.90 | 103.61 | 154.58 |
| 53 | 42.88 | 67.89 | 82.18 | 96.47 | 107.19 | 159.26 |
| 54 | 46.45 | 71.46 | 89.32 | 100.04 | 110.76 | 163.94 |
| 55 | 50.02 | 75.03 | 92.90 | 107.19 | 117.91 | 173.31 |
| 56 | 53.59 | 82.18 | 100.04 | 117.91 | 128.63 | 192.05 |
| 57 | 57.17 | 89.32 | 110.76 | 128.63 | 142.92 | 210.78 |
| 58 | 64.31 | 96.47 | 117.91 | 139.34 | 153.64 | 234.21 |
| 59 | 67.89 | 103.61 | 128.63 | 150.06 | 167.93 | 257.63 |
| 60 | 75.03 | 110.76 | 139.34 | 164.35 | 185.79 | 285.73 |
| 61 | 82.18 | 121.48 | 153.64 | 178.65 | 203.66 | 313.83 |
| 62 | 92.90 | 135.77 | 167.93 | 196.51 | 221.52 | 341.94 |
| 63 | 103.61 | 146.49 | 185.79 | 217.95 | 242.96 | 379.41 |
| 64 | 114.33 | 160.78 | 203.66 | 239.39 | 264.40 | 412.20 |
| 65 | 125.05 | 178.65 | 225.09 | 260.82 | 289.41 | 454.36 |
| 66 | 135.77 | 196.51 | 246.53 | 285.83 | 317.99 | 501.20 |
| 67 | 150.06 | 214.38 | 267.97 | 314.42 | 350.15 | 548.04 |
| 68 | 160.78 | 235.81 | 296.55 | 343.00 | 382.30 | 604.25 |
| 69 | 178.65 | 260.82 | 321.56 | 378.73 | 421.60 | 660.46 |
| 70 | 192.94 | 285.83 | 353.72 | 414.46 | 460.91 | 726.04 |
| 71 | 214.38 | 314.42 | 393.02 | 457.33 | 510.93 | 805.67 |
| 72 | 235.81 | 350.15 | 432.32 | 507.35 | 568.09 | 894.66 |
| 73 | 260.82 | 385.88 | 482.34 | 560.95 | 628.83 | 988.35 |
| 74 | 289.41 | 425.18 | 532.37 | 621.69 | 696.72 | 1096.08 |
| 75 | 321.56 | 471.63 | 589.53 | 689.57 | 771.75 | 1217.87 |
| 76 | 353.72 | 518.07 | 646.70 | 753.89 | 846.78 | 1330.28 |
| 77 | 393.02 | 571.67 | 711.01 | 825.34 | 925.39 | 1452.07 |
| 78 | 432.32 | 625.26 | 778.90 | 903.95 | 1014.71 | 1583.23 |
| 79 | 478.77 | 689.57 | 857.50 | 993.27 | 1111.18 | 1723.75 |
| 80 | 528.79 | 757.46 | 939.68 | 1086.17 | 1214.79 | 1883.01 |
| 81 | 575.24 | 821.77 | 1018.28 | 1179.06 | 1318.41 | 2042.27 |
| 82 | 621.69 | 889.66 | 1104.03 | 1279.11 | 1429.17 | 2215.58 |
| 83 | 675.28 | 964.69 | 1196.93 | 1386.29 | 1550.65 | 2402.94 |
| 84 | 732.45 | 1046.87 | 1300.54 | 1500.63 | 1679.27 | 2604.36 |
| 85 | 793.19 | 1136.19 | 1411.30 | 1629.25 | 1822.19 | 2824.51 |
| 86 | 828.92 | 1189.78 | 1475.62 | 1704.28 | 1904.37 | 2955.67 |
| 87 | 868.22 | 1243.38 | 1539.93 | 1782.89 | 1993.69 | 3086.82 |
| 88 | 907.52 | 1300.54 | 1611.39 | 1861.49 | 2083.01 | 3227.34 |
| 89 | 946.82 | 1357.71 | 1686.42 | 1947.24 | 2179.48 | 3377.24 |
| 90 | 993.27 | 1422.02 | 1761.45 | 2036.57 | 2279.52 | 3531.81 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

**Transamerica Life Insurance Company**

**Elimination Period Factors**
for Standard Annual Premium Rates

NH Only Factors
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.36 | 1.17 | 1.08 | **1.00** | N/A | N/A |
| **730** | 1.34 | 1.16 | 1.08 | **1.00** | .86 | N/A |
| **1095** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **1460** | 1.30 | 1.14 | 1.07 | **1.00** | .88 | .77 |
| **1825** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |
| **Unlimited** | 1.26 | 1.12 | 1.06 | **1.00** | .90 | .81 |

Integrated Plan Factors
0/10 day e.p. for Home Care
E.P.

| BenPrd | 0/0 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **365** | N/A | 1.13 | 1.06 | **1.00** | N/A | N/A |
| **730** | N/A | 1.12 | 1.06 | **1.00** | .89 | N/A |
| **1095** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **1460** | N/A | 1.10 | 1.05 | **1.00** | .91 | .83 |
| **1825** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |
| **Unlimited** | N/A | 1.08 | 1.04 | **1.00** | .93 | .85 |

Matching Home Care E.P.
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.22 | 1.05 | .97 | **.90** | N/A | N/A |
| **730** | 1.21 | 1.05 | .97 | **.90** | .77 | N/A |
| **1095** | 1.20 | 1.05 | .97 | **.91** | .79 | .68 |
| **1460** | 1.19 | 1.04 | .98 | **.91** | .81 | .70 |
| **1825** | 1.18 | 1.04 | .98 | **.92** | .82 | .72 |
| **Unlimited** | 1.17 | 1.04 | .98 | **.92** | .84 | .74 |

HC Only Factors
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.36 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **730** | 1.34 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **1095** | 1.32 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **Unlimited** | 1.30 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion Series**

**Survivorship**

| Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |

Calculated on base policy plus benefit increase rider, if selected.

**Transamerica Life Insurance Company**

**TransCare Companion Series**

**Nonforfeiture**

| Age | Extra Percent of Premium |
|---|---|
| 18-40 | 6.0% |
| 41 | 7.0% |
| 42 | 7.0% |
| 43 | 7.0% |
| 44 | 7.0% |
| 45 | 7.0% |
| 46 | 8.0% |
| 47 | 8.0% |
| 48 | 8.0% |
| 49 | 8.0% |
| 50 | 8.0% |
| 51 | 9.0% |
| 52 | 9.0% |
| 53 | 9.0% |
| 54 | 9.0% |
| 55 | 9.0% |
| 56 | 10.0% |
| 57 | 10.0% |
| 58 | 10.0% |
| 59 | 10.0% |
| 60 | 11.0% |
| 61 | 11.0% |
| 62 | 12.0% |
| 63 | 13.0% |
| 64 | 14.0% |
| 65 | 15.0% |
| 66 | 16.0% |
| 67 | 17.0% |
| 68 | 18.0% |
| 69 | 19.0% |
| 70 | 20.0% |
| 71 | 21.0% |
| 72 | 22.0% |
| 73 | 23.0% |
| 74 | 24.0% |
| 75 | 25.0% |
| 76 | 26.0% |
| 77 | 27.0% |
| 78 | 28.0% |
| 79 | 29.0% |
| 80 | 30.0% |
| 81 | 31.0% |
| 82 | 32.0% |
| 83 | 33.0% |
| 84 | 34.0% |
| 85 | 35.0% |
| 86 | 36.0% |
| 87 | 37.0% |
| 88 | 38.0% |
| 89 | 39.0% |
| 90 | 40.0% |

Calculated on base policy plus benefit increase rider, if selected.

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: No Inflation**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 39.30 | 60.74 | 71.46 | NA | NA | 117.10 |
| 41 | 39.30 | 60.74 | 75.03 | NA | NA | 121.79 |
| 42 | 42.88 | 60.74 | 75.03 | NA | NA | 126.47 |
| 43 | 42.88 | 64.31 | 78.60 | NA | NA | 131.15 |
| 44 | 42.88 | 64.31 | 78.60 | NA | NA | 131.15 |
| 45 | 42.88 | 67.89 | 82.18 | NA | NA | 135.84 |
| 46 | 42.88 | 67.89 | 85.75 | NA | NA | 140.52 |
| 47 | 42.88 | 71.46 | 85.75 | NA | NA | 145.21 |
| 48 | 46.45 | 71.46 | 89.32 | NA | NA | 154.58 |
| 49 | 46.45 | 75.03 | 92.90 | NA | NA | 159.26 |
| 50 | 46.45 | 75.03 | 96.47 | NA | NA | 163.94 |
| 51 | 50.02 | 78.60 | 100.04 | NA | NA | 168.63 |
| 52 | 50.02 | 82.18 | 103.61 | NA | NA | 173.31 |
| 53 | 53.59 | 85.75 | 107.19 | NA | NA | 178.00 |
| 54 | 57.17 | 89.32 | 110.76 | NA | NA | 187.36 |
| 55 | 60.74 | 92.90 | 114.33 | NA | NA | 192.05 |
| 56 | 64.31 | 100.04 | 121.48 | NA | NA | 206.10 |
| 57 | 67.89 | 103.61 | 128.63 | NA | NA | 220.15 |
| 58 | 71.46 | 110.76 | 135.77 | NA | NA | 234.21 |
| 59 | 75.03 | 117.91 | 146.49 | NA | NA | 248.26 |
| 60 | 78.60 | 125.05 | 157.21 | NA | NA | 266.99 |
| 61 | 78.60 | 128.63 | 160.78 | NA | NA | 276.36 |
| 62 | 82.18 | 132.20 | 164.35 | NA | NA | 281.05 |
| 63 | 85.75 | 135.77 | 167.93 | NA | NA | 290.41 |
| 64 | 89.32 | 139.34 | 175.07 | NA | NA | 299.78 |
| 65 | 89.32 | 146.49 | 178.65 | NA | NA | 304.47 |
| 66 | 96.47 | 157.21 | 192.94 | NA | NA | 332.57 |
| 67 | 107.19 | 171.50 | 210.80 | NA | NA | 360.68 |
| 68 | 114.33 | 185.79 | 228.67 | NA | NA | 393.46 |
| 69 | 121.48 | 200.08 | 246.53 | NA | NA | 426.25 |
| 70 | 132.20 | 214.38 | 267.97 | NA | NA | 463.73 |
| 71 | 146.49 | 239.39 | 296.55 | NA | NA | 510.57 |
| 72 | 160.78 | 260.82 | 328.71 | NA | NA | 562.09 |
| 73 | 175.07 | 289.41 | 360.87 | NA | NA | 622.99 |
| 74 | 192.94 | 317.99 | 396.59 | NA | NA | 683.88 |
| 75 | 214.38 | 353.72 | 439.47 | NA | NA | 758.82 |
| 76 | 235.81 | 385.88 | 478.77 | NA | NA | 824.40 |
| 77 | 260.82 | 421.60 | 525.22 | NA | NA | 899.35 |
| 78 | 289.41 | 464.48 | 575.24 | NA | NA | 983.66 |
| 79 | 317.99 | 507.35 | 628.83 | NA | NA | 1072.66 |
| 80 | 350.15 | 557.38 | 686.00 | NA | NA | 1171.03 |
| 81 | 378.73 | 600.25 | 739.59 | NA | NA | 1260.02 |
| 82 | 407.31 | 646.70 | 796.76 | NA | NA | 1358.39 |
| 83 | 439.47 | 696.72 | 857.50 | NA | NA | 1461.44 |
| 84 | 475.20 | 750.31 | 921.81 | NA | NA | 1569.17 |
| 85 | 510.93 | 807.48 | 993.27 | NA | NA | 1690.96 |
| 86 | 528.79 | 839.64 | 1036.15 | NA | NA | 1765.91 |
| 87 | 550.23 | 875.37 | 1082.60 | NA | NA | 1850.22 |
| 88 | 571.67 | 914.67 | 1132.62 | NA | NA | 1934.53 |
| 89 | 593.10 | 953.97 | 1182.64 | NA | NA | 2023.53 |
| 90 | 618.12 | 993.27 | 1232.66 | NA | NA | 2112.53 |

For Preferred Discount multiple the above rates by .9.
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**

**Elimination Period Factors**
for Standard Annual Premium Rates

NH Only Factors
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.36 | 1.17 | 1.08 | **1.00** | N/A | N/A |
| **730** | 1.34 | 1.16 | 1.08 | **1.00** | .86 | N/A |
| **1095** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **1460** | 1.30 | 1.14 | 1.07 | **1.00** | .88 | .77 |
| **1825** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |
| **Unlimited** | 1.26 | 1.12 | 1.06 | **1.00** | .90 | .81 |

Integrated Plan Factors
0/10 day e.p. for Home Care
E.P.

| BenPrd | 0/0 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **365** | N/A | 1.13 | 1.06 | **1.00** | N/A | N/A |
| **730** | N/A | 1.12 | 1.06 | **1.00** | .89 | N/A |
| **1095** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **1460** | N/A | 1.10 | 1.05 | **1.00** | .91 | .83 |
| **1825** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |
| **Unlimited** | N/A | 1.08 | 1.04 | **1.00** | .93 | .85 |

Matching Home Care E.P.
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.22 | 1.05 | .97 | **.90** | N/A | N/A |
| **730** | 1.21 | 1.05 | .97 | **.90** | .77 | N/A |
| **1095** | 1.20 | 1.05 | .97 | **.91** | .79 | .68 |
| **1460** | 1.19 | 1.04 | .98 | **.91** | .81 | .70 |
| **1825** | 1.18 | 1.04 | .98 | **.92** | .82 | .72 |
| **Unlimited** | 1.17 | 1.04 | .98 | **.92** | .84 | .74 |

HC Only Factors
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.36 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **730** | 1.34 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **1095** | 1.32 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **Unlimited** | 1.30 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion Series**

**Survivorship**

| Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |

Calculated on base policy plus benefit increase rider, if selected.

**Transamerica Life Insurance Company**

**TransCare Companion Series**

**Nonforfeiture**

| Age | Extra Percent of Premium |
|---|---|
| 18-40 | 6.0% |
| 41 | 7.0% |
| 42 | 7.0% |
| 43 | 7.0% |
| 44 | 7.0% |
| 45 | 7.0% |
| 46 | 8.0% |
| 47 | 8.0% |
| 48 | 8.0% |
| 49 | 8.0% |
| 50 | 8.0% |
| 51 | 9.0% |
| 52 | 9.0% |
| 53 | 9.0% |
| 54 | 9.0% |
| 55 | 9.0% |
| 56 | 10.0% |
| 57 | 10.0% |
| 58 | 10.0% |
| 59 | 10.0% |
| 60 | 11.0% |
| 61 | 11.0% |
| 62 | 12.0% |
| 63 | 13.0% |
| 64 | 14.0% |
| 65 | 15.0% |
| 66 | 16.0% |
| 67 | 17.0% |
| 68 | 18.0% |
| 69 | 19.0% |
| 70 | 20.0% |
| 71 | 21.0% |
| 72 | 22.0% |
| 73 | 23.0% |
| 74 | 24.0% |
| 75 | 25.0% |
| 76 | 26.0% |
| 77 | 27.0% |
| 78 | 28.0% |
| 79 | 29.0% |
| 80 | 30.0% |
| 81 | 31.0% |
| 82 | 32.0% |
| 83 | 33.0% |
| 84 | 34.0% |
| 85 | 35.0% |
| 86 | 36.0% |
| 87 | 37.0% |
| 88 | 38.0% |
| 89 | 39.0% |
| 90 | 40.0% |

Calculated on base policy plus benefit increase rider, if selected.

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : No Inflation**

Currently Approved Rates

| Issue Age | Benefit Period (years) 1 | 2 | 3 | 4 | 5 | Unlimited |
|---|---|---|---|---|---|---|
| 18-40 | 39.18 | 53.84 | 63.57 | 73.33 | 83.07 | 128.05 |
| 41 | 39.18 | 56.28 | 66.03 | 75.77 | 85.53 | 134.48 |
| 42 | 39.18 | 56.28 | 68.47 | 78.21 | 87.97 | 137.64 |
| 43 | 41.64 | 58.72 | 70.92 | 80.67 | 90.40 | 144.07 |
| 44 | 41.64 | 61.18 | 73.36 | 83.11 | 92.84 | 147.27 |
| 45 | 41.64 | 61.18 | 75.79 | 88.01 | 97.75 | 153.67 |
| 46 | 44.08 | 63.62 | 80.70 | 90.46 | 102.63 | 160.10 |
| 47 | 44.08 | 66.06 | 83.14 | 95.34 | 107.53 | 166.49 |
| 48 | 44.09 | 68.50 | 85.57 | 97.75 | 112.39 | 172.86 |
| 49 | 46.53 | 70.94 | 90.46 | 102.63 | 117.24 | 179.19 |
| 50 | 46.53 | 75.82 | 92.87 | 107.49 | 122.10 | 185.56 |
| 51 | 48.96 | 78.24 | 97.72 | 114.81 | 126.93 | 191.85 |
| 52 | 51.38 | 83.11 | 102.58 | 119.63 | 134.22 | 201.38 |
| 53 | 56.28 | 85.53 | 107.43 | 124.46 | 139.03 | 207.69 |
| 54 | 58.69 | 90.38 | 112.26 | 131.73 | 146.27 | 217.14 |
| 55 | 63.58 | 95.23 | 119.55 | 138.98 | 153.49 | 229.78 |
| 56 | 68.45 | 102.53 | 126.80 | 148.66 | 163.12 | 245.54 |
| 57 | 73.31 | 107.34 | 136.49 | 158.29 | 175.19 | 264.47 |
| 58 | 78.16 | 114.61 | 143.68 | 170.36 | 189.69 | 289.77 |
| 59 | 83.01 | 121.88 | 153.34 | 182.41 | 206.59 | 315.00 |
| 60 | 87.85 | 131.56 | 165.44 | 194.41 | 220.97 | 340.16 |
| 61 | 95.14 | 138.75 | 177.48 | 208.83 | 235.32 | 365.23 |
| 62 | 102.41 | 148.39 | 189.46 | 220.73 | 249.63 | 386.97 |
| 63 | 109.66 | 160.43 | 201.39 | 235.04 | 263.88 | 411.82 |
| 64 | 119.31 | 169.97 | 215.70 | 251.73 | 280.47 | 439.69 |
| 65 | 128.94 | 181.92 | 232.41 | 270.75 | 301.83 | 473.77 |
| 66 | 138.53 | 198.70 | 251.46 | 292.09 | 325.46 | 513.99 |
| 67 | 150.56 | 217.82 | 272.82 | 318.16 | 353.79 | 557.05 |
| 68 | 162.53 | 236.84 | 296.50 | 346.47 | 386.78 | 606.09 |
| 69 | 176.88 | 258.18 | 322.45 | 379.44 | 421.92 | 664.24 |
| 70 | 191.12 | 284.30 | 353.06 | 414.56 | 461.62 | 728.23 |
| 71 | 210.18 | 312.67 | 388.27 | 454.20 | 508.24 | 801.04 |
| 72 | 234.04 | 343.22 | 428.06 | 500.75 | 561.61 | 885.62 |
| 73 | 257.72 | 378.43 | 472.36 | 554.17 | 619.27 | 978.75 |
| 74 | 283.72 | 418.30 | 521.18 | 611.98 | 683.66 | 1080.47 |
| 75 | 314.44 | 460.26 | 574.40 | 671.58 | 752.19 | 1187.27 |
| 76 | 347.34 | 506.63 | 631.86 | 737.71 | 827.04 | 1298.78 |
| 77 | 384.74 | 557.23 | 693.27 | 807.55 | 905.40 | 1414.33 |
| 78 | 424.16 | 611.98 | 760.95 | 883.39 | 987.01 | 1540.07 |
| 79 | 465.59 | 670.79 | 829.95 | 962.72 | 1076.73 | 1672.47 |
| 80 | 511.44 | 731.19 | 905.05 | 1047.77 | 1169.35 | 1811.06 |
| 81 | 559.25 | 795.57 | 986.17 | 1138.42 | 1269.72 | 1958.75 |
| 82 | 608.82 | 866.04 | 1070.37 | 1234.08 | 1379.47 | 2123.95 |
| 83 | 660.13 | 940.05 | 1159.97 | 1337.01 | 1493.35 | 2295.84 |
| 84 | 710.76 | 1010.34 | 1245.22 | 1435.02 | 1602.04 | 2466.80 |
| 85 | 758.73 | 1075.39 | 1327.64 | 1527.67 | 1705.19 | 2623.57 |
| 86 | 801.62 | 1137.68 | 1402.28 | 1612.44 | 1797.88 | 2763.19 |
| 87 | 839.68 | 1187.86 | 1464.90 | 1682.79 | 1876.29 | 2881.10 |
| 88 | 877.36 | 1239.82 | 1526.57 | 1751.98 | 1953.32 | 2996.65 |
| 89 | 917.03 | 1293.42 | 1591.99 | 1827.08 | 2033.48 | 3115.62 |
| 90 | 956.19 | 1351.02 | 1658.62 | 1903.07 | 2116.69 | 3244.36 |
| 91 | 997.80 | 1406.17 | 1727.71 | 1979.07 | 2202.37 | 3369.86 |
| 92 | 1036.96 | 1461.32 | 1794.34 | 2055.06 | 2285.58 | 3495.35 |
| 93 | 1078.57 | 1518.93 | 1863.43 | 2133.51 | 2368.78 | 3620.86 |
| 94 | 1120.20 | 1574.08 | 1930.06 | 2209.51 | 2454.46 | 3746.36 |
| 95 | 1159.35 | 1631.68 | 1999.15 | 2285.50 | 2537.68 | 3871.86 |
| 96 | 1200.96 | 1686.83 | 2065.78 | 2361.50 | 2620.89 | 3997.36 |
| 97 | 1242.59 | 1741.98 | 2132.41 | 2437.48 | 2706.57 | 4122.86 |
| 98 | 1281.74 | 1799.58 | 2201.51 | 2515.95 | 2789.77 | 4248.37 |
| 99 | 1323.35 | 1854.73 | 2268.13 | 2591.93 | 2872.98 | 4373.87 |
| 100 | 1364.97 | 1909.88 | 2337.23 | 2667.92 | 2958.66 | 4499.36 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 34.28 | 46.50 | 56.26 | 63.55 | 73.31 | 112.06 |
| 41 | 34.28 | 48.94 | 58.69 | 65.99 | 75.75 | 115.23 |
| 42 | 36.74 | 51.40 | 61.13 | 68.46 | 78.21 | 121.65 |
| 43 | 36.74 | 51.40 | 63.60 | 70.89 | 80.64 | 124.85 |
| 44 | 36.74 | 53.84 | 66.04 | 73.33 | 83.08 | 128.05 |
| 45 | 39.18 | 56.28 | 68.48 | 75.77 | 85.52 | 134.48 |
| 46 | 39.18 | 56.28 | 70.92 | 80.67 | 87.97 | 137.65 |
| 47 | 39.18 | 58.72 | 73.36 | 83.11 | 92.84 | 144.04 |
| 48 | 39.18 | 61.16 | 75.79 | 87.99 | 97.72 | 150.44 |
| 49 | 41.62 | 63.60 | 78.21 | 90.41 | 102.60 | 156.81 |
| 50 | 41.62 | 66.04 | 83.09 | 95.29 | 107.46 | 159.94 |
| 51 | 44.06 | 68.46 | 85.50 | 100.14 | 112.29 | 166.26 |
| 52 | 46.50 | 73.33 | 90.38 | 104.99 | 117.14 | 172.60 |
| 53 | 48.93 | 75.75 | 95.24 | 109.83 | 121.98 | 178.90 |
| 54 | 53.81 | 80.62 | 100.06 | 114.63 | 126.78 | 188.39 |
| 55 | 56.23 | 85.48 | 104.89 | 121.90 | 134.02 | 201.06 |
| 56 | 61.11 | 90.31 | 112.17 | 129.14 | 143.68 | 213.66 |
| 57 | 63.53 | 95.14 | 119.41 | 138.82 | 153.31 | 229.42 |
| 58 | 68.40 | 102.43 | 126.65 | 148.46 | 165.36 | 251.55 |
| 59 | 73.25 | 109.70 | 136.33 | 160.53 | 179.86 | 273.62 |
| 60 | 78.09 | 116.95 | 145.97 | 170.12 | 191.82 | 295.64 |
| 61 | 85.38 | 124.17 | 155.58 | 182.12 | 203.78 | 314.35 |
| 62 | 90.19 | 131.36 | 165.14 | 194.07 | 218.14 | 336.18 |
| 63 | 97.46 | 140.97 | 177.12 | 205.97 | 232.44 | 357.93 |
| 64 | 104.67 | 150.55 | 191.51 | 220.24 | 246.63 | 382.73 |
| 65 | 114.33 | 162.53 | 205.80 | 236.90 | 263.17 | 413.82 |
| 66 | 123.96 | 176.90 | 219.99 | 255.87 | 284.48 | 447.80 |
| 67 | 133.56 | 191.18 | 239.02 | 279.60 | 308.03 | 484.66 |
| 68 | 143.09 | 210.28 | 260.33 | 303.13 | 336.29 | 527.59 |
| 69 | 157.48 | 229.26 | 283.93 | 331.37 | 369.21 | 576.50 |
| 70 | 171.80 | 250.54 | 312.25 | 364.27 | 404.25 | 634.48 |
| 71 | 188.45 | 276.57 | 342.76 | 401.69 | 443.78 | 698.15 |
| 72 | 207.48 | 304.83 | 377.86 | 441.19 | 490.18 | 770.62 |
| 73 | 228.81 | 335.33 | 417.56 | 485.18 | 540.99 | 851.83 |
| 74 | 252.47 | 370.53 | 459.33 | 533.60 | 596.13 | 938.46 |
| 75 | 280.86 | 407.80 | 505.55 | 588.81 | 657.94 | 1030.37 |
| 76 | 309.00 | 449.57 | 556.09 | 648.17 | 723.72 | 1127.11 |
| 77 | 341.72 | 493.21 | 610.72 | 708.96 | 790.75 | 1228.33 |
| 78 | 376.51 | 541.09 | 669.34 | 773.52 | 861.30 | 1336.84 |
| 79 | 415.79 | 593.12 | 731.81 | 844.12 | 940.12 | 1452.35 |
| 80 | 457.06 | 649.26 | 798.01 | 918.14 | 1024.49 | 1577.63 |
| 81 | 497.87 | 706.94 | 870.31 | 1000.31 | 1111.77 | 1709.04 |
| 82 | 543.06 | 768.59 | 946.18 | 1085.67 | 1206.78 | 1852.83 |
| 83 | 587.61 | 831.51 | 1022.77 | 1171.23 | 1301.53 | 2001.39 |
| 84 | 631.54 | 893.25 | 1097.67 | 1257.04 | 1396.09 | 2142.18 |
| 85 | 672.89 | 949.85 | 1167.40 | 1337.64 | 1485.40 | 2275.95 |
| 86 | 711.63 | 1003.74 | 1231.82 | 1410.41 | 1564.29 | 2395.86 |
| 87 | 747.72 | 1052.41 | 1290.93 | 1477.75 | 1637.70 | 2505.21 |
| 88 | 781.24 | 1098.43 | 1344.87 | 1537.41 | 1705.85 | 2604.31 |
| 89 | 814.30 | 1146.12 | 1402.63 | 1603.10 | 1777.32 | 2710.37 |
| 90 | 849.40 | 1195.47 | 1461.74 | 1669.85 | 1849.56 | 2820.04 |
| 91 | 886.95 | 1244.83 | 1520.85 | 1736.60 | 1921.81 | 2929.72 |
| 92 | 922.03 | 1294.18 | 1582.43 | 1803.35 | 1996.52 | 3039.38 |
| 93 | 959.58 | 1343.53 | 1641.54 | 1870.10 | 2068.76 | 3149.06 |
| 94 | 994.68 | 1392.89 | 1700.65 | 1936.86 | 2143.47 | 3258.73 |
| 95 | 1032.23 | 1442.24 | 1759.77 | 2003.61 | 2215.72 | 3365.18 |
| 96 | 1067.31 | 1491.60 | 1821.34 | 2072.83 | 2290.43 | 3474.84 |
| 97 | 1104.87 | 1543.42 | 1880.46 | 2139.58 | 2362.68 | 3584.52 |
| 98 | 1139.96 | 1592.77 | 1939.58 | 2206.34 | 2437.38 | 3694.19 |
| 99 | 1175.04 | 1642.13 | 1998.69 | 2273.08 | 2509.63 | 3803.87 |
| 100 | 1212.59 | 1691.49 | 2060.27 | 2339.83 | 2584.34 | 3913.53 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.24 | 0.37 | 0.49 | 0.59 | 0.71 | 1.16 |
| 41 | 0.24 | 0.39 | 0.49 | 0.62 | 0.71 | 1.20 |
| 42 | 0.24 | 0.39 | 0.51 | 0.64 | 0.74 | 1.26 |
| 43 | 0.24 | 0.42 | 0.54 | 0.64 | 0.76 | 1.30 |
| 44 | 0.24 | 0.42 | 0.56 | 0.67 | 0.79 | 1.33 |
| 45 | 0.24 | 0.42 | 0.59 | 0.69 | 0.82 | 1.39 |
| 46 | 0.27 | 0.44 | 0.61 | 0.72 | 0.86 | 1.42 |
| 47 | 0.27 | 0.47 | 0.64 | 0.76 | 0.89 | 1.49 |
| 48 | 0.27 | 0.49 | 0.67 | 0.81 | 0.96 | 1.58 |
| 49 | 0.29 | 0.52 | 0.72 | 0.86 | 1.03 | 1.71 |
| 50 | 0.29 | 0.56 | 0.76 | 0.94 | 1.11 | 1.81 |
| 51 | 0.32 | 0.61 | 0.83 | 1.01 | 1.21 | 1.97 |
| 52 | 0.36 | 0.66 | 0.91 | 1.11 | 1.31 | 2.13 |
| 53 | 0.39 | 0.72 | 0.98 | 1.21 | 1.43 | 2.30 |
| 54 | 0.44 | 0.79 | 1.09 | 1.33 | 1.58 | 2.52 |
| 55 | 0.49 | 0.86 | 1.18 | 1.48 | 1.75 | 2.81 |
| 56 | 0.54 | 0.96 | 1.33 | 1.65 | 1.97 | 3.20 |
| 57 | 0.62 | 1.08 | 1.51 | 1.87 | 2.22 | 3.65 |
| 58 | 0.69 | 1.21 | 1.70 | 2.12 | 2.52 | 4.20 |
| 59 | 0.76 | 1.33 | 1.89 | 2.39 | 2.85 | 4.81 |
| 60 | 0.86 | 1.50 | 2.12 | 2.72 | 3.25 | 5.49 |
| 61 | 0.96 | 1.70 | 2.39 | 3.08 | 3.70 | 6.26 |
| 62 | 1.09 | 1.92 | 2.73 | 3.50 | 4.17 | 7.14 |
| 63 | 1.23 | 2.19 | 3.13 | 3.96 | 4.71 | 8.14 |
| 64 | 1.43 | 2.51 | 3.60 | 4.53 | 5.38 | 9.33 |
| 65 | 1.65 | 2.88 | 4.14 | 5.23 | 6.18 | 10.79 |
| 66 | 1.92 | 3.35 | 4.80 | 6.06 | 7.20 | 12.57 |
| 67 | 2.22 | 3.94 | 5.62 | 7.10 | 8.43 | 14.73 |
| 68 | 2.56 | 4.63 | 6.58 | 8.36 | 9.93 | 17.38 |
| 69 | 3.01 | 5.47 | 7.73 | 9.88 | 11.75 | 20.61 |
| 70 | 3.55 | 6.45 | 9.17 | 11.73 | 13.94 | 24.46 |
| 71 | 4.19 | 7.66 | 10.92 | 13.97 | 16.61 | 29.17 |
| 72 | 4.97 | 9.14 | 13.01 | 16.71 | 19.91 | 35.05 |
| 73 | 5.94 | 10.90 | 15.53 | 19.96 | 23.85 | 42.06 |
| 74 | 7.04 | 12.91 | 18.45 | 23.75 | 28.46 | 50.17 |
| 75 | 8.35 | 15.30 | 21.91 | 28.22 | 33.85 | 59.66 |
| 76 | 9.95 | 18.21 | 26.04 | 33.53 | 40.31 | 70.91 |
| 77 | 11.97 | 21.83 | 31.17 | 40.09 | 48.20 | 84.57 |
| 78 | 14.44 | 26.21 | 37.41 | 48.03 | 57.76 | 100.98 |
| 79 | 17.38 | 31.47 | 44.80 | 57.41 | 69.07 | 120.40 |
| 80 | 20.80 | 37.60 | 53.47 | 68.45 | 82.40 | 143.33 |
| 81 | 24.74 | 44.67 | 63.52 | 81.29 | 97.85 | 170.08 |
| 82 | 29.37 | 53.06 | 75.43 | 96.52 | 116.23 | 201.94 |
| 83 | 34.74 | 62.84 | 89.32 | 114.33 | 137.86 | 240.01 |
| 84 | 40.78 | 73.85 | 105.09 | 134.59 | 162.23 | 282.27 |
| 85 | 47.01 | 85.18 | 121.23 | 155.28 | 187.22 | 325.79 |
| 86 | 53.42 | 96.82 | 137.77 | 176.48 | 212.79 | 370.30 |
| 87 | 59.70 | 108.25 | 154.00 | 197.30 | 237.88 | 413.91 |
| 88 | 66.38 | 120.35 | 171.18 | 219.28 | 264.34 | 459.88 |
| 89 | 73.52 | 133.28 | 189.54 | 242.73 | 292.61 | 508.88 |
| 90 | 81.19 | 147.13 | 209.15 | 267.77 | 322.75 | 561.06 |
| 91 | 88.86 | 160.98 | 228.77 | 292.80 | 352.88 | 613.23 |
| 92 | 96.52 | 174.82 | 248.37 | 317.84 | 383.02 | 665.40 |
| 93 | 104.18 | 188.67 | 267.99 | 342.87 | 413.15 | 717.57 |
| 94 | 111.84 | 202.52 | 287.60 | 367.91 | 443.28 | 769.74 |
| 95 | 119.51 | 216.37 | 307.22 | 392.94 | 473.42 | 821.91 |
| 96 | 127.17 | 230.22 | 326.83 | 417.98 | 503.56 | 874.08 |
| 97 | 134.83 | 244.07 | 346.45 | 443.02 | 533.69 | 926.25 |
| 98 | 142.50 | 257.92 | 366.07 | 468.05 | 563.83 | 978.42 |
| 99 | 150.16 | 271.76 | 385.68 | 493.09 | 593.97 | 1030.60 |
| 100 | 157.83 | 285.61 | 405.30 | 518.12 | 624.10 | 1082.76 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.22 | 0.32 | 0.41 | 0.52 | 0.61 | 1.00 |
| 41 | 0.22 | 0.35 | 0.44 | 0.54 | 0.64 | 1.07 |
| 42 | 0.22 | 0.35 | 0.46 | 0.54 | 0.64 | 1.10 |
| 43 | 0.22 | 0.35 | 0.46 | 0.57 | 0.66 | 1.13 |
| 44 | 0.22 | 0.37 | 0.49 | 0.59 | 0.69 | 1.17 |
| 45 | 0.24 | 0.39 | 0.51 | 0.62 | 0.72 | 1.20 |
| 46 | 0.24 | 0.39 | 0.54 | 0.64 | 0.74 | 1.26 |
| 47 | 0.24 | 0.42 | 0.56 | 0.66 | 0.79 | 1.33 |
| 48 | 0.24 | 0.44 | 0.59 | 0.71 | 0.84 | 1.39 |
| 49 | 0.27 | 0.47 | 0.64 | 0.77 | 0.88 | 1.48 |
| 50 | 0.27 | 0.49 | 0.69 | 0.82 | 0.96 | 1.59 |
| 51 | 0.29 | 0.54 | 0.74 | 0.88 | 1.06 | 1.71 |
| 52 | 0.32 | 0.59 | 0.79 | 0.96 | 1.14 | 1.84 |
| 53 | 0.34 | 0.64 | 0.86 | 1.06 | 1.24 | 2.01 |
| 54 | 0.39 | 0.69 | 0.96 | 1.19 | 1.35 | 2.20 |
| 55 | 0.44 | 0.76 | 1.06 | 1.31 | 1.50 | 2.46 |
| 56 | 0.49 | 0.86 | 1.19 | 1.45 | 1.70 | 2.78 |
| 57 | 0.54 | 0.96 | 1.33 | 1.63 | 1.92 | 3.17 |
| 58 | 0.59 | 1.06 | 1.47 | 1.85 | 2.20 | 3.65 |
| 59 | 0.66 | 1.18 | 1.65 | 2.10 | 2.48 | 4.20 |
| 60 | 0.77 | 1.33 | 1.87 | 2.37 | 2.84 | 4.78 |
| 61 | 0.86 | 1.50 | 2.12 | 2.68 | 3.21 | 5.46 |
| 62 | 0.99 | 1.70 | 2.41 | 3.05 | 3.62 | 6.24 |
| 63 | 1.11 | 1.94 | 2.76 | 3.47 | 4.12 | 7.11 |
| 64 | 1.28 | 2.22 | 3.15 | 3.99 | 4.71 | 8.14 |
| 65 | 1.48 | 2.56 | 3.64 | 4.59 | 5.42 | 9.37 |
| 66 | 1.70 | 2.98 | 4.24 | 5.32 | 6.29 | 10.92 |
| 67 | 1.97 | 3.47 | 4.93 | 6.24 | 7.37 | 12.82 |
| 68 | 2.29 | 4.09 | 5.79 | 7.35 | 8.68 | 15.12 |
| 69 | 2.69 | 4.83 | 6.82 | 8.67 | 10.25 | 17.90 |
| 70 | 3.16 | 5.71 | 8.09 | 10.28 | 12.17 | 21.29 |
| 71 | 3.75 | 6.80 | 9.61 | 12.27 | 14.54 | 25.46 |
| 72 | 4.43 | 8.11 | 11.46 | 14.66 | 17.43 | 30.53 |
| 73 | 5.28 | 9.64 | 13.65 | 17.50 | 20.82 | 36.54 |
| 74 | 6.26 | 11.41 | 16.23 | 20.82 | 24.81 | 43.58 |
| 75 | 7.44 | 13.55 | 19.30 | 24.74 | 29.54 | 51.81 |
| 76 | 8.87 | 16.14 | 22.96 | 29.44 | 35.21 | 61.67 |
| 77 | 10.64 | 19.32 | 27.47 | 35.19 | 42.11 | 73.52 |
| 78 | 12.82 | 23.18 | 32.92 | 42.09 | 50.42 | 87.77 |
| 79 | 15.43 | 27.82 | 39.45 | 50.34 | 60.29 | 104.70 |
| 80 | 18.51 | 33.28 | 47.16 | 60.10 | 72.03 | 124.79 |
| 81 | 22.05 | 39.67 | 56.18 | 71.56 | 85.78 | 148.44 |
| 82 | 26.14 | 47.02 | 66.56 | 84.77 | 101.65 | 175.87 |
| 83 | 30.87 | 55.57 | 78.67 | 100.23 | 120.25 | 208.20 |
| 84 | 36.22 | 65.28 | 92.48 | 117.91 | 141.49 | 245.09 |
| 85 | 41.69 | 75.20 | 106.52 | 135.87 | 163.08 | 282.53 |
| 86 | 47.31 | 85.38 | 120.97 | 154.27 | 185.20 | 320.91 |
| 87 | 53.10 | 95.85 | 135.77 | 173.18 | 207.90 | 360.16 |
| 88 | 59.01 | 106.50 | 150.83 | 192.37 | 230.90 | 399.95 |
| 89 | 65.37 | 117.95 | 166.99 | 212.92 | 255.55 | 442.50 |
| 90 | 72.17 | 130.21 | 184.26 | 234.88 | 281.87 | 487.89 |
| 91 | 78.98 | 142.45 | 201.54 | 256.83 | 308.19 | 533.28 |
| 92 | 85.77 | 154.69 | 218.81 | 278.79 | 334.50 | 578.66 |
| 93 | 92.58 | 166.94 | 236.08 | 300.74 | 360.81 | 624.05 |
| 94 | 99.37 | 179.19 | 253.35 | 322.70 | 387.13 | 669.43 |
| 95 | 106.18 | 191.43 | 270.63 | 344.65 | 413.44 | 714.83 |
| 96 | 112.97 | 203.68 | 287.90 | 366.60 | 439.76 | 760.21 |
| 97 | 119.78 | 215.93 | 305.18 | 388.56 | 466.08 | 805.60 |
| 98 | 126.58 | 228.17 | 322.45 | 410.51 | 492.40 | 850.98 |
| 99 | 133.38 | 240.42 | 339.72 | 432.47 | 518.71 | 896.37 |
| 100 | 140.18 | 252.66 | 357.00 | 454.42 | 545.03 | 941.75 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**No Inflation**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | 2.46 | 2.46 | |
| 41 | | 2.46 | 2.46 | |
| 42 | | 2.46 | 2.46 | |
| 43 | | 2.46 | 2.46 | |
| 44 | | 2.46 | 2.46 | |
| 45 | | 2.46 | 2.46 | |
| 46 | | 2.46 | 2.46 | |
| 47 | | 2.46 | 2.46 | |
| 48 | | 2.46 | 2.46 | |
| 49 | | 2.46 | 2.46 | |
| 50 | | 2.46 | 2.46 | |
| 51 | | 2.46 | 2.46 | |
| 52 | | 2.46 | 2.46 | |
| 53 | | 2.46 | 2.46 | |
| 54 | | 2.46 | 2.46 | |
| 55 | | 2.46 | 2.46 | |
| 56 | | 2.46 | 2.46 | |
| 57 | | 2.46 | 2.46 | |
| 58 | | 2.46 | 2.46 | |
| 59 | | 2.46 | 4.92 | |
| 60 | | 4.92 | 4.92 | |
| 61 | | 4.92 | 4.92 | |
| 62 | | 4.92 | 4.92 | |
| 63 | | 4.92 | 4.92 | |
| 64 | | 4.92 | 4.92 | |
| 65 | | 4.92 | 4.92 | |
| 66 | | 4.92 | 7.39 | |
| 67 | | 4.92 | 7.39 | |
| 68 | | 7.39 | 7.39 | |
| 69 | | 7.39 | 7.39 | |
| 70 | | 7.39 | 9.85 | |
| 71 | | 9.85 | 9.85 | |
| 72 | | 9.85 | 12.32 | |
| 73 | | 9.86 | 12.32 | |
| 74 | | 12.32 | 14.79 | |
| 75 | | 12.32 | 14.79 | |
| 76 | | 14.79 | 17.25 | |
| 77 | | 17.25 | 17.25 | |
| 78 | | 17.25 | 19.71 | |
| 79 | | 19.71 | 22.17 | |
| 80 | | 22.17 | 24.64 | |
| 81 | | 22.17 | 27.10 | |
| 82 | | 24.64 | 29.57 | |
| 83 | | 27.11 | 32.04 | |
| 84 | | 29.57 | 34.50 | |
| 85 | | 32.03 | 36.96 | |
| 86 | | 34.50 | 39.42 | |
| 87 | | 36.96 | 41.89 | |
| 88 | | 36.96 | 41.89 | |
| 89 | | 39.42 | 44.35 | |
| 90 | | 41.88 | 46.81 | |
| 91 | | 44.35 | 49.28 | |
| 92 | | 44.35 | 51.74 | |
| 93 | | 46.81 | 54.21 | |
| 94 | | 49.28 | 56.68 | |
| 95 | | 51.75 | 59.14 | |
| 96 | | 51.75 | 59.14 | |
| 97 | | 54.21 | 61.60 | |
| 98 | | 56.67 | 64.06 | |
| 99 | | 59.14 | 66.53 | |
| 100 | | 61.60 | 68.99 | |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**No Inflation**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | 3.23 | 3.23 | |
| 41 | | 3.23 | 3.23 | |
| 42 | | 3.23 | 3.23 | |
| 43 | | 3.23 | 3.23 | |
| 44 | | 3.23 | 3.23 | |
| 45 | | 3.23 | 3.23 | |
| 46 | | 3.23 | 3.23 | |
| 47 | | 3.23 | 3.23 | |
| 48 | | 3.23 | 3.23 | |
| 49 | | 3.23 | 3.23 | |
| 50 | | 3.23 | 3.23 | |
| 51 | | 3.23 | 3.23 | |
| 52 | | 3.23 | 3.23 | |
| 53 | | 3.23 | 3.23 | |
| 54 | | 3.23 | 3.23 | |
| 55 | | 3.23 | 3.23 | |
| 56 | | 3.23 | 3.23 | |
| 57 | | 3.23 | 3.23 | |
| 58 | | 3.23 | 3.23 | |
| 59 | | 3.23 | 6.46 | |
| 60 | | 6.46 | 6.46 | |
| 61 | | 6.46 | 6.46 | |
| 62 | | 6.46 | 6.46 | |
| 63 | | 6.46 | 6.46 | |
| 64 | | 6.46 | 6.46 | |
| 65 | | 6.46 | 6.46 | |
| 66 | | 6.46 | 9.69 | |
| 67 | | 6.46 | 9.69 | |
| 68 | | 9.69 | 9.69 | |
| 69 | | 9.69 | 9.69 | |
| 70 | | 9.69 | 12.92 | |
| 71 | | 12.92 | 12.92 | |
| 72 | | 12.92 | 16.15 | |
| 73 | | 12.92 | 16.15 | |
| 74 | | 16.15 | 19.38 | |
| 75 | | 16.15 | 19.38 | |
| 76 | | 19.38 | 22.61 | |
| 77 | | 22.61 | 22.61 | |
| 78 | | 22.61 | 25.84 | |
| 79 | | 25.84 | 29.07 | |
| 80 | | 29.07 | 32.30 | |
| 81 | | 29.07 | 35.53 | |
| 82 | | 32.30 | 38.76 | |
| 83 | | 35.53 | 41.99 | |
| 84 | | 38.76 | 45.22 | |
| 85 | | 41.99 | 48.45 | |
| 86 | | 45.22 | 51.68 | |
| 87 | | 48.45 | 54.91 | |
| 88 | | 48.45 | 54.91 | |
| 89 | | 51.68 | 58.14 | |
| 90 | | 54.91 | 61.38 | |
| 91 | | 58.14 | 64.61 | |
| 92 | | 58.14 | 67.84 | |
| 93 | | 61.38 | 71.07 | |
| 94 | | 64.61 | 74.30 | |
| 95 | | 67.84 | 77.53 | |
| 96 | | 67.84 | 77.53 | |
| 97 | | 71.07 | 80.76 | |
| 98 | | 74.30 | 83.99 | |
| 99 | | 77.53 | 87.22 | |
| 100 | | 80.76 | 90.45 | |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Elimination Period Factors**
for Standard Annual Premium Rates, and with
Waiver of Premium, and with Facility Waiver of Premium

NH Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.18 | 1.08 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.17 | 1.08 | **1.00** | .85 | N/A |
| **3** | 1.34 | 1.16 | 1.07 | **1.00** | .86 | .73 |
| **4** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **5** | 1.30 | 1.14 | 1.06 | **1.00** | .88 | .77 |
| **Lifetime** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |

Integrated Plan Factors
10 day e.p. for Home Care

E.P.

| BenPrd | 0/10 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **1** | N/A | 1.14 | 1.06 | **1.00** | N/A | N/A |
| **2** | N/A | 1.13 | 1.06 | **1.00** | .89 | N/A |
| **3** | N/A | 1.12 | 1.05 | **1.00** | .89 | .81 |
| **4** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **5** | N/A | 1.10 | 1.04 | **1.00** | .91 | .83 |
| **Lifetime** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |

Matching Home Care E.P.

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.24 | 1.06 | .98 | .90 | N/A | N/A |
| **2** | 1.23 | 1.06 | .98 | .90 | .76 | N/A |
| **3** | 1.22 | 1.06 | .98 | .91 | .78 | .66 |
| **4** | 1.21 | 1.05 | .99 | .91 | .80 | .68 |
| **5** | 1.20 | 1.05 | .99 | .92 | .81 | .70 |
| **Lifetime** | 1.19 | 1.05 | .99 | .92 | .83 | .72 |

Home Care Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **3** | 1.34 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **4** | 1.33 | 1.14 | 1.05 | **1.00** | .85 | .71 |
| **5** | 1.33 | 1.13 | 1.04 | **1.00** | .85 | .73 |
| **Lifetime** | 1.32 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Survivorship Rider Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |
| 91 | 2.0% |
| 92 | 1.7% |
| 93 | 1.4% |
| 94 | 1.1% |
| 95 | 0.8% |
| 96 | 0.6% |
| 97 | 0.5% |
| 98 | 0.4% |
| 99 | 0.3% |
| 100 | 0.2% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Return of Premium Upon Death Rider Premium Rates**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 25.0% |
| 41 | 26.0% |
| 42 | 26.0% |
| 43 | 26.0% |
| 44 | 27.0% |
| 45 | 27.0% |
| 46 | 28.0% |
| 47 | 28.0% |
| 48 | 29.0% |
| 49 | 29.0% |
| 50 | 30.0% |
| 51 | 30.0% |
| 52 | 31.0% |
| 53 | 31.0% |
| 54 | 32.0% |
| 55 | 32.0% |
| 56 | 33.0% |
| 57 | 34.0% |
| 58 | 35.0% |
| 59 | 36.0% |
| 60 | 37.0% |
| 61 | 38.0% |
| 62 | 39.0% |
| 63 | 41.0% |
| 64 | 43.0% |
| 65 | 45.0% |
| 66 | 48.0% |
| 67 | 51.0% |
| 68 | 54.0% |
| 69 | 57.0% |
| 70 | 60.0% |
| 71 | 63.0% |
| 72 | 67.0% |
| 73 | 72.0% |
| 74 | 77.0% |
| 75 | 82.0% |
| 76 | 87.0% |
| 77 | 93.0% |
| 78 | 100.0% |
| 79 | 108.0% |
| 80 | 117.0% |
| 81 | 127.0% |
| 82 | 138.0% |
| 83 | 150.0% |
| 84 | 163.0% |
| 85 | 177.0% |
| 86 | 192.0% |
| 87 | 208.0% |
| 88 | 225.0% |
| 89 | 242.0% |
| 90 | 260.0% |
| 91 | 278.0% |
| 92 | 297.0% |
| 93 | 316.0% |
| 94 | 335.0% |
| 95 | 355.0% |
| 96 | 375.0% |
| 97 | 395.0% |
| 98 | 415.0% |
| 99 | 435.0% |
| 100 | 455.0% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Contingent Insured Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 80% |
| 41 | 80% |
| 42 | 80% |
| 43 | 80% |
| 44 | 80% |
| 45 | 80% |
| 46 | 80% |
| 47 | 80% |
| 48 | 80% |
| 49 | 80% |
| 50 | 80% |
| 51 | 80% |
| 52 | 80% |
| 53 | 80% |
| 54 | 80% |
| 55 | 80% |
| 56 | 80% |
| 57 | 80% |
| 58 | 80% |
| 59 | 80% |
| 60 | 80% |
| 61 | 80% |
| 62 | 80% |
| 63 | 80% |
| 64 | 80% |
| 65 | 80% |
| 66 | 80% |
| 67 | 80% |
| 68 | 80% |
| 69 | 80% |
| 70 | 80% |
| 71 | 80% |
| 72 | 80% |
| 73 | 80% |
| 74 | 80% |
| 75 | 80% |
| 76 | 80% |
| 77 | 80% |
| 78 | 80% |
| 79 | 80% |
| 80 | 80% |
| 81 | 80% |
| 82 | 80% |
| 83 | 80% |
| 84 | 80% |
| 85 | 80% |
| 86 | 80% |
| 87 | 80% |
| 88 | 80% |
| 89 | 80% |
| 90 | 80% |
| 91 | 80% |
| 92 | 80% |
| 93 | 80% |
| 94 | 80% |
| 95 | 80% |
| 96 | 80% |
| 97 | 80% |
| 98 | 80% |
| 99 | 80% |
| 100 | 80% |

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: No Inflation**

Currently Approved Rates

| Issue Age | Benefit Period (years) 1 | 2 | 3 | 4 | 5 | Unlimited |
|---|---|---|---|---|---|---|
| 18-40 | 19.69 | 27.06 | 31.96 | 36.86 | 41.77 | 64.41 |
| 41 | 19.69 | 27.06 | 34.42 | 39.33 | 44.23 | 67.61 |
| 42 | 19.69 | 29.52 | 34.42 | 39.33 | 44.23 | 70.84 |
| 43 | 22.15 | 29.52 | 36.89 | 41.79 | 46.69 | 70.84 |
| 44 | 22.15 | 31.98 | 36.89 | 41.79 | 46.69 | 74.07 |
| 45 | 22.15 | 31.98 | 39.35 | 44.25 | 49.13 | 77.27 |
| 46 | 22.15 | 34.45 | 41.82 | 46.72 | 51.60 | 80.50 |
| 47 | 22.15 | 34.45 | 41.82 | 49.16 | 54.06 | 83.73 |
| 48 | 24.62 | 36.91 | 44.25 | 51.62 | 56.50 | 86.93 |
| 49 | 24.62 | 36.91 | 46.72 | 54.06 | 61.43 | 93.36 |
| 50 | 24.62 | 39.35 | 49.16 | 56.53 | 63.87 | 96.56 |
| 51 | 27.08 | 41.82 | 51.62 | 58.97 | 66.31 | 99.75 |
| 52 | 27.08 | 44.28 | 54.06 | 61.40 | 68.75 | 102.92 |
| 53 | 29.54 | 46.72 | 56.50 | 66.31 | 73.63 | 109.32 |
| 54 | 31.98 | 49.18 | 61.40 | 68.75 | 78.53 | 115.71 |
| 55 | 34.45 | 51.62 | 63.84 | 73.63 | 83.41 | 122.08 |
| 56 | 36.91 | 56.53 | 68.75 | 80.97 | 88.26 | 131.64 |
| 57 | 39.38 | 58.97 | 73.63 | 85.82 | 95.58 | 144.43 |
| 58 | 44.28 | 63.87 | 80.97 | 93.14 | 105.34 | 160.42 |
| 59 | 46.74 | 71.24 | 88.31 | 102.92 | 115.10 | 176.35 |
| 60 | 51.65 | 76.12 | 95.63 | 112.68 | 127.29 | 195.47 |
| 61 | 56.55 | 83.46 | 105.41 | 122.44 | 139.47 | 214.56 |
| 62 | 63.92 | 90.80 | 115.17 | 134.61 | 151.61 | 236.85 |
| 63 | 71.29 | 100.58 | 127.37 | 149.22 | 166.18 | 259.05 |
| 64 | 78.65 | 110.34 | 139.54 | 163.81 | 180.72 | 281.17 |
| 65 | 86.02 | 122.56 | 154.15 | 178.35 | 197.67 | 306.44 |
| 66 | 93.36 | 134.76 | 168.74 | 195.30 | 217.04 | 338.06 |
| 67 | 100.71 | 146.93 | 183.28 | 214.67 | 236.33 | 372.76 |
| 68 | 110.49 | 161.54 | 200.23 | 233.96 | 257.96 | 407.29 |
| 69 | 122.74 | 178.57 | 219.57 | 258.11 | 284.40 | 448.06 |
| 70 | 134.96 | 195.57 | 241.31 | 282.14 | 313.18 | 491.76 |
| 71 | 147.15 | 214.97 | 265.41 | 310.94 | 346.72 | 544.84 |
| 72 | 161.82 | 239.21 | 294.33 | 344.50 | 384.96 | 603.96 |
| 73 | 178.89 | 263.38 | 325.58 | 380.33 | 425.42 | 669.05 |
| 74 | 198.41 | 289.95 | 359.14 | 420.89 | 468.05 | 736.85 |
| 75 | 220.34 | 318.85 | 397.43 | 463.66 | 515.29 | 810.54 |
| 76 | 242.22 | 352.53 | 437.96 | 508.58 | 567.08 | 886.74 |
| 77 | 266.49 | 388.51 | 480.72 | 555.57 | 620.85 | 965.34 |
| 78 | 295.61 | 424.29 | 525.61 | 607.07 | 676.54 | 1049.40 |
| 79 | 327.13 | 464.77 | 575.07 | 663.01 | 736.54 | 1138.78 |
| 80 | 358.57 | 507.50 | 626.56 | 720.84 | 803.19 | 1236.50 |
| 81 | 389.89 | 554.88 | 682.55 | 782.98 | 874.01 | 1342.39 |
| 82 | 426.04 | 601.97 | 740.58 | 849.39 | 946.43 | 1453.16 |
| 83 | 459.60 | 651.21 | 800.36 | 917.28 | 1020.08 | 1564.74 |
| 84 | 495.55 | 700.14 | 857.40 | 984.74 | 1093.16 | 1675.32 |
| 85 | 526.52 | 744.00 | 914.22 | 1046.98 | 1163.44 | 1782.02 |
| 86 | 557.45 | 785.37 | 963.53 | 1104.15 | 1223.63 | 1875.44 |
| 87 | 585.88 | 824.21 | 1010.25 | 1156.24 | 1281.22 | 1958.85 |
| 88 | 611.83 | 858.06 | 1051.99 | 1203.28 | 1333.75 | 2035.57 |
| 89 | 637.70 | 896.63 | 1095.80 | 1252.29 | 1388.09 | 2117.59 |
| 90 | 665.97 | 934.94 | 1141.73 | 1303.22 | 1444.27 | 2201.68 |
| 91 | 694.23 | 973.26 | 1187.66 | 1356.62 | 1500.45 | 2285.77 |
| 92 | 722.49 | 1011.58 | 1233.59 | 1407.55 | 1556.63 | 2373.08 |
| 93 | 750.75 | 1049.89 | 1279.52 | 1458.48 | 1615.27 | 2457.17 |
| 94 | 779.02 | 1088.21 | 1325.45 | 1511.88 | 1671.45 | 2541.26 |
| 95 | 807.28 | 1126.52 | 1371.38 | 1562.81 | 1727.64 | 2625.35 |
| 96 | 835.54 | 1164.84 | 1417.31 | 1613.75 | 1783.82 | 2709.43 |
| 97 | 863.81 | 1203.16 | 1463.24 | 1667.14 | 1840.00 | 2793.52 |
| 98 | 892.07 | 1241.47 | 1511.64 | 1718.08 | 1898.64 | 2877.61 |
| 99 | 920.33 | 1279.79 | 1557.57 | 1771.47 | 1954.82 | 2961.70 |
| 100 | 948.59 | 1318.11 | 1603.50 | 1822.40 | 2011.00 | 3045.78 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.02 | 0.05 | 0.07 | 0.10 | 0.12 | 0.19 |
| 41 | 0.02 | 0.05 | 0.07 | 0.10 | 0.12 | 0.23 |
| 42 | 0.02 | 0.05 | 0.07 | 0.10 | 0.12 | 0.23 |
| 43 | 0.02 | 0.05 | 0.07 | 0.10 | 0.12 | 0.23 |
| 44 | 0.02 | 0.05 | 0.07 | 0.10 | 0.12 | 0.23 |
| 45 | 0.02 | 0.05 | 0.07 | 0.10 | 0.15 | 0.26 |
| 46 | 0.02 | 0.05 | 0.07 | 0.10 | 0.15 | 0.26 |
| 47 | 0.02 | 0.05 | 0.07 | 0.12 | 0.15 | 0.26 |
| 48 | 0.02 | 0.05 | 0.10 | 0.12 | 0.17 | 0.29 |
| 49 | 0.02 | 0.05 | 0.10 | 0.15 | 0.17 | 0.32 |
| 50 | 0.02 | 0.07 | 0.12 | 0.15 | 0.20 | 0.36 |
| 51 | 0.02 | 0.07 | 0.12 | 0.17 | 0.22 | 0.39 |
| 52 | 0.02 | 0.07 | 0.15 | 0.20 | 0.25 | 0.45 |
| 53 | 0.02 | 0.10 | 0.17 | 0.22 | 0.30 | 0.52 |
| 54 | 0.05 | 0.10 | 0.20 | 0.25 | 0.32 | 0.58 |
| 55 | 0.05 | 0.12 | 0.22 | 0.30 | 0.37 | 0.68 |
| 56 | 0.05 | 0.15 | 0.25 | 0.34 | 0.44 | 0.81 |
| 57 | 0.05 | 0.17 | 0.30 | 0.42 | 0.52 | 0.94 |
| 58 | 0.07 | 0.20 | 0.34 | 0.49 | 0.62 | 1.10 |
| 59 | 0.07 | 0.22 | 0.39 | 0.57 | 0.71 | 1.32 |
| 60 | 0.10 | 0.27 | 0.47 | 0.67 | 0.84 | 1.58 |
| 61 | 0.12 | 0.32 | 0.54 | 0.76 | 0.99 | 1.87 |
| 62 | 0.15 | 0.37 | 0.64 | 0.91 | 1.16 | 2.20 |
| 63 | 0.17 | 0.44 | 0.76 | 1.08 | 1.38 | 2.62 |
| 64 | 0.20 | 0.54 | 0.91 | 1.28 | 1.63 | 3.10 |
| 65 | 0.22 | 0.64 | 1.08 | 1.53 | 1.92 | 3.68 |
| 66 | 0.27 | 0.76 | 1.28 | 1.82 | 2.27 | 4.36 |
| 67 | 0.32 | 0.91 | 1.53 | 2.17 | 2.69 | 5.20 |
| 68 | 0.39 | 1.08 | 1.82 | 2.59 | 3.23 | 6.20 |
| 69 | 0.47 | 1.31 | 2.19 | 3.08 | 3.89 | 7.43 |
| 70 | 0.57 | 1.55 | 2.64 | 3.70 | 4.68 | 8.95 |
| 71 | 0.69 | 1.87 | 3.18 | 4.46 | 5.64 | 10.79 |
| 72 | 0.81 | 2.27 | 3.82 | 5.40 | 6.83 | 13.05 |
| 73 | 0.99 | 2.74 | 4.61 | 6.53 | 8.25 | 15.80 |
| 74 | 1.18 | 3.28 | 5.54 | 7.86 | 9.98 | 19.06 |
| 75 | 1.43 | 3.94 | 6.68 | 9.44 | 12.02 | 22.90 |
| 76 | 1.72 | 4.76 | 8.03 | 11.33 | 14.44 | 27.46 |
| 77 | 2.09 | 5.74 | 9.63 | 13.63 | 17.35 | 32.85 |
| 78 | 2.54 | 6.92 | 11.56 | 16.34 | 20.80 | 39.25 |
| 79 | 3.06 | 8.33 | 13.85 | 19.54 | 24.86 | 46.78 |
| 80 | 3.65 | 9.95 | 16.56 | 23.31 | 29.67 | 55.66 |
| 81 | 4.36 | 11.85 | 19.71 | 27.70 | 35.24 | 66.06 |
| 82 | 5.17 | 14.05 | 23.29 | 32.75 | 41.67 | 78.05 |
| 83 | 6.11 | 16.56 | 27.57 | 38.78 | 49.33 | 92.45 |
| 84 | 7.12 | 19.37 | 32.13 | 45.24 | 57.56 | 107.86 |
| 85 | 8.18 | 22.32 | 36.91 | 51.99 | 66.14 | 123.92 |
| 86 | 9.29 | 25.31 | 41.82 | 58.89 | 74.93 | 140.33 |
| 87 | 10.42 | 28.36 | 46.84 | 65.94 | 83.88 | 157.06 |
| 88 | 11.58 | 31.47 | 51.92 | 73.11 | 92.94 | 174.02 |
| 89 | 12.81 | 34.79 | 57.39 | 80.77 | 102.68 | 192.14 |
| 90 | 14.12 | 38.37 | 63.20 | 88.98 | 113.03 | 211.43 |
| 91 | 15.43 | 41.94 | 69.02 | 97.18 | 123.38 | 230.72 |
| 92 | 16.73 | 45.51 | 74.83 | 105.39 | 133.73 | 250.00 |
| 93 | 18.04 | 49.08 | 80.65 | 113.59 | 144.07 | 269.29 |
| 94 | 19.34 | 52.66 | 86.46 | 121.80 | 154.42 | 288.57 |
| 95 | 20.65 | 56.23 | 92.28 | 130.00 | 164.77 | 307.86 |
| 96 | 21.95 | 59.80 | 98.09 | 138.21 | 175.12 | 327.14 |
| 97 | 23.26 | 63.38 | 103.91 | 146.42 | 185.47 | 346.43 |
| 98 | 24.57 | 66.95 | 109.73 | 154.62 | 195.82 | 365.71 |
| 99 | 25.87 | 70.52 | 115.54 | 162.83 | 206.17 | 385.00 |
| 100 | 27.18 | 74.09 | 121.36 | 171.03 | 216.52 | 404.28 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**No Inflation**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 2.46 | | | |
| 41 | 2.46 | | | |
| 42 | 2.46 | | | |
| 43 | 2.46 | | | |
| 44 | 2.46 | | | |
| 45 | 2.46 | | | |
| 46 | 2.46 | | | |
| 47 | 2.46 | | | |
| 48 | 2.46 | | | |
| 49 | 2.46 | | | |
| 50 | 2.46 | | | |
| 51 | 2.46 | | | |
| 52 | 2.46 | | | |
| 53 | 2.46 | | | |
| 54 | 2.46 | | | |
| 55 | 2.46 | | | |
| 56 | 2.46 | | | |
| 57 | 2.46 | | | |
| 58 | 2.46 | | | |
| 59 | 2.46 | | | |
| 60 | 2.46 | | | |
| 61 | 2.46 | | | |
| 62 | 2.46 | | | |
| 63 | 2.46 | | | |
| 64 | 2.46 | | | |
| 65 | 2.46 | | | |
| 66 | 2.46 | | | |
| 67 | 2.46 | | | |
| 68 | 2.46 | | | |
| 69 | 2.46 | | | |
| 70 | 2.46 | | | |
| 71 | 2.46 | | | |
| 72 | 2.46 | | | |
| 73 | 4.93 | | | |
| 74 | 4.93 | | | |
| 75 | 4.93 | | | |
| 76 | 4.93 | | | |
| 77 | 4.93 | | | |
| 78 | 7.39 | | | |
| 79 | 7.39 | | | |
| 80 | 7.39 | | | |
| 81 | 7.39 | | | |
| 82 | 9.86 | | | |
| 83 | 9.86 | | | |
| 84 | 9.86 | | | |
| 85 | 12.32 | | | |
| 86 | 12.32 | | | |
| 87 | 12.32 | | | |
| 88 | 12.32 | | | |
| 89 | 14.78 | | | |
| 90 | 14.78 | | | |
| 91 | 14.78 | | | |
| 92 | 14.78 | | | |
| 93 | 14.78 | | | |
| 94 | 17.25 | | | |
| 95 | 17.25 | | | |
| 96 | 17.25 | | | |
| 97 | 17.25 | | | |
| 98 | 19.71 | | | |
| 99 | 19.71 | | | |
| 100 | 19.71 | | | |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**No Inflation**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 3.23 | | | |
| 41 | 3.23 | | | |
| 42 | 3.23 | | | |
| 43 | 3.23 | | | |
| 44 | 3.23 | | | |
| 45 | 3.23 | | | |
| 46 | 3.23 | | | |
| 47 | 3.23 | | | |
| 48 | 3.23 | | | |
| 49 | 3.23 | | | |
| 50 | 3.23 | | | |
| 51 | 3.23 | | | |
| 52 | 3.23 | | | |
| 53 | 3.23 | | | |
| 54 | 3.23 | | | |
| 55 | 3.23 | | | |
| 56 | 3.23 | | | |
| 57 | 3.23 | | | |
| 58 | 3.23 | | | |
| 59 | 3.23 | | | |
| 60 | 3.23 | | | |
| 61 | 3.23 | | | |
| 62 | 3.23 | | | |
| 63 | 3.23 | | | |
| 64 | 3.23 | | | |
| 65 | 3.23 | | | |
| 66 | 3.23 | | | |
| 67 | 3.23 | | | |
| 68 | 3.23 | | | |
| 69 | 3.23 | | | |
| 70 | 3.23 | | | |
| 71 | 3.23 | | | |
| 72 | 3.23 | | | |
| 73 | 6.46 | | | |
| 74 | 6.46 | | | |
| 75 | 6.46 | | | |
| 76 | 6.46 | | | |
| 77 | 6.46 | | | |
| 78 | 9.69 | | | |
| 79 | 9.69 | | | |
| 80 | 9.69 | | | |
| 81 | 9.69 | | | |
| 82 | 12.92 | | | |
| 83 | 12.92 | | | |
| 84 | 12.92 | | | |
| 85 | 16.15 | | | |
| 86 | 16.15 | | | |
| 87 | 16.15 | | | |
| 88 | 16.15 | | | |
| 89 | 19.38 | | | |
| 90 | 19.38 | | | |
| 91 | 19.38 | | | |
| 92 | 19.38 | | | |
| 93 | 19.38 | | | |
| 94 | 22.61 | | | |
| 95 | 22.61 | | | |
| 96 | 22.61 | | | |
| 97 | 22.61 | | | |
| 98 | 25.84 | | | |
| 99 | 25.84 | | | |
| 100 | 25.84 | | | |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Elimination Period Factors**
for Standard Annual Premium Rates, and with
Waiver of Premium, and with Facility Waiver of Premium

NH Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.18 | 1.08 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.17 | 1.08 | **1.00** | .85 | N/A |
| **3** | 1.34 | 1.16 | 1.07 | **1.00** | .86 | .73 |
| **4** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **5** | 1.30 | 1.14 | 1.06 | **1.00** | .88 | .77 |
| **Lifetime** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |

Integrated Plan Factors
10 day e.p. for Home Care

E.P.

| BenPrd | 0/10 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **1** | N/A | 1.14 | 1.06 | **1.00** | N/A | N/A |
| **2** | N/A | 1.13 | 1.06 | **1.00** | .89 | N/A |
| **3** | N/A | 1.12 | 1.05 | **1.00** | .89 | .81 |
| **4** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **5** | N/A | 1.10 | 1.04 | **1.00** | .91 | .83 |
| **Lifetime** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |

Matching Home Care E.P.

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.24 | 1.06 | .98 | .90 | N/A | N/A |
| **2** | 1.23 | 1.06 | .98 | .90 | .76 | N/A |
| **3** | 1.22 | 1.06 | .98 | .91 | .78 | .66 |
| **4** | 1.21 | 1.05 | .99 | .91 | .80 | .68 |
| **5** | 1.20 | 1.05 | .99 | .92 | .81 | .70 |
| **Lifetime** | 1.19 | 1.05 | .99 | .92 | .83 | .72 |

Home Care Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **3** | 1.34 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **4** | 1.33 | 1.14 | 1.05 | **1.00** | .85 | .71 |
| **5** | 1.33 | 1.13 | 1.04 | **1.00** | .85 | .73 |
| **Lifetime** | 1.32 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Survivorship Rider Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |
| 91 | 2.0% |
| 92 | 1.7% |
| 93 | 1.4% |
| 94 | 1.1% |
| 95 | 0.8% |
| 96 | 0.6% |
| 97 | 0.5% |
| 98 | 0.4% |
| 99 | 0.3% |
| 100 | 0.2% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Nonforfeiture Rider Premium Rates**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 6.0% |
| 41 | 7.0% |
| 42 | 7.0% |
| 43 | 7.0% |
| 44 | 7.0% |
| 45 | 7.0% |
| 46 | 8.0% |
| 47 | 8.0% |
| 48 | 8.0% |
| 49 | 8.0% |
| 50 | 8.0% |
| 51 | 9.0% |
| 52 | 9.0% |
| 53 | 9.0% |
| 54 | 9.0% |
| 55 | 9.0% |
| 56 | 10.0% |
| 57 | 10.0% |
| 58 | 10.0% |
| 59 | 10.0% |
| 60 | 11.0% |
| 61 | 11.0% |
| 62 | 12.0% |
| 63 | 13.0% |
| 64 | 14.0% |
| 65 | 15.0% |
| 66 | 16.0% |
| 67 | 17.0% |
| 68 | 18.0% |
| 69 | 19.0% |
| 70 | 20.0% |
| 71 | 21.0% |
| 72 | 22.0% |
| 73 | 23.0% |
| 74 | 24.0% |
| 75 | 25.0% |
| 76 | 26.0% |
| 77 | 27.0% |
| 78 | 28.0% |
| 79 | 29.0% |
| 80 | 30.0% |
| 81 | 31.0% |
| 82 | 32.0% |
| 83 | 33.0% |
| 84 | 34.0% |
| 85 | 35.0% |
| 86 | 36.0% |
| 87 | 37.0% |
| 88 | 38.0% |
| 89 | 39.0% |
| 90 | 40.0% |
| 91 | 41.0% |
| 92 | 42.0% |
| 93 | 43.0% |
| 94 | 44.0% |
| 95 | 45.0% |
| 96 | 46.0% |
| 97 | 47.0% |
| 98 | 48.0% |
| 99 | 49.0% |
| 100 | 50.0% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Contingent Insured Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 80% |
| 41 | 80% |
| 42 | 80% |
| 43 | 80% |
| 44 | 80% |
| 45 | 80% |
| 46 | 80% |
| 47 | 80% |
| 48 | 80% |
| 49 | 80% |
| 50 | 80% |
| 51 | 80% |
| 52 | 80% |
| 53 | 80% |
| 54 | 80% |
| 55 | 80% |
| 56 | 80% |
| 57 | 80% |
| 58 | 80% |
| 59 | 80% |
| 60 | 80% |
| 61 | 80% |
| 62 | 80% |
| 63 | 80% |
| 64 | 80% |
| 65 | 80% |
| 66 | 80% |
| 67 | 80% |
| 68 | 80% |
| 69 | 80% |
| 70 | 80% |
| 71 | 80% |
| 72 | 80% |
| 73 | 80% |
| 74 | 80% |
| 75 | 80% |
| 76 | 80% |
| 77 | 80% |
| 78 | 80% |
| 79 | 80% |
| 80 | 80% |
| 81 | 80% |
| 82 | 80% |
| 83 | 80% |
| 84 | 80% |
| 85 | 80% |
| 86 | 80% |
| 87 | 80% |
| 88 | 80% |
| 89 | 80% |
| 90 | 80% |
| 91 | 80% |
| 92 | 80% |
| 93 | 80% |
| 94 | 80% |
| 95 | 80% |
| 96 | 80% |
| 97 | 80% |
| 98 | 80% |
| 99 | 80% |
| 100 | 80% |

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 29.57 | 44.35 | 54.21 | 59.14 | 64.07 | 87.22 |
| 41 | 29.57 | 44.35 | 54.21 | 61.60 | 66.53 | 90.45 |
| 42 | 32.03 | 46.82 | 56.67 | 61.60 | 66.53 | 93.68 |
| 43 | 32.03 | 46.82 | 56.67 | 64.07 | 68.99 | 96.91 |
| 44 | 32.03 | 49.28 | 59.14 | 66.53 | 71.46 | 100.14 |
| 45 | 32.03 | 49.28 | 61.60 | 68.99 | 73.92 | 103.37 |
| 46 | 32.03 | 51.75 | 61.60 | 71.46 | 76.39 | 106.60 |
| 47 | 32.03 | 51.75 | 64.07 | 71.46 | 78.85 | 109.83 |
| 48 | 34.50 | 54.21 | 66.53 | 73.92 | 81.31 | 113.06 |
| 49 | 34.50 | 54.21 | 68.99 | 76.39 | 83.78 | 116.29 |
| 50 | 34.50 | 56.67 | 71.46 | 81.31 | 86.24 | 122.76 |
| 51 | 36.96 | 59.14 | 73.92 | 83.78 | 91.17 | 125.99 |
| 52 | 39.43 | 61.60 | 76.39 | 86.24 | 93.63 | 129.22 |
| 53 | 41.89 | 64.07 | 78.85 | 88.71 | 96.10 | 135.68 |
| 54 | 44.35 | 66.53 | 81.31 | 91.17 | 98.56 | 138.91 |
| 55 | 46.82 | 68.99 | 83.78 | 96.10 | 103.49 | 145.37 |
| 56 | 46.82 | 73.92 | 88.71 | 101.03 | 108.42 | 155.06 |
| 57 | 49.28 | 78.85 | 96.10 | 108.42 | 115.81 | 164.75 |
| 58 | 51.75 | 83.78 | 103.49 | 115.81 | 123.20 | 174.44 |
| 59 | 54.21 | 88.71 | 108.42 | 123.20 | 130.60 | 187.36 |
| 60 | 56.67 | 93.63 | 113.35 | 130.60 | 137.99 | 197.05 |
| 61 | 59.14 | 96.10 | 118.28 | 135.52 | 145.38 | 203.52 |
| 62 | 61.60 | 98.56 | 123.20 | 137.99 | 150.31 | 209.98 |
| 63 | 64.07 | 101.03 | 128.13 | 142.92 | 155.24 | 216.44 |
| 64 | 66.53 | 105.96 | 133.06 | 147.84 | 160.16 | 222.90 |
| 65 | 68.99 | 110.88 | 137.99 | 155.24 | 167.56 | 232.59 |
| 66 | 73.92 | 118.28 | 145.38 | 165.09 | 177.41 | 248.74 |
| 67 | 78.85 | 125.67 | 157.70 | 177.41 | 192.20 | 268.12 |
| 68 | 83.78 | 135.52 | 170.02 | 192.20 | 209.45 | 290.74 |
| 69 | 91.17 | 145.38 | 184.81 | 209.45 | 226.69 | 316.58 |
| 70 | 98.56 | 160.16 | 202.05 | 229.16 | 246.41 | 345.65 |
| 71 | 108.42 | 177.41 | 221.77 | 251.34 | 271.05 | 381.19 |
| 72 | 118.28 | 194.66 | 243.94 | 275.98 | 298.15 | 419.95 |
| 73 | 130.60 | 214.37 | 268.58 | 303.08 | 330.19 | 461.95 |
| 74 | 145.38 | 236.55 | 295.69 | 335.11 | 364.68 | 510.40 |
| 75 | 160.16 | 261.19 | 325.26 | 369.61 | 401.64 | 562.09 |
| 76 | 177.41 | 288.30 | 357.29 | 404.11 | 441.07 | 613.78 |
| 77 | 194.66 | 315.40 | 391.79 | 441.07 | 480.49 | 671.92 |
| 78 | 214.37 | 344.97 | 428.75 | 482.96 | 524.85 | 733.30 |
| 79 | 236.55 | 377.00 | 468.17 | 527.31 | 574.13 | 797.91 |
| 80 | 258.73 | 411.50 | 510.06 | 574.13 | 623.41 | 868.98 |
| 81 | 280.90 | 446.00 | 551.95 | 620.95 | 672.69 | 940.05 |
| 82 | 303.08 | 480.49 | 593.84 | 667.76 | 724.44 | 1011.12 |
| 83 | 325.26 | 517.46 | 638.19 | 717.05 | 778.65 | 1088.64 |
| 84 | 347.43 | 554.42 | 682.55 | 766.33 | 832.86 | 1166.17 |
| 85 | 369.61 | 588.91 | 724.44 | 815.61 | 887.07 | 1240.47 |
| 86 | 389.32 | 620.95 | 763.86 | 864.89 | 936.35 | 1311.54 |
| 87 | 409.04 | 650.52 | 803.29 | 909.24 | 983.17 | 1376.15 |
| 88 | 426.28 | 680.08 | 842.71 | 951.13 | 1029.98 | 1440.76 |
| 89 | 441.07 | 709.65 | 879.67 | 993.02 | 1076.80 | 1505.37 |
| 90 | 458.32 | 741.69 | 919.10 | 1037.37 | 1126.08 | 1573.20 |
| 91 | 475.57 | 771.25 | 958.52 | 1081.73 | 1175.36 | 1644.27 |
| 92 | 492.81 | 800.82 | 997.95 | 1126.08 | 1224.64 | 1712.11 |
| 93 | 510.06 | 832.86 | 1034.91 | 1170.43 | 1273.93 | 1779.95 |
| 94 | 527.31 | 862.43 | 1074.34 | 1217.25 | 1323.21 | 1847.79 |
| 95 | 544.56 | 894.46 | 1113.76 | 1261.61 | 1370.02 | 1918.86 |
| 96 | 561.81 | 924.03 | 1153.19 | 1305.96 | 1419.31 | 1986.70 |
| 97 | 579.06 | 953.60 | 1192.61 | 1350.31 | 1468.59 | 2054.53 |
| 98 | 596.31 | 985.63 | 1232.04 | 1394.67 | 1517.87 | 2122.37 |
| 99 | 613.55 | 1015.20 | 1269.00 | 1439.02 | 1567.15 | 2193.44 |
| 100 | 630.80 | 1044.77 | 1308.42 | 1483.37 | 1616.43 | 2261.28 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**No Inflation**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | | | 2.46 |
| 41 | | | | 2.46 |
| 42 | | | | 2.46 |
| 43 | | | | 2.46 |
| 44 | | | | 2.46 |
| 45 | | | | 2.46 |
| 46 | | | | 2.46 |
| 47 | | | | 2.46 |
| 48 | | | | 2.46 |
| 49 | | | | 2.46 |
| 50 | | | | 2.46 |
| 51 | | | | 2.46 |
| 52 | | | | 2.46 |
| 53 | | | | 2.46 |
| 54 | | | | 2.46 |
| 55 | | | | 2.46 |
| 56 | | | | 2.46 |
| 57 | | | | 2.46 |
| 58 | | | | 2.46 |
| 59 | | | | 2.46 |
| 60 | | | | 2.46 |
| 61 | | | | 2.46 |
| 62 | | | | 2.46 |
| 63 | | | | 2.46 |
| 64 | | | | 2.46 |
| 65 | | | | 2.46 |
| 66 | | | | 2.46 |
| 67 | | | | 4.93 |
| 68 | | | | 4.93 |
| 69 | | | | 4.93 |
| 70 | | | | 4.93 |
| 71 | | | | 4.93 |
| 72 | | | | 4.93 |
| 73 | | | | 7.39 |
| 74 | | | | 7.39 |
| 75 | | | | 7.39 |
| 76 | | | | 7.39 |
| 77 | | | | 9.86 |
| 78 | | | | 9.86 |
| 79 | | | | 9.86 |
| 80 | | | | 12.32 |
| 81 | | | | 12.32 |
| 82 | | | | 14.78 |
| 83 | | | | 14.78 |
| 84 | | | | 17.25 |
| 85 | | | | 17.25 |
| 86 | | | | 17.25 |
| 87 | | | | 19.71 |
| 88 | | | | 19.71 |
| 89 | | | | 19.71 |
| 90 | | | | 22.18 |
| 91 | | | | 22.18 |
| 92 | | | | 24.64 |
| 93 | | | | 24.64 |
| 94 | | | | 24.64 |
| 95 | | | | 27.10 |
| 96 | | | | 27.10 |
| 97 | | | | 27.10 |
| 98 | | | | 29.57 |
| 99 | | | | 29.57 |
| 100 | | | | 32.03 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**No Inflation**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | | | 3.23 |
| 41 | | | | 3.23 |
| 42 | | | | 3.23 |
| 43 | | | | 3.23 |
| 44 | | | | 3.23 |
| 45 | | | | 3.23 |
| 46 | | | | 3.23 |
| 47 | | | | 3.23 |
| 48 | | | | 3.23 |
| 49 | | | | 3.23 |
| 50 | | | | 3.23 |
| 51 | | | | 3.23 |
| 52 | | | | 3.23 |
| 53 | | | | 3.23 |
| 54 | | | | 3.23 |
| 55 | | | | 3.23 |
| 56 | | | | 3.23 |
| 57 | | | | 3.23 |
| 58 | | | | 3.23 |
| 59 | | | | 3.23 |
| 60 | | | | 3.23 |
| 61 | | | | 3.23 |
| 62 | | | | 3.23 |
| 63 | | | | 3.23 |
| 64 | | | | 3.23 |
| 65 | | | | 3.23 |
| 66 | | | | 3.23 |
| 67 | | | | 6.46 |
| 68 | | | | 6.46 |
| 69 | | | | 6.46 |
| 70 | | | | 6.46 |
| 71 | | | | 6.46 |
| 72 | | | | 6.46 |
| 73 | | | | 9.69 |
| 74 | | | | 9.69 |
| 75 | | | | 9.69 |
| 76 | | | | 9.69 |
| 77 | | | | 12.92 |
| 78 | | | | 12.92 |
| 79 | | | | 12.92 |
| 80 | | | | 16.15 |
| 81 | | | | 16.15 |
| 82 | | | | 19.38 |
| 83 | | | | 19.38 |
| 84 | | | | 22.61 |
| 85 | | | | 22.61 |
| 86 | | | | 22.61 |
| 87 | | | | 25.84 |
| 88 | | | | 25.84 |
| 89 | | | | 25.84 |
| 90 | | | | 29.07 |
| 91 | | | | 29.07 |
| 92 | | | | 32.30 |
| 93 | | | | 32.30 |
| 94 | | | | 32.30 |
| 95 | | | | 35.53 |
| 96 | | | | 35.53 |
| 97 | | | | 35.53 |
| 98 | | | | 38.76 |
| 99 | | | | 38.76 |
| 100 | | | | 42.00 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Elimination Period Factors**
for Standard Annual Premium Rates, and with
Waiver of Premium, and with Facility Waiver of Premium

NH Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.18 | 1.08 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.17 | 1.08 | **1.00** | .85 | N/A |
| **3** | 1.34 | 1.16 | 1.07 | **1.00** | .86 | .73 |
| **4** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **5** | 1.30 | 1.14 | 1.06 | **1.00** | .88 | .77 |
| **Lifetime** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |

Integrated Plan Factors
10 day e.p. for Home Care

E.P.

| BenPrd | 0/10 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **1** | N/A | 1.14 | 1.06 | **1.00** | N/A | N/A |
| **2** | N/A | 1.13 | 1.06 | **1.00** | .89 | N/A |
| **3** | N/A | 1.12 | 1.05 | **1.00** | .89 | .81 |
| **4** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **5** | N/A | 1.10 | 1.04 | **1.00** | .91 | .83 |
| **Lifetime** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |

Matching Home Care E.P.

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.24 | 1.06 | .98 | .90 | N/A | N/A |
| **2** | 1.23 | 1.06 | .98 | .90 | .76 | N/A |
| **3** | 1.22 | 1.06 | .98 | .91 | .78 | .66 |
| **4** | 1.21 | 1.05 | .99 | .91 | .80 | .68 |
| **5** | 1.20 | 1.05 | .99 | .92 | .81 | .70 |
| **Lifetime** | 1.19 | 1.05 | .99 | .92 | .83 | .72 |

Home Care Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **3** | 1.34 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **4** | 1.33 | 1.14 | 1.05 | **1.00** | .85 | .71 |
| **5** | 1.33 | 1.13 | 1.04 | **1.00** | .85 | .73 |
| **Lifetime** | 1.32 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Survivorship Rider Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |
| 91 | 2.0% |
| 92 | 1.7% |
| 93 | 1.4% |
| 94 | 1.1% |
| 95 | 0.8% |
| 96 | 0.6% |
| 97 | 0.5% |
| 98 | 0.4% |
| 99 | 0.3% |
| 100 | 0.2% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Nonforfeiture Rider Premium Rates**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 6.0% |
| 41 | 7.0% |
| 42 | 7.0% |
| 43 | 7.0% |
| 44 | 7.0% |
| 45 | 7.0% |
| 46 | 8.0% |
| 47 | 8.0% |
| 48 | 8.0% |
| 49 | 8.0% |
| 50 | 8.0% |
| 51 | 9.0% |
| 52 | 9.0% |
| 53 | 9.0% |
| 54 | 9.0% |
| 55 | 9.0% |
| 56 | 10.0% |
| 57 | 10.0% |
| 58 | 10.0% |
| 59 | 10.0% |
| 60 | 11.0% |
| 61 | 11.0% |
| 62 | 12.0% |
| 63 | 13.0% |
| 64 | 14.0% |
| 65 | 15.0% |
| 66 | 16.0% |
| 67 | 17.0% |
| 68 | 18.0% |
| 69 | 19.0% |
| 70 | 20.0% |
| 71 | 21.0% |
| 72 | 22.0% |
| 73 | 23.0% |
| 74 | 24.0% |
| 75 | 25.0% |
| 76 | 26.0% |
| 77 | 27.0% |
| 78 | 28.0% |
| 79 | 29.0% |
| 80 | 30.0% |
| 81 | 31.0% |
| 82 | 32.0% |
| 83 | 33.0% |
| 84 | 34.0% |
| 85 | 35.0% |
| 86 | 36.0% |
| 87 | 37.0% |
| 88 | 38.0% |
| 89 | 39.0% |
| 90 | 40.0% |
| 91 | 41.0% |
| 92 | 42.0% |
| 93 | 43.0% |
| 94 | 44.0% |
| 95 | 45.0% |
| 96 | 46.0% |
| 97 | 47.0% |
| 98 | 48.0% |
| 99 | 49.0% |
| 100 | 50.0% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Contingent Insured Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 80% |
| 41 | 80% |
| 42 | 80% |
| 43 | 80% |
| 44 | 80% |
| 45 | 80% |
| 46 | 80% |
| 47 | 80% |
| 48 | 80% |
| 49 | 80% |
| 50 | 80% |
| 51 | 80% |
| 52 | 80% |
| 53 | 80% |
| 54 | 80% |
| 55 | 80% |
| 56 | 80% |
| 57 | 80% |
| 58 | 80% |
| 59 | 80% |
| 60 | 80% |
| 61 | 80% |
| 62 | 80% |
| 63 | 80% |
| 64 | 80% |
| 65 | 80% |
| 66 | 80% |
| 67 | 80% |
| 68 | 80% |
| 69 | 80% |
| 70 | 80% |
| 71 | 80% |
| 72 | 80% |
| 73 | 80% |
| 74 | 80% |
| 75 | 80% |
| 76 | 80% |
| 77 | 80% |
| 78 | 80% |
| 79 | 80% |
| 80 | 80% |
| 81 | 80% |
| 82 | 80% |
| 83 | 80% |
| 84 | 80% |
| 85 | 80% |
| 86 | 80% |
| 87 | 80% |
| 88 | 80% |
| 89 | 80% |
| 90 | 80% |
| 91 | 80% |
| 92 | 80% |
| 93 | 80% |
| 94 | 80% |
| 95 | 80% |
| 96 | 80% |
| 97 | 80% |
| 98 | 80% |
| 99 | 80% |
| 100 | 80% |

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| 6 Year, 10 Year or Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 100% Home Care**
**No Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 59.14 | 69.00 | 78.85 | 91.18 | 125.99 | 135.68 | 138.91 |
| **41** | 59.14 | 71.46 | 81.32 | 93.64 | 129.22 | 138.91 | 142.14 |
| **42** | 61.60 | 73.92 | 83.78 | 101.03 | 138.91 | 145.37 | 148.60 |
| **43** | 61.60 | 76.38 | 88.71 | 105.96 | 145.37 | 151.83 | 155.06 |
| **44** | 64.07 | 78.85 | 91.18 | 110.88 | 151.83 | 158.29 | 161.52 |
| **45** | 66.53 | 81.31 | 96.10 | 115.81 | 158.29 | 164.75 | 167.98 |
| **46** | 68.99 | 86.24 | 98.56 | 120.74 | 164.75 | 171.21 | 174.44 |
| **47** | 71.46 | 88.71 | 103.49 | 123.20 | 167.98 | 177.67 | 180.90 |
| **48** | 73.92 | 93.64 | 105.95 | 125.66 | 174.44 | 184.13 | 187.36 |
| **49** | 78.85 | 96.10 | 110.89 | 128.13 | 177.67 | 190.59 | 193.82 |
| **50** | 81.31 | 101.03 | 115.81 | 133.06 | 184.13 | 197.05 | 200.28 |
| **51** | 83.78 | 103.49 | 120.74 | 137.99 | 190.59 | 203.51 | 206.74 |
| **52** | 86.25 | 108.42 | 125.67 | 140.45 | 193.82 | 209.97 | 213.21 |
| **53** | 88.71 | 113.35 | 130.60 | 145.38 | 200.28 | 216.44 | 219.67 |
| **54** | 93.63 | 118.27 | 135.52 | 150.31 | 206.75 | 222.90 | 226.13 |
| **55** | 98.57 | 123.20 | 142.92 | 160.17 | 219.67 | 235.82 | 239.05 |
| **56** | 103.50 | 130.60 | 152.77 | 170.02 | 235.82 | 248.74 | 255.20 |
| **57** | 110.88 | 137.99 | 162.63 | 182.34 | 255.20 | 271.35 | 277.81 |
| **58** | 118.28 | 147.84 | 172.49 | 197.13 | 274.58 | 293.96 | 300.42 |
| **59** | 125.67 | 157.70 | 184.81 | 211.91 | 293.96 | 316.58 | 323.04 |
| **60** | 133.06 | 167.56 | 197.13 | 226.69 | 316.57 | 339.20 | 348.89 |
| **61** | 140.45 | 179.88 | 209.44 | 239.01 | 335.97 | 361.81 | 371.50 |
| **62** | 147.85 | 189.74 | 221.76 | 251.33 | 352.11 | 381.19 | 390.88 |
| **63** | 155.23 | 199.59 | 234.08 | 266.12 | 374.73 | 403.80 | 413.49 |
| **64** | 165.09 | 214.38 | 248.87 | 280.90 | 394.11 | 426.42 | 439.34 |
| **65** | 179.88 | 231.62 | 268.59 | 303.08 | 426.42 | 461.95 | 474.87 |
| **66** | 194.66 | 248.87 | 290.76 | 327.72 | 461.95 | 500.71 | 513.63 |
| **67** | 214.37 | 271.05 | 315.40 | 354.83 | 500.71 | 542.71 | 558.86 |
| **68** | 234.09 | 295.68 | 344.97 | 386.86 | 545.94 | 594.39 | 610.54 |
| **69** | 256.26 | 322.80 | 379.47 | 426.29 | 600.85 | 652.54 | 671.92 |
| **70** | 283.37 | 354.83 | 416.43 | 468.18 | 662.23 | 720.38 | 739.77 |
| **71** | 312.93 | 391.79 | 460.78 | 517.46 | 733.31 | 797.91 | 820.52 |
| **72** | 344.97 | 433.68 | 507.60 | 574.12 | 810.83 | 881.90 | 907.74 |
| **73** | 379.47 | 478.03 | 559.34 | 633.27 | 898.05 | 975.58 | 1004.65 |
| **74** | 418.89 | 527.31 | 618.48 | 699.80 | 988.50 | 1078.96 | 1108.03 |
| **75** | 463.25 | 583.99 | 682.55 | 773.71 | 1095.11 | 1192.02 | 1224.32 |
| **76** | 512.53 | 645.59 | 754.00 | 852.57 | 1204.94 | 1308.32 | 1343.85 |
| **77** | 566.73 | 712.11 | 827.93 | 938.82 | 1324.47 | 1434.30 | 1473.06 |
| **78** | 623.41 | 781.11 | 909.25 | 1029.99 | 1450.45 | 1569.98 | 1611.97 |
| **79** | 685.02 | 857.49 | 997.95 | 1128.55 | 1586.13 | 1712.11 | 1757.34 |
| **80** | 749.08 | 938.81 | 1089.12 | 1232.04 | 1731.49 | 1870.41 | 1918.86 |
| **81** | 820.53 | 1027.52 | 1192.61 | 1350.31 | 1896.25 | 2048.07 | 2099.76 |
| **82** | 899.38 | 1126.08 | 1303.50 | 1478.44 | 2073.92 | 2238.67 | 2296.81 |
| **83** | 978.24 | 1227.10 | 1421.77 | 1609.04 | 2258.05 | 2438.95 | 2500.33 |
| **84** | 1057.09 | 1325.67 | 1535.12 | 1739.64 | 2442.18 | 2636.01 | 2703.84 |
| **85** | 1131.01 | 1419.30 | 1643.54 | 1862.83 | 2613.40 | 2823.37 | 2894.44 |
| **86** | 1200.00 | 1505.55 | 1742.10 | 1976.19 | 2774.91 | 2994.58 | 3072.11 |
| **87** | 1266.53 | 1586.87 | 1838.20 | 2084.61 | 2926.74 | 3159.33 | 3240.09 |
| **88** | 1330.60 | 1668.17 | 1931.83 | 2188.10 | 3072.11 | 3317.62 | 3404.84 |
| **89** | 1394.66 | 1747.03 | 2023.00 | 2294.06 | 3220.70 | 3475.91 | 3566.36 |
| **90** | 1461.19 | 1828.34 | 2119.10 | 2402.47 | 3372.54 | 3640.66 | 3734.35 |
| **91** | 1527.73 | 1914.59 | 2217.67 | 2513.35 | 3527.60 | 3811.87 | 3908.78 |
| **92** | 1596.72 | 2000.83 | 2316.23 | 2626.70 | 3685.89 | 3979.85 | 4083.22 |
| **93** | 1665.71 | 2087.07 | 2417.26 | 2740.05 | 3844.17 | 4151.07 | 4257.67 |
| **94** | 1734.71 | 2173.31 | 2515.82 | 2853.40 | 4005.70 | 4325.50 | 4435.34 |
| **95** | 1801.24 | 2259.55 | 2616.85 | 2966.75 | 4163.99 | 4493.48 | 4609.78 |
| **96** | 1862.84 | 2335.94 | 2705.55 | 3067.77 | 4302.89 | 4645.32 | 4764.84 |
| **97** | 1934.30 | 2427.11 | 2809.04 | 3186.04 | 4470.87 | 4826.22 | 4948.97 |
| **98** | 2000.83 | 2510.89 | 2907.61 | 3296.93 | 4625.93 | 4994.19 | 5123.41 |
| **99** | 2072.29 | 2602.06 | 3011.10 | 3415.20 | 4790.69 | 5171.87 | 5304.32 |
| **100+** | 2138.81 | 2685.84 | 3109.66 | 3528.55 | 4948.97 | 5343.08 | 5478.76 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 50% Home Care**
**No Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 51.75 | 61.61 | 68.99 | 81.32 | 113.07 | 119.53 | 122.76 |
| **41** | 51.75 | 64.07 | 71.46 | 81.32 | 113.06 | 122.76 | 125.99 |
| **42** | 54.21 | 66.53 | 73.92 | 83.78 | 116.29 | 125.99 | 129.22 |
| **43** | 56.67 | 68.99 | 76.38 | 86.24 | 122.76 | 132.45 | 135.68 |
| **44** | 59.14 | 71.46 | 78.85 | 91.17 | 129.22 | 138.91 | 142.14 |
| **45** | 61.61 | 73.92 | 81.31 | 93.64 | 132.45 | 142.14 | 145.37 |
| **46** | 64.07 | 78.85 | 86.24 | 98.56 | 138.91 | 148.60 | 151.83 |
| **47** | 64.07 | 81.32 | 91.17 | 103.49 | 145.37 | 155.06 | 158.29 |
| **48** | 66.53 | 83.78 | 93.63 | 108.42 | 148.60 | 158.29 | 161.52 |
| **49** | 69.00 | 86.24 | 98.57 | 113.35 | 155.06 | 164.75 | 167.98 |
| **50** | 71.46 | 91.17 | 103.49 | 118.28 | 161.52 | 171.21 | 174.44 |
| **51** | 73.92 | 93.63 | 105.96 | 120.74 | 167.98 | 177.67 | 180.90 |
| **52** | 76.39 | 96.10 | 110.88 | 125.66 | 171.21 | 180.90 | 184.14 |
| **53** | 78.85 | 98.56 | 115.82 | 128.13 | 177.67 | 187.37 | 190.60 |
| **54** | 83.77 | 103.49 | 120.74 | 133.06 | 184.14 | 193.83 | 197.06 |
| **55** | 88.71 | 108.42 | 125.67 | 140.45 | 193.83 | 206.75 | 209.98 |
| **56** | 93.64 | 115.81 | 133.06 | 147.85 | 203.52 | 219.67 | 222.90 |
| **57** | 98.56 | 123.21 | 142.92 | 160.16 | 222.90 | 235.82 | 242.28 |
| **58** | 105.96 | 130.60 | 152.78 | 172.49 | 239.05 | 255.20 | 261.66 |
| **59** | 110.88 | 140.45 | 162.63 | 184.80 | 258.43 | 274.58 | 281.04 |
| **60** | 118.28 | 150.31 | 172.49 | 197.12 | 274.58 | 297.20 | 303.66 |
| **61** | 125.67 | 157.70 | 184.80 | 209.44 | 293.97 | 316.58 | 323.04 |
| **62** | 133.06 | 167.56 | 194.66 | 219.30 | 306.89 | 332.73 | 342.42 |
| **63** | 140.45 | 177.42 | 204.51 | 231.62 | 326.27 | 352.11 | 361.80 |
| **64** | 150.31 | 189.74 | 219.30 | 246.41 | 345.65 | 374.73 | 384.42 |
| **65** | 160.16 | 204.52 | 236.55 | 263.66 | 371.50 | 403.80 | 413.49 |
| **66** | 174.95 | 221.77 | 256.27 | 285.83 | 403.80 | 436.10 | 449.02 |
| **67** | 189.73 | 239.02 | 278.44 | 310.47 | 439.33 | 474.87 | 487.79 |
| **68** | 206.99 | 261.19 | 303.08 | 340.05 | 478.10 | 520.09 | 533.01 |
| **69** | 226.69 | 285.84 | 330.18 | 372.08 | 523.32 | 568.55 | 584.70 |
| **70** | 248.88 | 312.94 | 364.68 | 409.04 | 578.24 | 626.69 | 642.85 |
| **71** | 275.97 | 344.97 | 404.10 | 453.39 | 639.62 | 691.30 | 710.69 |
| **72** | 303.08 | 381.94 | 443.54 | 500.20 | 707.46 | 765.61 | 788.22 |
| **73** | 335.12 | 421.35 | 490.35 | 554.42 | 781.76 | 849.60 | 872.21 |
| **74** | 369.61 | 463.24 | 542.09 | 611.10 | 862.52 | 936.82 | 962.66 |
| **75** | 409.04 | 512.53 | 598.77 | 675.15 | 952.97 | 1030.50 | 1059.57 |
| **76** | 453.39 | 566.73 | 660.37 | 746.62 | 1049.88 | 1137.10 | 1166.17 |
| **77** | 502.67 | 625.87 | 726.90 | 820.54 | 1153.25 | 1246.94 | 1279.24 |
| **78** | 554.41 | 689.94 | 798.36 | 901.85 | 1266.32 | 1366.46 | 1401.99 |
| **79** | 608.63 | 756.47 | 874.75 | 988.09 | 1385.84 | 1492.44 | 1531.21 |
| **80** | 665.30 | 827.93 | 956.06 | 1081.73 | 1515.05 | 1631.36 | 1673.35 |
| **81** | 729.36 | 906.78 | 1044.77 | 1180.29 | 1653.97 | 1783.18 | 1828.40 |
| **82** | 795.89 | 990.55 | 1143.33 | 1291.17 | 1809.02 | 1947.94 | 1996.39 |
| **83** | 864.89 | 1079.26 | 1244.36 | 1404.52 | 1967.32 | 2122.37 | 2174.06 |
| **84** | 933.89 | 1165.51 | 1342.92 | 1517.87 | 2125.60 | 2290.35 | 2348.50 |
| **85** | 997.95 | 1246.82 | 1439.02 | 1623.82 | 2274.21 | 2451.87 | 2513.25 |
| **86** | 1059.55 | 1323.21 | 1527.73 | 1722.39 | 2413.11 | 2600.47 | 2665.08 |
| **87** | 1118.69 | 1397.13 | 1611.50 | 1818.49 | 2548.78 | 2745.84 | 2813.68 |
| **88** | 1175.36 | 1468.58 | 1692.82 | 1912.13 | 2678.00 | 2884.74 | 2955.82 |
| **89** | 1234.50 | 1540.05 | 1776.59 | 2003.30 | 2807.21 | 3023.66 | 3101.18 |
| **90** | 1291.17 | 1613.97 | 1860.37 | 2099.39 | 2942.90 | 3169.02 | 3249.79 |
| **91** | 1352.78 | 1687.89 | 1946.62 | 2195.49 | 3075.34 | 3314.39 | 3398.38 |
| **92** | 1411.91 | 1761.82 | 2032.86 | 2294.05 | 3214.25 | 3462.98 | 3550.21 |
| **93** | 1471.05 | 1838.20 | 2119.11 | 2392.62 | 3353.15 | 3611.59 | 3702.04 |
| **94** | 1532.66 | 1914.58 | 2205.34 | 2491.18 | 3488.84 | 3760.18 | 3853.87 |
| **95** | 1591.79 | 1988.51 | 2294.05 | 2589.75 | 3627.74 | 3908.78 | 4005.69 |
| **96** | 1646.00 | 2057.50 | 2370.44 | 2678.45 | 3750.50 | 4044.46 | 4144.61 |
| **97** | 1710.07 | 2136.35 | 2464.07 | 2781.93 | 3895.86 | 4199.52 | 4302.89 |
| **98** | 1771.67 | 2212.74 | 2550.32 | 2880.50 | 4034.77 | 4344.88 | 4454.72 |
| **99** | 1835.74 | 2291.59 | 2641.49 | 2983.99 | 4180.14 | 4503.18 | 4616.24 |
| **100+** | 1894.87 | 2367.98 | 2727.72 | 3082.55 | 4319.05 | 4651.78 | 4768.07 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Annual Premium Rate For Prescription Drug Rider**

**No BIO 90 Day Elimination Period**
**Integrated: 100% and 50% Home Care**

Currently Approved Rates

| Issue Age | Benefit Period (Years) 2 | 3 | 4 | 5 | 6 | 10 | Unlimited |
|---|---|---|---|---|---|---|---|
| 18-40 | 22.18 | 27.10 | 29.57 | 34.49 | 48.45 | 54.91 | 54.91 |
| 41 | 24.64 | 29.56 | 32.03 | 36.96 | 51.68 | 54.91 | 58.14 |
| 42 | 24.64 | 29.56 | 34.49 | 36.96 | 54.91 | 58.14 | 58.14 |
| 43 | 24.64 | 29.57 | 34.49 | 39.43 | 54.91 | 58.14 | 61.37 |
| 44 | 24.64 | 29.57 | 36.96 | 39.43 | 58.14 | 61.37 | 64.60 |
| 45 | 27.10 | 32.03 | 36.96 | 41.89 | 58.14 | 64.60 | 67.83 |
| 46 | 27.10 | 34.49 | 39.43 | 44.35 | 61.37 | 67.83 | 67.83 |
| 47 | 29.57 | 34.49 | 41.89 | 46.82 | 64.60 | 71.06 | 71.06 |
| 48 | 29.57 | 36.96 | 44.35 | 49.28 | 67.83 | 71.06 | 74.30 |
| 49 | 29.57 | 39.43 | 44.35 | 51.75 | 71.07 | 74.30 | 77.53 |
| 50 | 32.03 | 39.43 | 44.35 | 51.75 | 74.30 | 77.53 | 77.53 |
| 51 | 32.03 | 41.89 | 46.81 | 54.21 | 74.30 | 77.53 | 80.76 |
| 52 | 34.49 | 44.35 | 49.28 | 56.67 | 77.53 | 80.76 | 80.76 |
| 53 | 34.49 | 44.35 | 51.75 | 56.67 | 77.53 | 80.76 | 83.99 |
| 54 | 34.50 | 44.35 | 51.75 | 56.68 | 77.53 | 87.22 | 87.22 |
| 55 | 36.96 | 46.81 | 54.21 | 59.14 | 83.99 | 87.22 | 90.45 |
| 56 | 39.42 | 51.75 | 56.68 | 64.07 | 87.22 | 96.91 | 96.91 |
| 57 | 41.89 | 54.21 | 61.60 | 71.46 | 96.91 | 103.38 | 106.61 |
| 58 | 44.35 | 56.67 | 66.53 | 76.39 | 106.61 | 113.07 | 116.30 |
| 59 | 49.28 | 61.60 | 71.45 | 81.32 | 116.30 | 122.76 | 125.99 |
| 60 | 51.74 | 64.06 | 76.38 | 88.71 | 122.76 | 132.45 | 135.68 |
| 61 | 54.21 | 66.53 | 81.32 | 93.64 | 129.22 | 138.91 | 142.14 |
| 62 | 56.67 | 71.45 | 83.77 | 96.10 | 132.45 | 145.37 | 148.60 |
| 63 | 59.14 | 73.93 | 86.24 | 98.56 | 138.91 | 148.60 | 155.06 |
| 64 | 61.60 | 78.85 | 91.17 | 103.49 | 145.37 | 158.29 | 161.52 |
| 65 | 66.53 | 83.78 | 98.56 | 108.42 | 155.06 | 167.98 | 174.45 |
| 66 | 71.46 | 91.17 | 103.49 | 118.27 | 167.98 | 180.91 | 187.37 |
| 67 | 76.39 | 98.56 | 113.35 | 128.13 | 180.91 | 197.06 | 200.29 |
| 68 | 83.78 | 105.95 | 123.20 | 137.99 | 197.06 | 213.21 | 219.67 |
| 69 | 91.17 | 115.81 | 135.52 | 152.77 | 216.44 | 232.59 | 239.05 |
| 70 | 101.03 | 128.13 | 150.31 | 167.56 | 235.82 | 258.43 | 264.89 |
| 71 | 110.88 | 140.46 | 165.10 | 184.81 | 261.66 | 287.51 | 293.97 |
| 72 | 123.20 | 152.77 | 179.88 | 204.52 | 290.74 | 319.81 | 329.50 |
| 73 | 135.52 | 170.02 | 199.59 | 224.23 | 323.04 | 355.34 | 365.03 |
| 74 | 147.85 | 187.27 | 219.31 | 248.88 | 355.34 | 394.11 | 407.03 |
| 75 | 165.10 | 206.98 | 241.48 | 273.51 | 390.88 | 432.87 | 449.03 |
| 76 | 179.88 | 229.16 | 266.12 | 300.62 | 429.64 | 471.64 | 487.79 |
| 77 | 199.59 | 251.34 | 293.23 | 330.19 | 471.64 | 516.87 | 529.79 |
| 78 | 219.30 | 275.98 | 320.33 | 364.68 | 513.64 | 558.86 | 575.01 |
| 79 | 241.48 | 305.54 | 352.36 | 396.71 | 558.86 | 604.09 | 620.24 |
| 80 | 263.66 | 330.19 | 384.39 | 433.67 | 607.32 | 655.77 | 671.92 |
| 81 | 288.30 | 359.75 | 416.43 | 470.64 | 659.00 | 707.46 | 726.84 |
| 82 | 312.94 | 391.78 | 453.39 | 510.07 | 713.92 | 768.83 | 788.22 |
| 83 | 337.58 | 423.82 | 487.89 | 551.95 | 772.06 | 830.22 | 849.60 |
| 84 | 364.68 | 455.85 | 524.85 | 591.38 | 826.99 | 891.59 | 910.97 |
| 85 | 389.32 | 485.43 | 559.35 | 633.26 | 881.90 | 949.74 | 972.35 |
| 86 | 411.50 | 514.99 | 593.84 | 670.23 | 933.59 | 1004.65 | 1027.26 |
| 87 | 436.14 | 544.56 | 628.34 | 707.19 | 985.27 | 1056.34 | 1082.19 |
| 88 | 458.32 | 574.13 | 657.91 | 744.15 | 1036.95 | 1108.03 | 1133.87 |
| 89 | 480.49 | 601.23 | 692.40 | 781.11 | 1085.41 | 1162.95 | 1188.79 |
| 90 | 505.13 | 633.27 | 726.90 | 823.00 | 1140.33 | 1217.86 | 1243.70 |
| 91 | 532.24 | 665.30 | 763.86 | 862.43 | 1195.25 | 1276.01 | 1301.85 |
| 92 | 559.34 | 697.34 | 803.29 | 906.78 | 1256.63 | 1337.38 | 1363.22 |
| 93 | 583.99 | 731.83 | 845.18 | 951.13 | 1314.77 | 1398.77 | 1427.84 |
| 94 | 613.55 | 768.79 | 882.14 | 997.95 | 1379.38 | 1463.37 | 1492.45 |
| 95 | 643.12 | 803.29 | 924.03 | 1042.30 | 1440.76 | 1524.75 | 1557.05 |
| 96 | 670.23 | 837.79 | 963.46 | 1086.65 | 1495.68 | 1582.89 | 1615.20 |
| 97 | 699.80 | 874.75 | 1007.80 | 1135.93 | 1563.51 | 1650.73 | 1683.03 |
| 98 | 729.37 | 911.71 | 1049.70 | 1185.22 | 1628.12 | 1715.35 | 1747.65 |
| 99 | 758.94 | 951.13 | 1094.05 | 1234.51 | 1695.96 | 1783.18 | 1815.49 |
| 100+ | 790.97 | 985.63 | 1135.93 | 1283.78 | 1757.34 | 1851.02 | 1883.32 |

## Transamerica Life Insurance Company

## TransGenerations (Tax Qualified) Series

| | ELIMINATION PERIOD | | | | | | |
|---|---|---|---|---|---|---|---|
| **Benefit Period** | **0** | **15** | **30** | **60** | **90** | **100** | **180** |
| **2 years** | 1.36 | 1.25 | 1.17 | 1.08 | **1.00** | 0.98 | 0.85 |
| **3 years** | 1.34 | 1.23 | 1.16 | 1.07 | **1.00** | 0.98 | 0.86 |
| **4 years** | 1.32 | 1.22 | 1.15 | 1.07 | **1.00** | 0.98 | 0.87 |
| **5 years** | 1.30 | 1.21 | 1.14 | 1.06 | **1.00** | 0.98 | 0.88 |
| **6 years** | 1.29 | 1.20 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |
| **10 years** | 1.28 | 1.19 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |
| **Unlimited** | 1.28 | 1.19 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |

**Transamerica Life Insurance Company**

**TransGenerations (Tax Qualified) Series**

**Standard Premium Factor for Pay-to-65/10-Pay Option**

**Apply to Annual Premuim**

| Issue Age | Factor |
|---|---|
| **18-40** | 1.32 |
| **41** | 1.36 |
| **42** | 1.40 |
| **43** | 1.44 |
| **44** | 1.49 |
| **45** | 1.54 |
| **46** | 1.59 |
| **47** | 1.65 |
| **48** | 1.71 |
| **49** | 1.77 |
| **50** | 1.84 |
| **51** | 1.92 |
| **52** | 2.01 |
| **53** | 2.11 |
| **54** | 2.23 |
| **55** | 2.35 |
| **56** | 2.33 |
| **57** | 2.30 |
| **58** | 2.28 |
| **59** | 2.25 |
| **60** | 2.22 |
| **61** | 2.19 |
| **62** | 2.16 |
| **63** | 2.13 |
| **64** | 2.10 |
| **65** | 2.07 |
| **66** | 2.04 |
| **67** | 2.01 |
| **68** | 1.97 |
| **69** | 1.94 |
| **70** | 1.91 |
| **71** | 1.88 |
| **72** | 1.84 |
| **73** | 1.81 |
| **74** | 1.78 |
| **75** | 1.75 |
| **76** | 1.72 |
| **77** | 1.69 |
| **78** | 1.67 |
| **79** | 1.64 |
| **80** | 1.62 |
| **81** | 1.59 |
| **82** | 1.57 |
| **83** | 1.55 |
| **84** | 1.54 |
| **85** | 1.52 |
| **86** | 1.50 |
| **87** | 1.49 |
| **88** | 1.48 |
| **89** | 1.47 |
| **90** | 1.43 |
| **91** | 1.40 |
| **92** | 1.36 |
| **93** | 1.32 |
| **94** | 1.29 |
| **95** | 1.26 |
| **96** | 1.23 |
| **97** | 1.20 |
| **98** | 1.16 |
| **99** | 1.13 |
| **100+** | 1.10 |

**Transamerica Life Insurance Company**

**TransGenerations (Tax Qualified) Series**

**Nonforfeiture Rider Premium Percentage**

**Apply to Annual Premuim**

| Issue Age | Factor |
|---|---|
| **18-22** | 35% |
| **23** | 34% |
| **24** | 33% |
| **25** | 32% |
| **26** | 31% |
| **27** | 30% |
| **28** | 29% |
| **29** | 28% |
| **30** | 27% |
| **31** | 27% |
| **32** | 26% |
| **33** | 25% |
| **34** | 24% |
| **35** | 23% |
| **36** | 23% |
| **37** | 22% |
| **38** | 21% |
| **39** | 21% |
| **40** | 20% |
| **41** | 20% |
| **42** | 19% |
| **43** | 18% |
| **44** | 18% |
| **45** | 17% |
| **46** | 17% |
| **47** | 16% |
| **48** | 15% |
| **49** | 15% |
| **50** | 14% |
| **51** | 14% |
| **52** | 13% |
| **53** | 12% |
| **54** | 12% |
| **55** | 11% |
| **56** | 11% |
| **57** | 10% |
| **58** | 10% |
| **59** | 9% |
| **60** | 9% |

| Issue Age | Factor |
|---|---|
| **61** | 9% |
| **62** | 8% |
| **63** | 8% |
| **64** | 8% |
| **65** | 8% |
| **66** | 7% |
| **67** | 7% |
| **68** | 7% |
| **69** | 7% |
| **70** | 7% |
| **71** | 6% |
| **72** | 6% |
| **73** | 6% |
| **74** | 6% |
| **75** | 6% |
| **76** | 5% |
| **77** | 5% |
| **78** | 5% |
| **79** | 5% |
| **80** | 5% |
| **81** | 4% |
| **82** | 4% |
| **83** | 4% |
| **84** | 4% |
| **85** | 4% |
| **86** | 3% |
| **87** | 3% |
| **88** | 3% |
| **89** | 3% |
| **90** | 3% |
| **91** | 2% |
| **92** | 2% |
| **93** | 2% |
| **94** | 2% |
| **95** | 2% |
| **96** | 1% |
| **97** | 1% |
| **98** | 1% |
| **99** | 1% |
| **100+** | 1% |

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| 6 Year, 10 Year or Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Facility Only**
**No Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 34.50 | 39.43 | 44.35 | 51.75 | 71.07 | 77.53 | 77.53 |
| **41** | 34.50 | 41.89 | 46.82 | 51.75 | 74.30 | 77.53 | 80.76 |
| **42** | 34.50 | 41.89 | 46.82 | 54.21 | 77.53 | 80.76 | 83.99 |
| **43** | 36.96 | 44.35 | 49.28 | 54.21 | 77.53 | 83.99 | 87.22 |
| **44** | 39.43 | 46.82 | 51.75 | 56.67 | 80.76 | 87.22 | 90.45 |
| **45** | 39.43 | 49.28 | 54.21 | 59.14 | 83.99 | 90.45 | 93.68 |
| **46** | 41.89 | 49.28 | 56.67 | 61.60 | 87.22 | 93.68 | 96.91 |
| **47** | 41.89 | 51.75 | 59.14 | 66.53 | 93.68 | 96.91 | 100.14 |
| **48** | 44.35 | 54.21 | 61.60 | 68.99 | 96.91 | 103.37 | 106.60 |
| **49** | 46.82 | 56.67 | 64.07 | 73.92 | 103.37 | 106.60 | 109.83 |
| **50** | 49.28 | 59.14 | 68.99 | 76.39 | 106.60 | 113.06 | 116.29 |
| **51** | 49.28 | 61.60 | 71.46 | 78.85 | 109.83 | 116.29 | 119.52 |
| **52** | 51.75 | 64.07 | 73.92 | 81.31 | 113.06 | 119.52 | 122.76 |
| **53** | 54.21 | 66.53 | 76.39 | 86.24 | 119.52 | 122.76 | 125.99 |
| **54** | 56.67 | 68.99 | 78.85 | 88.71 | 122.76 | 125.99 | 129.22 |
| **55** | 59.14 | 73.92 | 83.78 | 96.10 | 132.45 | 135.68 | 138.91 |
| **56** | 64.07 | 78.85 | 91.17 | 101.03 | 138.91 | 145.37 | 148.60 |
| **57** | 66.53 | 83.78 | 96.10 | 110.88 | 151.83 | 161.52 | 164.75 |
| **58** | 71.46 | 91.17 | 105.96 | 118.28 | 164.75 | 177.67 | 180.90 |
| **59** | 78.85 | 98.56 | 113.35 | 128.13 | 177.67 | 193.82 | 197.05 |
| **60** | 83.78 | 105.96 | 125.67 | 140.45 | 197.05 | 209.98 | 216.44 |
| **61** | 91.17 | 115.81 | 135.52 | 152.77 | 213.21 | 229.36 | 235.82 |
| **62** | 101.03 | 125.67 | 147.84 | 165.09 | 232.59 | 248.74 | 255.20 |
| **63** | 110.88 | 137.99 | 160.16 | 177.41 | 248.74 | 268.12 | 274.58 |
| **64** | 120.74 | 150.31 | 174.95 | 194.66 | 271.35 | 293.97 | 300.43 |
| **65** | 133.06 | 165.09 | 192.20 | 211.91 | 297.20 | 319.81 | 329.50 |
| **66** | 145.38 | 179.88 | 209.45 | 231.62 | 326.27 | 352.11 | 361.80 |
| **67** | 157.70 | 197.13 | 229.16 | 253.80 | 355.34 | 384.42 | 394.11 |
| **68** | 172.49 | 214.37 | 248.87 | 275.98 | 387.65 | 419.95 | 432.87 |
| **69** | 189.73 | 234.09 | 273.51 | 305.55 | 429.64 | 465.18 | 478.10 |
| **70** | 209.45 | 258.73 | 303.08 | 337.58 | 474.87 | 516.86 | 529.79 |
| **71** | 231.62 | 285.83 | 335.11 | 372.08 | 526.56 | 571.78 | 587.93 |
| **72** | 256.26 | 317.87 | 372.08 | 413.96 | 584.70 | 636.39 | 652.54 |
| **73** | 283.37 | 352.36 | 411.50 | 458.32 | 646.08 | 704.23 | 723.61 |
| **74** | 310.47 | 389.32 | 455.85 | 505.14 | 713.92 | 778.53 | 801.14 |
| **75** | 344.97 | 428.75 | 502.67 | 559.34 | 788.22 | 859.29 | 881.90 |
| **76** | 379.47 | 473.10 | 551.95 | 616.02 | 868.98 | 943.28 | 969.12 |
| **77** | 418.89 | 522.38 | 606.16 | 675.16 | 952.97 | 1030.50 | 1059.57 |
| **78** | 460.78 | 571.66 | 662.84 | 741.69 | 1040.19 | 1124.18 | 1153.25 |
| **79** | 505.14 | 625.87 | 724.44 | 810.68 | 1137.10 | 1224.32 | 1256.63 |
| **80** | 551.95 | 682.55 | 788.50 | 882.14 | 1237.24 | 1334.16 | 1366.46 |
| **81** | 601.23 | 744.15 | 859.96 | 960.99 | 1347.08 | 1453.68 | 1489.21 |
| **82** | 655.44 | 813.14 | 936.35 | 1047.23 | 1466.60 | 1582.90 | 1621.66 |
| **83** | 712.12 | 879.67 | 1015.20 | 1135.94 | 1592.59 | 1715.34 | 1757.34 |
| **84** | 766.33 | 948.67 | 1094.05 | 1222.18 | 1712.11 | 1847.79 | 1893.01 |
| **85** | 818.07 | 1012.73 | 1167.97 | 1303.49 | 1825.18 | 1970.54 | 2019.00 |
| **86** | 864.89 | 1069.41 | 1232.04 | 1377.42 | 1928.55 | 2080.38 | 2132.06 |
| **87** | 909.24 | 1123.62 | 1296.10 | 1448.88 | 2028.69 | 2183.75 | 2238.67 |
| **88** | 951.13 | 1175.36 | 1355.24 | 1515.41 | 2122.37 | 2287.12 | 2345.27 |
| **89** | 993.02 | 1227.11 | 1416.84 | 1581.94 | 2216.05 | 2387.27 | 2448.64 |
| **90** | 1037.37 | 1281.32 | 1478.44 | 1650.93 | 2312.97 | 2493.87 | 2555.25 |
| **91** | 1081.73 | 1335.53 | 1540.05 | 1719.92 | 2409.88 | 2597.24 | 2661.85 |
| **92** | 1126.08 | 1389.74 | 1604.11 | 1791.38 | 2510.02 | 2703.84 | 2771.68 |
| **93** | 1170.43 | 1443.95 | 1668.18 | 1862.84 | 2610.16 | 2813.68 | 2884.75 |
| **94** | 1214.79 | 1500.62 | 1732.24 | 1934.30 | 2710.31 | 2920.28 | 2994.58 |
| **95** | 1259.14 | 1554.83 | 1796.31 | 2005.76 | 2810.45 | 3026.88 | 3104.41 |
| **96** | 1301.03 | 1604.11 | 1852.98 | 2069.82 | 2897.67 | 3123.80 | 3201.33 |
| **97** | 1347.85 | 1663.25 | 1919.51 | 2143.74 | 3004.27 | 3236.86 | 3317.62 |
| **98** | 1392.20 | 1717.46 | 1983.58 | 2215.20 | 3101.18 | 3340.23 | 3424.22 |
| **99** | 1439.02 | 1776.60 | 2050.11 | 2289.12 | 3204.56 | 3453.30 | 3540.52 |
| **100+** | 1483.37 | 1830.81 | 2114.17 | 2360.58 | 3304.70 | 3559.90 | 3650.35 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Annual Premium Rate For Prescription Drug Rider**

**No BIO 90 Day Elimination Period**
**Nursing Facility Only**

Currently Approved Rates

| Issue Age | Benefit Period (Years) 2 | 3 | 4 | 5 | 6 | 10 | Unlimited |
|---|---|---|---|---|---|---|---|
| 18-40 | 12.32 | 14.78 | 17.25 | 19.71 | 29.07 | 29.07 | 29.07 |
| 41 | 12.32 | 14.78 | 17.25 | 19.71 | 29.07 | 29.07 | 32.30 |
| 42 | 14.78 | 14.78 | 19.71 | 19.71 | 29.07 | 29.07 | 32.30 |
| 43 | 14.78 | 17.25 | 19.71 | 22.18 | 29.07 | 32.30 | 32.30 |
| 44 | 14.78 | 17.25 | 19.71 | 22.18 | 32.30 | 32.30 | 35.53 |
| 45 | 14.78 | 19.71 | 19.71 | 22.18 | 32.30 | 35.53 | 35.53 |
| 46 | 14.78 | 19.71 | 22.18 | 24.64 | 35.53 | 38.76 | 38.76 |
| 47 | 17.25 | 19.71 | 22.18 | 24.64 | 35.53 | 38.76 | 38.76 |
| 48 | 17.25 | 22.18 | 24.64 | 27.10 | 38.76 | 38.76 | 42.00 |
| 49 | 17.25 | 22.18 | 24.64 | 29.57 | 42.00 | 42.00 | 45.23 |
| 50 | 19.71 | 22.18 | 27.10 | 29.57 | 42.00 | 45.23 | 45.23 |
| 51 | 19.71 | 24.64 | 27.10 | 29.57 | 42.00 | 45.23 | 45.23 |
| 52 | 19.71 | 24.64 | 29.57 | 32.03 | 45.23 | 45.23 | 48.46 |
| 53 | 19.71 | 24.64 | 29.57 | 32.03 | 45.23 | 48.46 | 48.46 |
| 54 | 22.18 | 27.10 | 29.57 | 34.50 | 48.46 | 48.46 | 51.69 |
| 55 | 22.18 | 27.10 | 32.03 | 36.96 | 48.46 | 51.69 | 51.69 |
| 56 | 24.64 | 29.57 | 34.50 | 39.43 | 54.92 | 58.15 | 58.15 |
| 57 | 24.64 | 29.57 | 36.96 | 41.89 | 58.15 | 61.38 | 64.61 |
| 58 | 29.57 | 32.03 | 41.89 | 46.82 | 64.61 | 67.84 | 71.07 |
| 59 | 29.57 | 34.50 | 44.35 | 51.75 | 71.07 | 77.53 | 77.53 |
| 60 | 32.03 | 36.96 | 49.28 | 54.21 | 77.53 | 83.99 | 83.99 |
| 61 | 34.50 | 41.89 | 51.75 | 59.14 | 83.99 | 87.22 | 90.45 |
| 62 | 36.96 | 44.35 | 56.67 | 61.60 | 87.22 | 93.68 | 96.91 |
| 63 | 41.89 | 51.75 | 59.14 | 66.53 | 93.68 | 100.14 | 103.37 |
| 64 | 44.35 | 56.67 | 64.07 | 71.46 | 100.14 | 109.83 | 113.06 |
| 65 | 49.28 | 61.60 | 68.99 | 76.39 | 109.83 | 119.52 | 122.76 |
| 66 | 51.75 | 66.53 | 76.39 | 86.24 | 119.52 | 129.22 | 132.45 |
| 67 | 59.14 | 73.92 | 83.78 | 93.63 | 129.22 | 142.14 | 145.37 |
| 68 | 64.07 | 78.85 | 93.63 | 103.49 | 145.37 | 155.06 | 158.29 |
| 69 | 68.99 | 88.71 | 103.49 | 110.88 | 158.29 | 171.21 | 177.67 |
| 70 | 76.39 | 96.10 | 113.35 | 125.67 | 174.44 | 187.36 | 193.82 |
| 71 | 83.78 | 105.96 | 125.67 | 137.99 | 193.82 | 209.98 | 216.44 |
| 72 | 93.63 | 115.81 | 137.99 | 150.31 | 213.21 | 232.59 | 239.05 |
| 73 | 103.49 | 128.13 | 150.31 | 167.56 | 235.82 | 255.20 | 264.89 |
| 74 | 113.35 | 142.92 | 167.56 | 184.81 | 261.66 | 284.28 | 290.74 |
| 75 | 125.67 | 157.70 | 182.34 | 204.52 | 287.51 | 313.35 | 319.81 |
| 76 | 140.45 | 172.49 | 202.05 | 224.23 | 316.58 | 342.42 | 352.11 |
| 77 | 155.24 | 192.20 | 221.77 | 246.41 | 348.88 | 374.73 | 384.42 |
| 78 | 170.02 | 209.45 | 243.94 | 271.05 | 381.19 | 410.26 | 419.95 |
| 79 | 187.27 | 231.62 | 268.58 | 298.15 | 416.72 | 449.03 | 458.72 |
| 80 | 204.52 | 251.34 | 290.76 | 322.79 | 452.26 | 487.79 | 497.48 |
| 81 | 224.23 | 273.51 | 315.40 | 352.36 | 491.02 | 526.56 | 539.48 |
| 82 | 241.48 | 298.15 | 342.51 | 379.47 | 529.79 | 568.55 | 584.70 |
| 83 | 261.19 | 320.33 | 367.15 | 411.50 | 571.78 | 613.78 | 629.93 |
| 84 | 280.90 | 344.97 | 396.72 | 441.07 | 613.78 | 659.00 | 675.15 |
| 85 | 298.15 | 367.15 | 421.36 | 468.17 | 655.77 | 701.00 | 717.15 |
| 86 | 317.87 | 389.32 | 448.46 | 495.28 | 691.31 | 742.99 | 759.14 |
| 87 | 335.11 | 411.50 | 470.64 | 524.85 | 730.07 | 781.76 | 797.91 |
| 88 | 352.36 | 433.68 | 495.28 | 551.95 | 765.60 | 817.29 | 836.67 |
| 89 | 369.61 | 455.85 | 522.38 | 579.06 | 804.37 | 859.29 | 878.67 |
| 90 | 389.32 | 478.03 | 547.02 | 608.63 | 843.13 | 901.28 | 920.66 |
| 91 | 409.04 | 502.67 | 576.59 | 640.66 | 885.13 | 943.28 | 962.66 |
| 92 | 431.21 | 529.78 | 606.16 | 672.69 | 930.36 | 988.50 | 1007.88 |
| 93 | 450.93 | 554.42 | 635.73 | 707.19 | 975.58 | 1033.73 | 1053.11 |
| 94 | 473.10 | 581.52 | 665.30 | 739.22 | 1017.58 | 1078.95 | 1101.57 |
| 95 | 495.28 | 608.63 | 694.87 | 773.72 | 1066.03 | 1127.41 | 1146.79 |
| 96 | 514.99 | 633.27 | 724.44 | 805.75 | 1108.03 | 1169.40 | 1192.02 |
| 97 | 537.17 | 662.84 | 758.93 | 842.71 | 1156.48 | 1221.09 | 1243.70 |
| 98 | 561.81 | 689.94 | 790.97 | 879.67 | 1204.94 | 1269.55 | 1292.16 |
| 99 | 583.99 | 719.51 | 823.00 | 916.64 | 1253.40 | 1321.23 | 1343.85 |
| 100+ | 608.63 | 749.08 | 855.03 | 951.13 | 1301.85 | 1366.46 | 1389.07 |

## Transamerica Life Insurance Company

## TransGenerations (Tax Qualified) Series

| | ELIMINATION PERIOD | | | | | | |
|---|---|---|---|---|---|---|---|
| **Benefit Period** | **0** | **15** | **30** | **60** | **90** | **100** | **180** |
| **2 years** | 1.36 | 1.25 | 1.17 | 1.08 | **1.00** | 0.98 | 0.85 |
| **3 years** | 1.34 | 1.23 | 1.16 | 1.07 | **1.00** | 0.98 | 0.86 |
| **4 years** | 1.32 | 1.22 | 1.15 | 1.07 | **1.00** | 0.98 | 0.87 |
| **5 years** | 1.30 | 1.21 | 1.14 | 1.06 | **1.00** | 0.98 | 0.88 |
| **6 years** | 1.29 | 1.20 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |
| **10 years** | 1.28 | 1.19 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |
| **Unlimited** | 1.28 | 1.19 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |

**Transamerica Life Insurance Company**

**TransGenerations (Tax Qualified) Series**

**Standard Premium Factor for Pay-to-65/10-Pay Option**

**Apply to Annual Premuim**

| Issue Age | Factor |
|---|---|
| **18-40** | 1.32 |
| **41** | 1.36 |
| **42** | 1.40 |
| **43** | 1.44 |
| **44** | 1.49 |
| **45** | 1.54 |
| **46** | 1.59 |
| **47** | 1.65 |
| **48** | 1.71 |
| **49** | 1.77 |
| **50** | 1.84 |
| **51** | 1.92 |
| **52** | 2.01 |
| **53** | 2.11 |
| **54** | 2.23 |
| **55** | 2.35 |
| **56** | 2.33 |
| **57** | 2.30 |
| **58** | 2.28 |
| **59** | 2.25 |
| **60** | 2.22 |
| **61** | 2.19 |
| **62** | 2.16 |
| **63** | 2.13 |
| **64** | 2.10 |
| **65** | 2.07 |
| **66** | 2.04 |
| **67** | 2.01 |
| **68** | 1.97 |
| **69** | 1.94 |
| **70** | 1.91 |
| **71** | 1.88 |
| **72** | 1.84 |
| **73** | 1.81 |
| **74** | 1.78 |
| **75** | 1.75 |
| **76** | 1.72 |
| **77** | 1.69 |
| **78** | 1.67 |
| **79** | 1.64 |
| **80** | 1.62 |
| **81** | 1.59 |
| **82** | 1.57 |
| **83** | 1.55 |
| **84** | 1.54 |
| **85** | 1.52 |
| **86** | 1.50 |
| **87** | 1.49 |
| **88** | 1.48 |
| **89** | 1.47 |
| **90** | 1.43 |
| **91** | 1.40 |
| **92** | 1.36 |
| **93** | 1.32 |
| **94** | 1.29 |
| **95** | 1.26 |
| **96** | 1.23 |
| **97** | 1.20 |
| **98** | 1.16 |
| **99** | 1.13 |
| **100+** | 1.10 |

**Transamerica Life Insurance Company**

**TransGenerations (Tax Qualified) Series**

**Nonforfeiture Rider Premium Percentage**

**Apply to Annual Premuim**

| Issue Age | Factor |
|---|---|
| **18-22** | 35% |
| **23** | 34% |
| **24** | 33% |
| **25** | 32% |
| **26** | 31% |
| **27** | 30% |
| **28** | 29% |
| **29** | 28% |
| **30** | 27% |
| **31** | 27% |
| **32** | 26% |
| **33** | 25% |
| **34** | 24% |
| **35** | 23% |
| **36** | 23% |
| **37** | 22% |
| **38** | 21% |
| **39** | 21% |
| **40** | 20% |
| **41** | 20% |
| **42** | 19% |
| **43** | 18% |
| **44** | 18% |
| **45** | 17% |
| **46** | 17% |
| **47** | 16% |
| **48** | 15% |
| **49** | 15% |
| **50** | 14% |
| **51** | 14% |
| **52** | 13% |
| **53** | 12% |
| **54** | 12% |
| **55** | 11% |
| **56** | 11% |
| **57** | 10% |
| **58** | 10% |
| **59** | 9% |
| **60** | 9% |

| Issue Age | Factor |
|---|---|
| **61** | 9% |
| **62** | 8% |
| **63** | 8% |
| **64** | 8% |
| **65** | 8% |
| **66** | 7% |
| **67** | 7% |
| **68** | 7% |
| **69** | 7% |
| **70** | 7% |
| **71** | 6% |
| **72** | 6% |
| **73** | 6% |
| **74** | 6% |
| **75** | 6% |
| **76** | 5% |
| **77** | 5% |
| **78** | 5% |
| **79** | 5% |
| **80** | 5% |
| **81** | 4% |
| **82** | 4% |
| **83** | 4% |
| **84** | 4% |
| **85** | 4% |
| **86** | 3% |
| **87** | 3% |
| **88** | 3% |
| **89** | 3% |
| **90** | 3% |
| **91** | 2% |
| **92** | 2% |
| **93** | 2% |
| **94** | 2% |
| **95** | 2% |
| **96** | 1% |
| **97** | 1% |
| **98** | 1% |
| **99** | 1% |
| **100+** | 1% |

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Simple BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 17.86 | 25.01 | 32.16 | 39.30 | 42.88 | 78.94 |
| 41 | 17.86 | 28.58 | 32.16 | 39.30 | 42.88 | 78.94 |
| 42 | 17.86 | 28.58 | 35.73 | 39.30 | 46.45 | 78.94 |
| 43 | 17.86 | 28.58 | 35.73 | 39.30 | 46.45 | 89.46 |
| 44 | 17.86 | 28.58 | 39.30 | 42.88 | 50.02 | 89.46 |
| 45 | 21.44 | 28.58 | 39.30 | 42.88 | 50.02 | 94.72 |
| 46 | 21.44 | 28.58 | 39.30 | 46.45 | 53.59 | 94.72 |
| 47 | 21.44 | 32.16 | 42.88 | 46.45 | 57.17 | 99.99 |
| 48 | 21.44 | 32.16 | 42.88 | 50.02 | 60.74 | 105.25 |
| 49 | 21.44 | 35.73 | 46.45 | 53.59 | 60.74 | 105.25 |
| 50 | 21.44 | 35.73 | 46.45 | 53.59 | 64.31 | 110.51 |
| 51 | 21.44 | 35.73 | 50.02 | 57.17 | 67.89 | 115.77 |
| 52 | 25.01 | 39.30 | 50.02 | 60.74 | 67.89 | 121.04 |
| 53 | 28.58 | 39.30 | 53.59 | 64.31 | 71.46 | 126.30 |
| 54 | 28.58 | 42.88 | 53.59 | 67.89 | 78.60 | 131.56 |
| 55 | 28.58 | 46.45 | 57.17 | 71.46 | 78.60 | 136.82 |
| 56 | 32.16 | 46.45 | 64.31 | 75.03 | 85.75 | 147.35 |
| 57 | 35.73 | 50.02 | 67.89 | 78.60 | 92.90 | 163.14 |
| 58 | 35.73 | 53.59 | 75.03 | 89.32 | 103.61 | 178.92 |
| 59 | 39.30 | 60.74 | 78.60 | 96.47 | 114.33 | 194.71 |
| 60 | 42.88 | 64.31 | 85.75 | 103.61 | 121.48 | 215.76 |
| 61 | 46.45 | 71.46 | 89.32 | 114.33 | 128.63 | 231.55 |
| 62 | 50.02 | 75.03 | 100.04 | 121.48 | 139.34 | 252.60 |
| 63 | 53.59 | 82.18 | 107.19 | 125.05 | 146.49 | 263.12 |
| 64 | 57.17 | 89.32 | 114.33 | 135.77 | 157.21 | 289.44 |
| 65 | 64.31 | 92.90 | 121.48 | 146.49 | 167.93 | 305.22 |
| 66 | 64.31 | 96.47 | 128.63 | 153.64 | 178.65 | 321.01 |
| 67 | 67.89 | 103.61 | 135.77 | 160.78 | 185.79 | 342.06 |
| 68 | 71.46 | 110.76 | 139.34 | 171.50 | 200.08 | 363.11 |
| 69 | 71.46 | 114.33 | 150.06 | 178.65 | 207.23 | 384.16 |
| 70 | 78.60 | 121.48 | 157.21 | 189.36 | 221.52 | 410.47 |
| 71 | 82.18 | 132.20 | 167.93 | 207.23 | 239.39 | 442.05 |
| 72 | 89.32 | 139.34 | 182.22 | 225.09 | 257.25 | 478.89 |
| 73 | 96.47 | 150.06 | 196.51 | 242.96 | 282.26 | 526.25 |
| 74 | 107.19 | 164.35 | 214.38 | 264.40 | 307.27 | 568.35 |
| 75 | 114.33 | 175.07 | 228.67 | 282.26 | 332.28 | 615.71 |
| 76 | 121.48 | 185.79 | 246.53 | 303.70 | 353.72 | 652.55 |
| 77 | 128.63 | 196.51 | 260.82 | 325.14 | 378.73 | 699.91 |
| 78 | 139.34 | 214.38 | 282.26 | 346.57 | 403.74 | 742.01 |
| 79 | 150.06 | 225.09 | 296.55 | 364.44 | 432.32 | 794.64 |
| 80 | 157.21 | 242.96 | 317.99 | 389.45 | 460.91 | 847.26 |
| 81 | 164.35 | 253.68 | 335.85 | 410.89 | 485.92 | 894.62 |
| 82 | 175.07 | 267.97 | 353.72 | 432.32 | 514.50 | 941.98 |
| 83 | 182.22 | 282.26 | 371.58 | 457.33 | 539.51 | 994.61 |
| 84 | 189.36 | 292.98 | 389.45 | 482.34 | 571.67 | 1052.50 |
| 85 | 200.08 | 307.27 | 407.31 | 503.78 | 600.25 | 1110.38 |
| 86 | 200.08 | 307.27 | 410.89 | 510.93 | 610.97 | 1126.17 |
| 87 | 200.08 | 310.84 | 418.03 | 514.50 | 614.54 | 1147.22 |
| 88 | 200.08 | 310.84 | 418.03 | 521.65 | 625.26 | 1163.01 |
| 89 | 200.08 | 314.42 | 418.03 | 525.22 | 628.83 | 1173.53 |
| 90 | 200.08 | 314.42 | 421.60 | 528.79 | 635.98 | 1189.32 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Facility EP / 10 Day Home Care EP**
**Integrated 100% HC : Additional for Simple BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 25.01 | 39.30 | 46.45 | 57.17 | 67.89 | 126.30 |
| 41 | 28.58 | 42.88 | 46.45 | 60.74 | 71.46 | 126.30 |
| 42 | 28.58 | 42.88 | 53.59 | 60.74 | 71.46 | 131.56 |
| 43 | 28.58 | 42.88 | 53.59 | 64.31 | 75.03 | 136.82 |
| 44 | 28.58 | 42.88 | 57.17 | 67.89 | 78.60 | 142.09 |
| 45 | 32.16 | 46.45 | 60.74 | 67.89 | 78.60 | 147.35 |
| 46 | 32.16 | 46.45 | 60.74 | 71.46 | 82.18 | 152.61 |
| 47 | 32.16 | 50.02 | 64.31 | 71.46 | 85.75 | 157.87 |
| 48 | 32.16 | 50.02 | 64.31 | 78.60 | 89.32 | 157.87 |
| 49 | 32.16 | 50.02 | 64.31 | 78.60 | 92.90 | 163.14 |
| 50 | 32.16 | 53.59 | 67.89 | 82.18 | 96.47 | 168.40 |
| 51 | 32.16 | 53.59 | 71.46 | 85.75 | 100.04 | 178.92 |
| 52 | 35.73 | 53.59 | 75.03 | 85.75 | 103.61 | 184.19 |
| 53 | 35.73 | 60.74 | 75.03 | 92.90 | 107.19 | 184.19 |
| 54 | 39.30 | 60.74 | 78.60 | 96.47 | 110.76 | 194.71 |
| 55 | 39.30 | 64.31 | 85.75 | 100.04 | 114.33 | 194.71 |
| 56 | 42.88 | 67.89 | 85.75 | 107.19 | 121.48 | 215.76 |
| 57 | 46.45 | 71.46 | 92.90 | 110.76 | 132.20 | 231.55 |
| 58 | 50.02 | 75.03 | 100.04 | 121.48 | 139.34 | 247.34 |
| 59 | 50.02 | 78.60 | 103.61 | 128.63 | 150.06 | 268.39 |
| 60 | 53.59 | 85.75 | 110.76 | 135.77 | 160.78 | 289.44 |
| 61 | 57.17 | 89.32 | 117.91 | 142.92 | 171.50 | 305.22 |
| 62 | 60.74 | 92.90 | 125.05 | 150.06 | 178.65 | 326.27 |
| 63 | 64.31 | 100.04 | 132.20 | 160.78 | 189.36 | 347.32 |
| 64 | 71.46 | 103.61 | 139.34 | 171.50 | 200.08 | 368.37 |
| 65 | 75.03 | 110.76 | 150.06 | 178.65 | 210.80 | 389.42 |
| 66 | 82.18 | 121.48 | 160.78 | 192.94 | 225.09 | 415.74 |
| 67 | 85.75 | 132.20 | 171.50 | 210.80 | 242.96 | 457.84 |
| 68 | 92.90 | 142.92 | 185.79 | 228.67 | 264.40 | 494.67 |
| 69 | 96.47 | 153.64 | 200.08 | 246.53 | 289.41 | 531.51 |
| 70 | 103.61 | 164.35 | 214.38 | 267.97 | 310.84 | 578.87 |
| 71 | 114.33 | 178.65 | 235.81 | 292.98 | 343.00 | 631.50 |
| 72 | 128.63 | 196.51 | 260.82 | 317.99 | 371.58 | 694.65 |
| 73 | 139.34 | 214.38 | 285.83 | 350.15 | 410.89 | 763.06 |
| 74 | 153.64 | 235.81 | 310.84 | 382.30 | 450.19 | 836.74 |
| 75 | 164.35 | 260.82 | 339.43 | 421.60 | 496.64 | 920.93 |
| 76 | 182.22 | 282.26 | 371.58 | 457.33 | 535.94 | 999.87 |
| 77 | 196.51 | 303.70 | 400.17 | 496.64 | 582.39 | 1078.81 |
| 78 | 217.95 | 332.28 | 435.90 | 535.94 | 632.41 | 1168.27 |
| 79 | 239.39 | 360.87 | 475.20 | 582.39 | 682.43 | 1263.00 |
| 80 | 260.82 | 393.02 | 518.07 | 632.41 | 746.74 | 1362.98 |
| 81 | 271.54 | 414.46 | 546.66 | 668.14 | 789.62 | 1441.92 |
| 82 | 285.83 | 435.90 | 575.24 | 703.87 | 836.06 | 1526.12 |
| 83 | 300.13 | 460.91 | 607.40 | 746.74 | 878.94 | 1620.85 |
| 84 | 317.99 | 482.34 | 643.13 | 786.04 | 932.53 | 1715.57 |
| 85 | 332.28 | 510.93 | 675.28 | 832.49 | 982.55 | 1815.56 |
| 86 | 332.28 | 514.50 | 682.43 | 843.21 | 1003.99 | 1847.13 |
| 87 | 335.85 | 521.65 | 693.15 | 853.93 | 1018.28 | 1883.97 |
| 88 | 339.43 | 525.22 | 703.87 | 868.22 | 1036.15 | 1915.54 |
| 89 | 343.00 | 528.79 | 711.01 | 882.51 | 1050.44 | 1947.12 |
| 90 | 346.57 | 535.94 | 718.16 | 893.23 | 1068.30 | 1983.96 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Facility EP / 10 Day Home Care EP**
**Integrated 50% HC : Additional for Simple BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 25.01 | 35.73 | 42.88 | 53.59 | 60.74 | 110.51 |
| 41 | 25.01 | 35.73 | 42.88 | 53.59 | 60.74 | 115.77 |
| 42 | 25.01 | 39.30 | 46.45 | 57.17 | 64.31 | 121.04 |
| 43 | 25.01 | 39.30 | 46.45 | 57.17 | 67.89 | 121.04 |
| 44 | 28.58 | 39.30 | 53.59 | 60.74 | 71.46 | 126.30 |
| 45 | 28.58 | 42.88 | 53.59 | 60.74 | 71.46 | 131.56 |
| 46 | 28.58 | 42.88 | 53.59 | 64.31 | 75.03 | 136.82 |
| 47 | 28.58 | 42.88 | 57.17 | 67.89 | 75.03 | 136.82 |
| 48 | 28.58 | 46.45 | 57.17 | 71.46 | 78.60 | 142.09 |
| 49 | 28.58 | 46.45 | 60.74 | 71.46 | 82.18 | 152.61 |
| 50 | 28.58 | 46.45 | 60.74 | 75.03 | 85.75 | 157.87 |
| 51 | 28.58 | 50.02 | 64.31 | 75.03 | 89.32 | 157.87 |
| 52 | 32.16 | 50.02 | 67.89 | 78.60 | 92.90 | 163.14 |
| 53 | 35.73 | 53.59 | 67.89 | 82.18 | 96.47 | 168.40 |
| 54 | 35.73 | 57.17 | 71.46 | 85.75 | 100.04 | 173.66 |
| 55 | 39.30 | 60.74 | 75.03 | 92.90 | 103.61 | 178.92 |
| 56 | 39.30 | 60.74 | 78.60 | 96.47 | 114.33 | 194.71 |
| 57 | 42.88 | 64.31 | 85.75 | 103.61 | 117.91 | 210.50 |
| 58 | 46.45 | 67.89 | 89.32 | 110.76 | 128.63 | 226.29 |
| 59 | 46.45 | 75.03 | 96.47 | 117.91 | 139.34 | 247.34 |
| 60 | 50.02 | 78.60 | 103.61 | 125.05 | 146.49 | 263.12 |
| 61 | 53.59 | 82.18 | 110.76 | 132.20 | 153.64 | 278.91 |
| 62 | 57.17 | 85.75 | 114.33 | 142.92 | 164.35 | 299.96 |
| 63 | 60.74 | 92.90 | 121.48 | 146.49 | 171.50 | 310.49 |
| 64 | 64.31 | 96.47 | 128.63 | 157.21 | 178.65 | 331.54 |
| 65 | 71.46 | 103.61 | 135.77 | 167.93 | 189.36 | 352.59 |
| 66 | 75.03 | 110.76 | 150.06 | 178.65 | 203.66 | 378.90 |
| 67 | 82.18 | 121.48 | 160.78 | 192.94 | 225.09 | 410.47 |
| 68 | 85.75 | 132.20 | 171.50 | 207.23 | 239.39 | 442.05 |
| 69 | 92.90 | 142.92 | 185.79 | 225.09 | 264.40 | 478.89 |
| 70 | 100.04 | 153.64 | 196.51 | 246.53 | 282.26 | 526.25 |
| 71 | 110.76 | 167.93 | 217.95 | 267.97 | 310.84 | 573.61 |
| 72 | 117.91 | 182.22 | 239.39 | 292.98 | 343.00 | 631.50 |
| 73 | 132.20 | 200.08 | 264.40 | 317.99 | 375.16 | 694.65 |
| 74 | 142.92 | 217.95 | 289.41 | 350.15 | 410.89 | 763.06 |
| 75 | 157.21 | 239.39 | 314.42 | 385.88 | 453.76 | 836.74 |
| 76 | 171.50 | 260.82 | 343.00 | 418.03 | 489.49 | 905.15 |
| 77 | 185.79 | 282.26 | 371.58 | 453.76 | 532.37 | 978.82 |
| 78 | 203.66 | 307.27 | 403.74 | 493.06 | 575.24 | 1057.76 |
| 79 | 221.52 | 335.85 | 439.47 | 532.37 | 625.26 | 1141.96 |
| 80 | 242.96 | 368.01 | 478.77 | 578.81 | 678.86 | 1231.42 |
| 81 | 253.68 | 385.88 | 503.78 | 610.97 | 721.73 | 1310.36 |
| 82 | 267.97 | 407.31 | 532.37 | 650.27 | 761.03 | 1394.56 |
| 83 | 282.26 | 432.32 | 564.52 | 686.00 | 803.91 | 1473.50 |
| 84 | 296.55 | 453.76 | 593.10 | 725.30 | 853.93 | 1562.96 |
| 85 | 310.84 | 475.20 | 625.26 | 764.61 | 900.38 | 1652.42 |
| 86 | 314.42 | 482.34 | 635.98 | 775.32 | 921.81 | 1684.00 |
| 87 | 321.56 | 485.92 | 643.13 | 793.19 | 936.11 | 1720.83 |
| 88 | 325.14 | 493.06 | 653.84 | 803.91 | 953.97 | 1747.14 |
| 89 | 325.14 | 500.21 | 664.56 | 818.20 | 968.26 | 1783.98 |
| 90 | 328.71 | 503.78 | 671.71 | 828.92 | 982.55 | 1815.56 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: Additional for Simple BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 21.44 | 32.16 | 42.88 | NA | NA | 89.46 |
| 41 | 21.44 | 35.73 | 42.88 | NA | NA | 89.46 |
| 42 | 21.44 | 35.73 | 42.88 | NA | NA | 89.46 |
| 43 | 21.44 | 35.73 | 42.88 | NA | NA | 89.46 |
| 44 | 25.01 | 35.73 | 46.45 | NA | NA | 99.99 |
| 45 | 25.01 | 35.73 | 46.45 | NA | NA | 99.99 |
| 46 | 25.01 | 39.30 | 50.02 | NA | NA | 105.25 |
| 47 | 25.01 | 39.30 | 53.59 | NA | NA | 110.51 |
| 48 | 25.01 | 42.88 | 57.17 | NA | NA | 115.77 |
| 49 | 25.01 | 46.45 | 57.17 | NA | NA | 121.04 |
| 50 | 28.58 | 50.02 | 60.74 | NA | NA | 131.56 |
| 51 | 28.58 | 50.02 | 60.74 | NA | NA | 136.82 |
| 52 | 32.16 | 53.59 | 64.31 | NA | NA | 136.82 |
| 53 | 32.16 | 53.59 | 64.31 | NA | NA | 142.09 |
| 54 | 35.73 | 57.17 | 67.89 | NA | NA | 142.09 |
| 55 | 35.73 | 57.17 | 67.89 | NA | NA | 147.35 |
| 56 | 35.73 | 57.17 | 71.46 | NA | NA | 157.87 |
| 57 | 39.30 | 60.74 | 75.03 | NA | NA | 168.40 |
| 58 | 39.30 | 60.74 | 78.60 | NA | NA | 178.92 |
| 59 | 39.30 | 60.74 | 78.60 | NA | NA | 189.45 |
| 60 | 42.88 | 64.31 | 82.18 | NA | NA | 199.97 |
| 61 | 42.88 | 67.89 | 85.75 | NA | NA | 199.97 |
| 62 | 42.88 | 71.46 | 92.90 | NA | NA | 205.24 |
| 63 | 42.88 | 78.60 | 100.04 | NA | NA | 205.24 |
| 64 | 42.88 | 82.18 | 100.04 | NA | NA | 205.24 |
| 65 | 46.45 | 85.75 | 107.19 | NA | NA | 210.50 |
| 66 | 50.02 | 89.32 | 110.76 | NA | NA | 215.76 |
| 67 | 50.02 | 89.32 | 114.33 | NA | NA | 226.29 |
| 68 | 50.02 | 89.32 | 114.33 | NA | NA | 236.81 |
| 69 | 53.59 | 89.32 | 117.91 | NA | NA | 247.34 |
| 70 | 53.59 | 92.90 | 117.91 | NA | NA | 257.86 |
| 71 | 53.59 | 96.47 | 128.63 | NA | NA | 278.91 |
| 72 | 60.74 | 107.19 | 135.77 | NA | NA | 305.22 |
| 73 | 64.31 | 114.33 | 146.49 | NA | NA | 326.27 |
| 74 | 71.46 | 121.48 | 160.78 | NA | NA | 357.85 |
| 75 | 75.03 | 128.63 | 171.50 | NA | NA | 378.90 |
| 76 | 82.18 | 139.34 | 185.79 | NA | NA | 410.47 |
| 77 | 85.75 | 150.06 | 192.94 | NA | NA | 436.79 |
| 78 | 89.32 | 157.21 | 207.23 | NA | NA | 463.10 |
| 79 | 100.04 | 167.93 | 217.95 | NA | NA | 494.67 |
| 80 | 107.19 | 178.65 | 235.81 | NA | NA | 526.25 |
| 81 | 110.76 | 185.79 | 242.96 | NA | NA | 552.56 |
| 82 | 114.33 | 192.94 | 253.68 | NA | NA | 573.61 |
| 83 | 117.91 | 200.08 | 264.40 | NA | NA | 605.19 |
| 84 | 121.48 | 207.23 | 278.69 | NA | NA | 636.76 |
| 85 | 125.05 | 217.95 | 289.41 | NA | NA | 663.07 |
| 86 | 125.05 | 217.95 | 292.98 | NA | NA | 678.86 |
| 87 | 125.05 | 217.95 | 292.98 | NA | NA | 684.12 |
| 88 | 125.05 | 217.95 | 292.98 | NA | NA | 694.65 |
| 89 | 125.05 | 217.95 | 292.98 | NA | NA | 699.91 |
| 90 | 125.05 | 221.52 | 296.55 | NA | NA | 715.70 |

For Preferred Discount multiple the above rates by .9.
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Compound BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 35.73 | 53.59 | 64.31 | 75.03 | 85.75 | 160.05 |
| 41 | 39.30 | 53.59 | 64.31 | 75.03 | 85.75 | 165.57 |
| 42 | 39.30 | 53.59 | 67.89 | 78.60 | 89.32 | 165.57 |
| 43 | 39.30 | 57.17 | 67.89 | 78.60 | 92.90 | 176.61 |
| 44 | 39.30 | 57.17 | 75.03 | 85.75 | 96.47 | 182.13 |
| 45 | 39.30 | 60.74 | 75.03 | 85.75 | 96.47 | 182.13 |
| 46 | 42.88 | 60.74 | 75.03 | 89.32 | 100.04 | 193.17 |
| 47 | 42.88 | 64.31 | 82.18 | 92.90 | 107.19 | 198.69 |
| 48 | 42.88 | 64.31 | 82.18 | 96.47 | 110.76 | 204.21 |
| 49 | 42.88 | 67.89 | 85.75 | 100.04 | 114.33 | 209.73 |
| 50 | 42.88 | 67.89 | 89.32 | 103.61 | 117.91 | 215.24 |
| 51 | 42.88 | 71.46 | 89.32 | 107.19 | 125.05 | 226.28 |
| 52 | 46.45 | 71.46 | 96.47 | 110.76 | 125.05 | 226.28 |
| 53 | 50.02 | 75.03 | 100.04 | 114.33 | 128.63 | 231.80 |
| 54 | 50.02 | 78.60 | 100.04 | 121.48 | 135.77 | 242.84 |
| 55 | 53.59 | 82.18 | 103.61 | 121.48 | 139.34 | 242.84 |
| 56 | 57.17 | 85.75 | 110.76 | 132.20 | 150.06 | 264.92 |
| 57 | 64.31 | 92.90 | 117.91 | 142.92 | 160.78 | 292.51 |
| 58 | 64.31 | 100.04 | 128.63 | 153.64 | 178.65 | 320.11 |
| 59 | 71.46 | 107.19 | 139.34 | 167.93 | 192.94 | 353.22 |
| 60 | 75.03 | 114.33 | 146.49 | 178.65 | 207.23 | 380.82 |
| 61 | 82.18 | 121.48 | 157.21 | 192.94 | 217.95 | 408.41 |
| 62 | 85.75 | 128.63 | 171.50 | 203.66 | 235.81 | 441.53 |
| 63 | 92.90 | 142.92 | 182.22 | 217.95 | 250.10 | 463.60 |
| 64 | 100.04 | 153.64 | 196.51 | 232.24 | 264.40 | 502.24 |
| 65 | 110.76 | 160.78 | 207.23 | 246.53 | 282.26 | 535.35 |
| 66 | 114.33 | 167.93 | 217.95 | 260.82 | 296.55 | 562.95 |
| 67 | 117.91 | 178.65 | 228.67 | 271.54 | 310.84 | 590.54 |
| 68 | 125.05 | 185.79 | 235.81 | 285.83 | 325.14 | 618.14 |
| 69 | 125.05 | 192.94 | 250.10 | 296.55 | 339.43 | 651.25 |
| 70 | 132.20 | 200.08 | 257.25 | 310.84 | 357.29 | 684.37 |
| 71 | 139.34 | 214.38 | 275.11 | 335.85 | 382.30 | 734.04 |
| 72 | 150.06 | 225.09 | 292.98 | 357.29 | 407.31 | 783.71 |
| 73 | 160.78 | 242.96 | 310.84 | 378.73 | 435.90 | 838.90 |
| 74 | 167.93 | 257.25 | 332.28 | 403.74 | 464.48 | 899.61 |
| 75 | 178.65 | 271.54 | 353.72 | 428.75 | 496.64 | 960.32 |
| 76 | 189.36 | 285.83 | 371.58 | 453.76 | 521.65 | 1004.47 |
| 77 | 200.08 | 300.13 | 393.02 | 478.77 | 553.80 | 1059.67 |
| 78 | 210.80 | 321.56 | 414.46 | 503.78 | 582.39 | 1114.86 |
| 79 | 221.52 | 335.85 | 435.90 | 525.22 | 610.97 | 1175.57 |
| 80 | 235.81 | 353.72 | 457.33 | 553.80 | 646.70 | 1230.76 |
| 81 | 242.96 | 364.44 | 478.77 | 575.24 | 675.28 | 1285.95 |
| 82 | 253.68 | 382.30 | 496.64 | 600.25 | 703.87 | 1341.14 |
| 83 | 260.82 | 396.59 | 518.07 | 625.26 | 732.45 | 1401.85 |
| 84 | 267.97 | 410.89 | 532.37 | 653.84 | 764.61 | 1462.56 |
| 85 | 278.69 | 421.60 | 553.80 | 675.28 | 796.76 | 1523.27 |
| 86 | 278.69 | 421.60 | 553.80 | 678.86 | 800.33 | 1534.31 |
| 87 | 278.69 | 421.60 | 557.38 | 682.43 | 803.91 | 1550.86 |
| 88 | 278.69 | 425.18 | 557.38 | 686.00 | 807.48 | 1561.90 |
| 89 | 278.69 | 425.18 | 557.38 | 686.00 | 811.05 | 1567.42 |
| 90 | 282.26 | 425.18 | 557.38 | 686.00 | 811.05 | 1572.94 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Facility EP / 10 Day Home Care EP**
**Integrated 100% HC: Additional for Compound BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 50.02 | 75.03 | 89.32 | 107.19 | 125.05 | 237.32 |
| 41 | 53.59 | 78.60 | 92.90 | 110.76 | 128.63 | 242.84 |
| 42 | 57.17 | 78.60 | 96.47 | 114.33 | 132.20 | 248.36 |
| 43 | 57.17 | 78.60 | 103.61 | 117.91 | 135.77 | 259.40 |
| 44 | 57.17 | 82.18 | 107.19 | 121.48 | 139.34 | 264.92 |
| 45 | 57.17 | 85.75 | 110.76 | 125.05 | 142.92 | 275.95 |
| 46 | 57.17 | 85.75 | 110.76 | 128.63 | 150.06 | 281.47 |
| 47 | 57.17 | 89.32 | 114.33 | 132.20 | 153.64 | 286.99 |
| 48 | 57.17 | 92.90 | 117.91 | 139.34 | 160.78 | 292.51 |
| 49 | 57.17 | 92.90 | 117.91 | 142.92 | 164.35 | 303.55 |
| 50 | 57.17 | 96.47 | 125.05 | 146.49 | 171.50 | 314.59 |
| 51 | 60.74 | 100.04 | 128.63 | 153.64 | 175.07 | 320.11 |
| 52 | 64.31 | 100.04 | 132.20 | 153.64 | 182.22 | 331.15 |
| 53 | 64.31 | 107.19 | 135.77 | 160.78 | 185.79 | 336.66 |
| 54 | 71.46 | 110.76 | 142.92 | 171.50 | 192.94 | 347.70 |
| 55 | 71.46 | 114.33 | 146.49 | 175.07 | 200.08 | 353.22 |
| 56 | 75.03 | 121.48 | 153.64 | 185.79 | 210.80 | 380.82 |
| 57 | 82.18 | 128.63 | 164.35 | 196.51 | 225.09 | 408.41 |
| 58 | 89.32 | 132.20 | 171.50 | 207.23 | 239.39 | 441.53 |
| 59 | 89.32 | 139.34 | 182.22 | 221.52 | 257.25 | 474.64 |
| 60 | 96.47 | 146.49 | 192.94 | 232.24 | 271.54 | 507.76 |
| 61 | 100.04 | 153.64 | 200.08 | 246.53 | 285.83 | 535.35 |
| 62 | 107.19 | 164.35 | 214.38 | 257.25 | 300.13 | 568.47 |
| 63 | 114.33 | 171.50 | 225.09 | 271.54 | 317.99 | 601.58 |
| 64 | 121.48 | 178.65 | 239.39 | 285.83 | 332.28 | 629.18 |
| 65 | 128.63 | 189.36 | 250.10 | 300.13 | 346.57 | 662.29 |
| 66 | 135.77 | 203.66 | 264.40 | 317.99 | 364.44 | 700.92 |
| 67 | 142.92 | 214.38 | 278.69 | 339.43 | 389.45 | 750.60 |
| 68 | 150.06 | 228.67 | 296.55 | 360.87 | 414.46 | 800.27 |
| 69 | 157.21 | 242.96 | 314.42 | 382.30 | 443.04 | 849.94 |
| 70 | 167.93 | 257.25 | 332.28 | 407.31 | 468.05 | 905.13 |
| 71 | 178.65 | 275.11 | 357.29 | 435.90 | 503.78 | 971.36 |
| 72 | 192.94 | 296.55 | 382.30 | 468.05 | 539.51 | 1043.11 |
| 73 | 207.23 | 314.42 | 414.46 | 500.21 | 585.96 | 1125.89 |
| 74 | 221.52 | 335.85 | 439.47 | 535.94 | 625.26 | 1208.68 |
| 75 | 232.24 | 360.87 | 471.63 | 578.81 | 671.71 | 1302.51 |
| 76 | 253.68 | 389.45 | 507.35 | 621.69 | 725.30 | 1401.85 |
| 77 | 275.11 | 421.60 | 546.66 | 668.14 | 778.90 | 1501.19 |
| 78 | 300.13 | 453.76 | 589.53 | 718.16 | 839.64 | 1611.57 |
| 79 | 325.14 | 485.92 | 635.98 | 771.75 | 900.38 | 1727.48 |
| 80 | 350.15 | 528.79 | 686.00 | 828.92 | 971.83 | 1848.90 |
| 81 | 368.01 | 550.23 | 718.16 | 871.79 | 1021.86 | 1948.24 |
| 82 | 382.30 | 578.81 | 753.89 | 914.67 | 1075.45 | 2047.58 |
| 83 | 400.17 | 603.82 | 789.62 | 961.12 | 1125.47 | 2157.96 |
| 84 | 418.03 | 632.41 | 828.92 | 1007.56 | 1182.64 | 2268.35 |
| 85 | 435.90 | 660.99 | 864.65 | 1054.01 | 1239.80 | 2378.73 |
| 86 | 435.90 | 668.14 | 875.37 | 1071.88 | 1261.24 | 2417.36 |
| 87 | 443.04 | 675.28 | 886.08 | 1082.60 | 1279.11 | 2461.51 |
| 88 | 443.04 | 678.86 | 896.80 | 1096.89 | 1296.97 | 2500.15 |
| 89 | 450.19 | 686.00 | 907.52 | 1111.18 | 1314.84 | 2533.26 |
| 90 | 453.76 | 693.15 | 914.67 | 1125.47 | 1332.70 | 2571.90 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Facility EP / 10 Day Home Care EP**
**Integrated 50% HC : Additional for Compound BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 50.02 | 71.46 | 82.18 | 100.04 | 114.33 | 215.24 |
| 41 | 50.02 | 71.46 | 85.75 | 103.61 | 117.91 | 220.76 |
| 42 | 50.02 | 75.03 | 89.32 | 103.61 | 117.91 | 226.28 |
| 43 | 50.02 | 75.03 | 92.90 | 107.19 | 125.05 | 231.80 |
| 44 | 53.59 | 75.03 | 100.04 | 110.76 | 128.63 | 237.32 |
| 45 | 53.59 | 78.60 | 100.04 | 114.33 | 132.20 | 248.36 |
| 46 | 53.59 | 82.18 | 103.61 | 117.91 | 135.77 | 253.88 |
| 47 | 53.59 | 82.18 | 107.19 | 121.48 | 139.34 | 259.40 |
| 48 | 53.59 | 85.75 | 107.19 | 128.63 | 142.92 | 264.92 |
| 49 | 53.59 | 85.75 | 110.76 | 128.63 | 150.06 | 275.95 |
| 50 | 53.59 | 89.32 | 110.76 | 132.20 | 153.64 | 286.99 |
| 51 | 57.17 | 92.90 | 117.91 | 135.77 | 160.78 | 292.51 |
| 52 | 60.74 | 92.90 | 121.48 | 142.92 | 164.35 | 303.55 |
| 53 | 64.31 | 100.04 | 125.05 | 150.06 | 167.93 | 309.07 |
| 54 | 64.31 | 100.04 | 128.63 | 153.64 | 175.07 | 320.11 |
| 55 | 67.89 | 107.19 | 135.77 | 160.78 | 182.22 | 320.11 |
| 56 | 71.46 | 110.76 | 142.92 | 171.50 | 196.51 | 347.70 |
| 57 | 78.60 | 117.91 | 150.06 | 178.65 | 207.23 | 375.30 |
| 58 | 82.18 | 121.48 | 157.21 | 189.36 | 221.52 | 402.89 |
| 59 | 85.75 | 132.20 | 167.93 | 203.66 | 235.81 | 436.01 |
| 60 | 89.32 | 135.77 | 178.65 | 214.38 | 250.10 | 463.60 |
| 61 | 96.47 | 146.49 | 189.36 | 225.09 | 260.82 | 491.20 |
| 62 | 100.04 | 150.06 | 196.51 | 239.39 | 275.11 | 518.79 |
| 63 | 107.19 | 160.78 | 207.23 | 250.10 | 285.83 | 540.87 |
| 64 | 114.33 | 167.93 | 217.95 | 264.40 | 300.13 | 573.99 |
| 65 | 121.48 | 178.65 | 232.24 | 278.69 | 317.99 | 601.58 |
| 66 | 128.63 | 189.36 | 246.53 | 296.55 | 335.85 | 640.21 |
| 67 | 135.77 | 200.08 | 260.82 | 310.84 | 360.87 | 684.37 |
| 68 | 142.92 | 214.38 | 275.11 | 332.28 | 382.30 | 728.52 |
| 69 | 150.06 | 228.67 | 292.98 | 353.72 | 407.31 | 778.19 |
| 70 | 157.21 | 242.96 | 307.27 | 378.73 | 432.32 | 827.86 |
| 71 | 171.50 | 260.82 | 332.28 | 403.74 | 464.48 | 888.57 |
| 72 | 178.65 | 275.11 | 357.29 | 435.90 | 500.21 | 960.32 |
| 73 | 196.51 | 296.55 | 385.88 | 464.48 | 539.51 | 1037.59 |
| 74 | 210.80 | 317.99 | 414.46 | 500.21 | 578.81 | 1114.86 |
| 75 | 225.09 | 339.43 | 439.47 | 535.94 | 625.26 | 1197.64 |
| 76 | 242.96 | 368.01 | 475.20 | 578.81 | 671.71 | 1285.95 |
| 77 | 264.40 | 396.59 | 510.93 | 621.69 | 721.73 | 1379.77 |
| 78 | 282.26 | 428.75 | 553.80 | 668.14 | 778.90 | 1484.64 |
| 79 | 307.27 | 460.91 | 600.25 | 718.16 | 839.64 | 1589.50 |
| 80 | 332.28 | 500.21 | 643.13 | 775.32 | 900.38 | 1705.40 |
| 81 | 350.15 | 521.65 | 678.86 | 814.63 | 950.40 | 1799.22 |
| 82 | 364.44 | 546.66 | 711.01 | 857.50 | 996.85 | 1898.57 |
| 83 | 382.30 | 575.24 | 746.74 | 903.95 | 1050.44 | 1997.91 |
| 84 | 400.17 | 603.82 | 782.47 | 946.82 | 1104.03 | 2102.77 |
| 85 | 418.03 | 628.83 | 818.20 | 993.27 | 1157.63 | 2207.64 |
| 86 | 421.60 | 639.55 | 832.49 | 1007.56 | 1179.06 | 2246.27 |
| 87 | 428.75 | 643.13 | 843.21 | 1025.43 | 1200.50 | 2290.42 |
| 88 | 432.32 | 653.84 | 853.93 | 1039.72 | 1218.37 | 2323.54 |
| 89 | 435.90 | 660.99 | 864.65 | 1054.01 | 1236.23 | 2367.69 |
| 90 | 439.47 | 664.56 | 875.37 | 1064.73 | 1254.10 | 2406.32 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: Additional for Compound BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 39.30 | 60.74 | 75.03 | NA | NA | 149.02 |
| 41 | 39.30 | 60.74 | 75.03 | NA | NA | 149.02 |
| 42 | 39.30 | 64.31 | 78.60 | NA | NA | 154.53 |
| 43 | 39.30 | 64.31 | 78.60 | NA | NA | 154.53 |
| 44 | 39.30 | 64.31 | 78.60 | NA | NA | 160.05 |
| 45 | 42.88 | 64.31 | 78.60 | NA | NA | 160.05 |
| 46 | 42.88 | 67.89 | 82.18 | NA | NA | 171.09 |
| 47 | 46.45 | 67.89 | 89.32 | NA | NA | 182.13 |
| 48 | 46.45 | 75.03 | 92.90 | NA | NA | 193.17 |
| 49 | 50.02 | 75.03 | 96.47 | NA | NA | 204.21 |
| 50 | 53.59 | 78.60 | 100.04 | NA | NA | 220.76 |
| 51 | 53.59 | 85.75 | 103.61 | NA | NA | 231.80 |
| 52 | 60.74 | 89.32 | 103.61 | NA | NA | 242.84 |
| 53 | 60.74 | 92.90 | 107.19 | NA | NA | 253.88 |
| 54 | 64.31 | 100.04 | 110.76 | NA | NA | 264.92 |
| 55 | 64.31 | 107.19 | 114.33 | NA | NA | 275.95 |
| 56 | 67.89 | 107.19 | 121.48 | NA | NA | 286.99 |
| 57 | 67.89 | 110.76 | 128.63 | NA | NA | 298.03 |
| 58 | 71.46 | 110.76 | 135.77 | NA | NA | 309.07 |
| 59 | 75.03 | 114.33 | 142.92 | NA | NA | 320.11 |
| 60 | 75.03 | 114.33 | 146.49 | NA | NA | 325.63 |
| 61 | 78.60 | 121.48 | 157.21 | NA | NA | 336.66 |
| 62 | 78.60 | 128.63 | 164.35 | NA | NA | 347.70 |
| 63 | 78.60 | 132.20 | 175.07 | NA | NA | 353.22 |
| 64 | 78.60 | 139.34 | 182.22 | NA | NA | 364.26 |
| 65 | 82.18 | 142.92 | 192.94 | NA | NA | 380.82 |
| 66 | 82.18 | 146.49 | 196.51 | NA | NA | 391.86 |
| 67 | 82.18 | 150.06 | 200.08 | NA | NA | 402.89 |
| 68 | 85.75 | 153.64 | 200.08 | NA | NA | 413.93 |
| 69 | 92.90 | 153.64 | 203.66 | NA | NA | 424.97 |
| 70 | 92.90 | 160.78 | 203.66 | NA | NA | 436.01 |
| 71 | 96.47 | 164.35 | 214.38 | NA | NA | 463.60 |
| 72 | 103.61 | 175.07 | 225.09 | NA | NA | 496.72 |
| 73 | 107.19 | 185.79 | 239.39 | NA | NA | 524.31 |
| 74 | 114.33 | 192.94 | 253.68 | NA | NA | 562.95 |
| 75 | 117.91 | 200.08 | 264.40 | NA | NA | 596.06 |
| 76 | 125.05 | 214.38 | 278.69 | NA | NA | 629.18 |
| 77 | 132.20 | 225.09 | 289.41 | NA | NA | 662.29 |
| 78 | 139.34 | 235.81 | 303.70 | NA | NA | 695.41 |
| 79 | 146.49 | 246.53 | 317.99 | NA | NA | 728.52 |
| 80 | 157.21 | 257.25 | 335.85 | NA | NA | 761.63 |
| 81 | 160.78 | 267.97 | 346.57 | NA | NA | 794.75 |
| 82 | 164.35 | 275.11 | 357.29 | NA | NA | 822.34 |
| 83 | 171.50 | 282.26 | 368.01 | NA | NA | 849.94 |
| 84 | 171.50 | 289.41 | 382.30 | NA | NA | 883.05 |
| 85 | 171.50 | 289.41 | 389.45 | NA | NA | 910.65 |
| 86 | 175.07 | 292.98 | 389.45 | NA | NA | 921.69 |
| 87 | 175.07 | 292.98 | 389.45 | NA | NA | 927.21 |
| 88 | 175.07 | 292.98 | 389.45 | NA | NA | 932.73 |
| 89 | 175.07 | 292.98 | 389.45 | NA | NA | 932.73 |
| 90 | 175.07 | 292.98 | 389.45 | NA | NA | 943.76 |

For Preferred Discount multiple the above rates by .9.
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**

**TransCare Companion Series**

**Return of Premium**

| Age | Extra Percent of Premium |
|---|---|
| 18-40 | 25.0% |
| 41 | 26.0% |
| 42 | 26.0% |
| 43 | 26.0% |
| 44 | 27.0% |
| 45 | 27.0% |
| 46 | 28.0% |
| 47 | 28.0% |
| 48 | 29.0% |
| 49 | 29.0% |
| 50 | 30.0% |
| 51 | 30.0% |
| 52 | 31.0% |
| 53 | 31.0% |
| 54 | 32.0% |
| 55 | 32.0% |
| 56 | 33.0% |
| 57 | 34.0% |
| 58 | 35.0% |
| 59 | 36.0% |
| 60 | 37.0% |
| 61 | 38.0% |
| 62 | 39.0% |
| 63 | 41.0% |
| 64 | 43.0% |
| 65 | 45.0% |
| 66 | 48.0% |
| 67 | 51.0% |
| 68 | 54.0% |
| 69 | 57.0% |
| 70 | 60.0% |
| 71 | 63.0% |
| 72 | 67.0% |
| 73 | 72.0% |
| 74 | 77.0% |
| 75 | 82.0% |
| 76 | 87.0% |
| 77 | 93.0% |
| 78 | 100.0% |
| 79 | 108.0% |
| 80 | 117.0% |
| 81 | 127.0% |
| 82 | 138.0% |
| 83 | 150.0% |
| 84 | 163.0% |
| 85 | 177.0% |
| 86 | 192.0% |
| 87 | 208.0% |
| 88 | 225.0% |
| 89 | 242.0% |
| 90 | 260.0% |

Calculated on base policy plus benefit increase rider, if selected.

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 12.30 | 17.22 | 22.15 | 27.06 | 29.49 | 54.26 |
| 41 | 12.30 | 19.69 | 22.15 | 27.06 | 29.49 | 54.26 |
| 42 | 14.76 | 19.69 | 24.59 | 27.06 | 31.93 | 54.26 |
| 43 | 12.30 | 19.69 | 24.59 | 27.03 | 31.93 | 61.52 |
| 44 | 12.30 | 19.69 | 27.06 | 29.49 | 34.40 | 61.48 |
| 45 | 14.76 | 22.15 | 27.06 | 31.96 | 36.89 | 65.15 |
| 46 | 14.76 | 19.69 | 27.06 | 31.96 | 36.86 | 65.11 |
| 47 | 14.76 | 22.15 | 29.49 | 31.96 | 39.33 | 68.70 |
| 48 | 12.30 | 22.13 | 29.52 | 34.42 | 41.79 | 72.33 |
| 49 | 14.76 | 24.59 | 31.96 | 36.89 | 41.77 | 72.33 |
| 50 | 14.76 | 24.62 | 31.98 | 36.86 | 44.21 | 75.92 |
| 51 | 14.76 | 24.59 | 34.42 | 39.30 | 46.67 | 79.52 |
| 52 | 17.22 | 27.06 | 34.42 | 41.77 | 49.11 | 83.11 |
| 53 | 17.22 | 27.06 | 36.86 | 41.74 | 49.11 | 83.07 |
| 54 | 19.69 | 29.49 | 36.86 | 46.64 | 51.52 | 86.63 |
| 55 | 19.69 | 31.96 | 41.77 | 49.08 | 53.94 | 93.82 |
| 56 | 22.15 | 31.96 | 44.18 | 51.52 | 58.84 | 101.00 |
| 57 | 24.59 | 36.86 | 46.64 | 56.43 | 66.19 | 111.78 |
| 58 | 24.59 | 39.30 | 49.08 | 61.31 | 71.06 | 122.52 |
| 59 | 27.06 | 41.74 | 53.96 | 66.19 | 75.92 | 133.27 |
| 60 | 29.52 | 46.67 | 58.84 | 71.06 | 80.77 | 144.01 |
| 61 | 31.98 | 49.11 | 63.72 | 78.38 | 88.09 | 158.35 |
| 62 | 34.42 | 53.99 | 68.60 | 83.24 | 95.38 | 168.98 |
| 63 | 36.89 | 56.43 | 73.48 | 85.60 | 100.21 | 179.61 |
| 64 | 39.33 | 61.33 | 78.33 | 90.43 | 107.48 | 197.47 |
| 65 | 41.77 | 63.75 | 80.72 | 97.73 | 114.73 | 211.70 |
| 66 | 44.21 | 66.16 | 85.55 | 104.99 | 119.48 | 222.18 |
| 67 | 46.64 | 71.04 | 92.85 | 109.77 | 129.12 | 232.64 |
| 68 | 49.11 | 73.43 | 97.68 | 116.99 | 136.29 | 246.65 |
| 69 | 49.08 | 75.82 | 102.48 | 121.73 | 143.46 | 260.58 |
| 70 | 51.52 | 83.11 | 107.26 | 131.34 | 152.99 | 281.67 |
| 71 | 56.43 | 90.41 | 114.46 | 140.90 | 162.43 | 302.57 |
| 72 | 61.28 | 95.21 | 121.58 | 152.87 | 174.26 | 323.22 |
| 73 | 66.16 | 102.43 | 133.60 | 164.77 | 188.45 | 347.32 |
| 74 | 71.04 | 109.63 | 145.60 | 176.58 | 205.04 | 374.87 |
| 75 | 75.89 | 119.26 | 155.09 | 188.33 | 221.52 | 405.79 |
| 76 | 83.19 | 126.41 | 164.50 | 202.42 | 237.88 | 436.46 |
| 77 | 90.48 | 133.53 | 176.30 | 216.47 | 254.07 | 466.80 |
| 78 | 95.29 | 145.50 | 188.01 | 230.37 | 270.14 | 496.85 |
| 79 | 100.07 | 154.97 | 199.64 | 244.12 | 288.44 | 526.46 |
| 80 | 107.31 | 164.38 | 213.66 | 260.21 | 304.14 | 555.68 |
| 81 | 114.55 | 171.28 | 225.14 | 273.68 | 319.61 | 584.42 |
| 82 | 119.31 | 180.59 | 236.50 | 287.02 | 337.38 | 616.36 |
| 83 | 126.51 | 187.37 | 247.86 | 302.81 | 357.71 | 651.82 |
| 84 | 128.72 | 194.12 | 258.95 | 313.26 | 372.32 | 678.68 |
| 85 | 133.45 | 200.97 | 262.79 | 323.95 | 382.30 | 698.93 |
| 86 | 135.75 | 205.33 | 269.20 | 329.79 | 392.50 | 715.84 |
| 87 | 135.57 | 207.28 | 270.75 | 333.27 | 397.87 | 729.41 |
| 88 | 135.43 | 206.79 | 272.33 | 334.37 | 403.34 | 739.54 |
| 89 | 135.28 | 206.29 | 273.96 | 337.95 | 401.47 | 738.81 |
| 90 | 135.11 | 205.82 | 273.12 | 339.11 | 404.48 | 741.68 |
| 91 | 134.93 | 207.82 | 274.74 | 340.26 | 407.48 | 748.18 |
| 92 | 134.76 | 207.35 | 273.91 | 341.42 | 410.49 | 751.04 |
| 93 | 134.59 | 206.88 | 275.53 | 342.58 | 411.03 | 757.54 |
| 94 | 134.42 | 208.88 | 274.69 | 343.74 | 411.57 | 760.41 |
| 95 | 134.24 | 208.41 | 276.32 | 344.90 | 414.58 | 766.90 |
| 96 | 134.07 | 210.41 | 277.95 | 346.05 | 417.59 | 773.40 |
| 97 | 133.90 | 209.94 | 277.11 | 347.21 | 420.59 | 776.27 |
| 98 | 133.73 | 209.47 | 276.27 | 348.37 | 421.13 | 782.76 |
| 99 | 133.55 | 211.47 | 275.43 | 349.53 | 424.14 | 789.26 |
| 100 | 133.38 | 211.00 | 277.06 | 350.69 | 427.15 | 792.13 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 17.15 | 26.90 | 31.78 | 39.11 | 46.42 | 86.34 |
| 41 | 19.62 | 26.93 | 34.22 | 41.57 | 48.86 | 86.31 |
| 42 | 19.61 | 29.37 | 34.22 | 41.57 | 51.32 | 89.94 |
| 43 | 19.59 | 29.37 | 36.66 | 43.98 | 51.30 | 93.53 |
| 44 | 19.59 | 29.35 | 39.13 | 46.44 | 53.77 | 97.12 |
| 45 | 22.03 | 31.78 | 41.57 | 46.42 | 53.74 | 100.72 |
| 46 | 22.05 | 31.81 | 41.57 | 48.89 | 56.20 | 100.68 |
| 47 | 22.05 | 34.27 | 44.03 | 48.89 | 58.62 | 104.27 |
| 48 | 24.50 | 34.25 | 46.47 | 53.79 | 61.06 | 107.86 |
| 49 | 24.52 | 36.69 | 46.45 | 56.21 | 63.50 | 115.08 |
| 50 | 26.93 | 34.23 | 48.88 | 56.18 | 65.92 | 118.60 |
| 51 | 24.49 | 36.69 | 48.86 | 56.13 | 68.35 | 122.16 |
| 52 | 24.49 | 39.13 | 51.30 | 61.04 | 70.77 | 122.09 |
| 53 | 24.46 | 41.55 | 53.74 | 63.45 | 73.18 | 125.61 |
| 54 | 26.91 | 43.98 | 56.15 | 65.86 | 75.57 | 132.72 |
| 55 | 26.89 | 46.40 | 58.55 | 70.71 | 80.43 | 139.80 |
| 56 | 29.32 | 46.37 | 60.96 | 73.08 | 85.25 | 150.47 |
| 57 | 29.32 | 48.81 | 63.37 | 77.92 | 92.51 | 161.10 |
| 58 | 31.76 | 51.23 | 68.23 | 82.75 | 97.25 | 168.07 |
| 59 | 34.18 | 56.08 | 73.06 | 87.55 | 102.04 | 182.27 |
| 60 | 39.08 | 56.01 | 75.40 | 92.32 | 109.28 | 196.42 |
| 61 | 39.03 | 60.86 | 80.20 | 97.11 | 114.04 | 206.87 |
| 62 | 41.42 | 65.69 | 85.01 | 104.33 | 121.18 | 224.51 |
| 63 | 46.28 | 68.06 | 89.79 | 111.50 | 130.74 | 238.48 |
| 64 | 48.69 | 72.86 | 94.52 | 118.62 | 137.81 | 252.38 |
| 65 | 51.08 | 80.09 | 101.66 | 125.72 | 144.87 | 266.14 |
| 66 | 53.47 | 84.84 | 108.79 | 135.20 | 156.74 | 283.33 |
| 67 | 58.27 | 89.57 | 115.86 | 142.15 | 166.03 | 307.58 |
| 68 | 63.06 | 96.69 | 125.33 | 153.93 | 177.69 | 331.61 |
| 69 | 67.81 | 106.23 | 137.15 | 165.64 | 194.15 | 359.01 |
| 70 | 75.03 | 113.20 | 148.90 | 182.10 | 212.87 | 393.23 |
| 71 | 79.72 | 122.62 | 163.03 | 200.88 | 233.84 | 430.65 |
| 72 | 84.37 | 136.85 | 176.97 | 219.45 | 254.61 | 471.26 |
| 73 | 93.91 | 148.56 | 193.26 | 237.85 | 280.06 | 515.03 |
| 74 | 105.86 | 160.14 | 211.86 | 258.54 | 305.28 | 561.89 |
| 75 | 115.24 | 176.48 | 230.24 | 283.84 | 332.53 | 611.61 |
| 76 | 124.51 | 192.67 | 250.79 | 308.74 | 361.80 | 664.02 |
| 77 | 136.19 | 208.66 | 273.51 | 335.73 | 393.02 | 722.70 |
| 78 | 150.19 | 224.37 | 295.91 | 359.83 | 426.14 | 776.52 |
| 79 | 164.04 | 242.35 | 320.35 | 388.29 | 456.10 | 832.63 |
| 80 | 175.27 | 262.47 | 344.35 | 416.16 | 492.74 | 894.55 |
| 81 | 186.35 | 282.26 | 367.93 | 445.87 | 526.07 | 958.38 |
| 82 | 197.50 | 299.63 | 389.00 | 473.08 | 556.86 | 1014.53 |
| 83 | 206.00 | 311.90 | 406.94 | 494.54 | 583.96 | 1065.74 |
| 84 | 214.40 | 323.75 | 425.03 | 515.81 | 608.62 | 1107.33 |
| 85 | 220.48 | 333.44 | 435.74 | 532.36 | 625.97 | 1142.86 |
| 86 | 224.19 | 338.32 | 444.15 | 541.70 | 643.54 | 1171.53 |
| 87 | 230.07 | 350.20 | 456.91 | 560.19 | 660.22 | 1202.23 |
| 88 | 228.97 | 350.40 | 460.76 | 565.08 | 668.47 | 1217.52 |
| 89 | 230.27 | 352.98 | 464.48 | 569.77 | 676.51 | 1235.99 |
| 90 | 234.07 | 353.10 | 470.64 | 576.87 | 684.42 | 1246.88 |
| 91 | 232.93 | 358.15 | 471.87 | 581.49 | 689.86 | 1261.40 |
| 92 | 236.72 | 360.74 | 478.03 | 588.59 | 697.78 | 1275.91 |
| 93 | 235.59 | 360.86 | 479.26 | 590.76 | 705.68 | 1290.43 |
| 94 | 236.93 | 363.45 | 485.42 | 597.86 | 711.13 | 1304.95 |
| 95 | 238.25 | 366.04 | 486.65 | 602.49 | 719.04 | 1319.46 |
| 96 | 239.58 | 368.63 | 492.82 | 609.58 | 726.95 | 1333.98 |
| 97 | 238.45 | 371.21 | 496.51 | 614.22 | 732.39 | 1348.50 |
| 98 | 242.25 | 371.33 | 497.74 | 618.85 | 740.30 | 1363.01 |
| 99 | 241.11 | 373.93 | 503.90 | 623.49 | 750.68 | 1377.53 |
| 100 | 242.44 | 378.98 | 505.13 | 630.58 | 756.13 | 1392.05 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 17.15 | 24.46 | 29.32 | 36.67 | 41.54 | 75.53 |
| 41 | 19.62 | 24.47 | 29.32 | 39.13 | 43.98 | 79.16 |
| 42 | 17.15 | 24.45 | 31.79 | 39.11 | 43.95 | 79.12 |
| 43 | 17.15 | 26.91 | 31.76 | 39.10 | 46.42 | 82.72 |
| 44 | 19.59 | 26.91 | 34.23 | 41.56 | 46.42 | 86.30 |
| 45 | 17.15 | 26.91 | 36.67 | 44.01 | 48.87 | 89.90 |
| 46 | 19.61 | 29.35 | 36.67 | 44.01 | 51.30 | 93.53 |
| 47 | 19.61 | 31.81 | 39.12 | 46.45 | 53.77 | 97.12 |
| 48 | 19.62 | 31.81 | 41.57 | 46.42 | 56.20 | 97.08 |
| 49 | 19.61 | 31.81 | 44.03 | 48.87 | 56.16 | 100.67 |
| 50 | 22.05 | 34.25 | 44.00 | 51.30 | 58.60 | 107.86 |
| 51 | 22.03 | 36.71 | 46.44 | 53.74 | 61.04 | 111.42 |
| 52 | 22.02 | 36.69 | 46.40 | 53.70 | 63.43 | 111.31 |
| 53 | 24.46 | 39.13 | 48.84 | 56.11 | 65.82 | 114.83 |
| 54 | 24.47 | 39.08 | 51.27 | 61.01 | 70.69 | 118.35 |
| 55 | 26.91 | 41.52 | 53.70 | 63.40 | 75.55 | 121.84 |
| 56 | 26.88 | 43.96 | 56.11 | 68.23 | 77.91 | 132.54 |
| 57 | 29.32 | 46.37 | 58.49 | 70.60 | 82.72 | 143.17 |
| 58 | 31.76 | 46.32 | 63.35 | 75.43 | 87.52 | 153.80 |
| 59 | 31.74 | 48.74 | 65.71 | 80.24 | 92.31 | 164.41 |
| 60 | 34.18 | 51.15 | 68.10 | 85.03 | 99.55 | 174.93 |
| 61 | 36.59 | 56.01 | 72.91 | 89.84 | 106.77 | 192.72 |
| 62 | 39.00 | 60.84 | 77.72 | 94.62 | 111.50 | 203.20 |
| 63 | 41.40 | 63.21 | 82.50 | 101.79 | 116.18 | 213.58 |
| 64 | 43.81 | 68.01 | 87.23 | 106.50 | 123.30 | 227.48 |
| 65 | 46.21 | 72.82 | 94.42 | 113.62 | 132.84 | 241.28 |
| 66 | 48.60 | 77.57 | 101.57 | 123.13 | 142.25 | 258.58 |
| 67 | 53.42 | 84.74 | 108.64 | 130.12 | 151.62 | 279.35 |
| 68 | 60.67 | 89.42 | 115.67 | 141.95 | 163.32 | 299.86 |
| 69 | 62.98 | 96.52 | 125.10 | 153.69 | 174.90 | 327.40 |
| 70 | 70.20 | 106.00 | 134.44 | 165.29 | 193.72 | 354.62 |
| 71 | 74.91 | 115.44 | 148.59 | 179.24 | 212.38 | 388.69 |
| 72 | 79.56 | 124.80 | 162.61 | 197.89 | 230.79 | 425.89 |
| 73 | 89.13 | 136.53 | 176.47 | 218.86 | 253.90 | 466.29 |
| 74 | 98.64 | 148.17 | 195.18 | 239.66 | 279.23 | 509.84 |
| 75 | 105.58 | 162.13 | 213.66 | 260.16 | 301.80 | 556.33 |
| 76 | 117.39 | 175.94 | 231.89 | 280.36 | 326.41 | 605.77 |
| 77 | 129.07 | 194.44 | 252.29 | 305.10 | 357.93 | 654.11 |
| 78 | 140.63 | 210.28 | 274.82 | 331.84 | 388.86 | 705.03 |
| 79 | 149.62 | 225.89 | 294.56 | 358.13 | 416.74 | 754.78 |
| 80 | 160.95 | 241.23 | 318.85 | 383.96 | 446.54 | 806.94 |
| 81 | 174.62 | 258.88 | 337.90 | 409.33 | 478.20 | 865.07 |
| 82 | 183.33 | 276.32 | 356.65 | 431.81 | 506.81 | 914.76 |
| 83 | 194.27 | 291.01 | 377.45 | 458.51 | 536.92 | 962.27 |
| 84 | 202.79 | 303.06 | 393.00 | 477.59 | 559.42 | 1009.45 |
| 85 | 208.85 | 312.79 | 408.71 | 494.32 | 579.55 | 1045.78 |
| 86 | 212.51 | 320.13 | 417.22 | 506.29 | 594.95 | 1075.32 |
| 87 | 216.22 | 325.14 | 425.84 | 516.01 | 608.13 | 1097.96 |
| 88 | 217.58 | 327.83 | 429.78 | 523.56 | 614.26 | 1114.15 |
| 89 | 218.94 | 330.50 | 433.68 | 528.55 | 620.23 | 1126.31 |
| 90 | 222.73 | 333.16 | 439.99 | 533.45 | 628.59 | 1141.88 |
| 91 | 221.59 | 335.83 | 443.82 | 540.81 | 636.93 | 1153.83 |
| 92 | 225.39 | 338.49 | 445.21 | 545.72 | 642.83 | 1169.39 |
| 93 | 224.26 | 343.61 | 451.51 | 550.62 | 651.18 | 1181.33 |
| 94 | 228.05 | 346.28 | 455.36 | 557.99 | 657.07 | 1196.90 |
| 95 | 226.91 | 348.94 | 459.20 | 562.90 | 667.89 | 1212.47 |
| 96 | 230.71 | 351.60 | 463.05 | 567.79 | 673.78 | 1228.04 |
| 97 | 229.58 | 351.80 | 466.89 | 572.70 | 682.13 | 1239.98 |
| 98 | 233.38 | 354.46 | 470.73 | 580.07 | 688.01 | 1255.55 |
| 99 | 234.70 | 357.12 | 477.04 | 584.97 | 696.37 | 1267.49 |
| 100 | 236.03 | 359.78 | 478.42 | 592.34 | 702.26 | 1283.06 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: Additional for Simple BIO**

Currently Approved Rates

| Issue | **Benefit Period (years)** | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 14.78 | 24.64 | 29.57 | 36.96 | 39.43 | 65.33 |
| 41 | 14.78 | 27.10 | 32.03 | 36.96 | 41.89 | 65.33 |
| 42 | 14.78 | 27.10 | 32.03 | 39.43 | 44.35 | 68.96 |
| 43 | 17.25 | 27.10 | 34.50 | 41.89 | 44.35 | 68.96 |
| 44 | 17.25 | 27.10 | 34.50 | 41.89 | 44.35 | 68.96 |
| 45 | 17.25 | 29.57 | 34.50 | 41.89 | 46.82 | 72.59 |
| 46 | 19.71 | 29.57 | 39.43 | 44.35 | 49.28 | 76.21 |
| 47 | 19.71 | 32.03 | 39.43 | 49.28 | 51.75 | 79.84 |
| 48 | 19.71 | 32.03 | 41.89 | 51.75 | 54.21 | 87.10 |
| 49 | 19.71 | 34.50 | 44.35 | 54.21 | 59.14 | 94.36 |
| 50 | 22.18 | 34.50 | 44.35 | 54.21 | 61.60 | 94.36 |
| 51 | 22.18 | 36.96 | 46.82 | 56.67 | 61.60 | 97.99 |
| 52 | 22.18 | 39.43 | 46.82 | 59.14 | 64.07 | 101.62 |
| 53 | 22.18 | 39.43 | 49.28 | 61.60 | 66.53 | 105.25 |
| 54 | 22.18 | 41.89 | 51.75 | 64.07 | 68.99 | 108.88 |
| 55 | 24.64 | 44.35 | 54.21 | 66.53 | 71.46 | 112.51 |
| 56 | 29.57 | 44.35 | 54.21 | 68.99 | 76.39 | 116.14 |
| 57 | 29.57 | 44.35 | 54.21 | 71.46 | 81.31 | 123.40 |
| 58 | 32.03 | 44.35 | 56.67 | 76.39 | 86.24 | 130.65 |
| 59 | 32.03 | 44.35 | 59.14 | 81.31 | 91.17 | 134.28 |
| 60 | 32.03 | 46.82 | 64.07 | 83.78 | 93.63 | 137.91 |
| 61 | 32.03 | 49.28 | 66.53 | 86.24 | 93.63 | 145.17 |
| 62 | 32.03 | 54.21 | 68.99 | 88.71 | 96.10 | 148.80 |
| 63 | 32.03 | 56.67 | 71.46 | 88.71 | 96.10 | 152.43 |
| 64 | 32.03 | 59.14 | 73.92 | 88.71 | 96.10 | 159.69 |
| 65 | 34.50 | 61.60 | 76.39 | 88.71 | 98.56 | 166.95 |
| 66 | 34.50 | 64.07 | 81.31 | 91.17 | 103.49 | 166.95 |
| 67 | 34.50 | 66.53 | 83.78 | 96.10 | 105.96 | 170.58 |
| 68 | 36.96 | 68.99 | 86.24 | 101.03 | 110.88 | 177.83 |
| 69 | 36.96 | 71.46 | 86.24 | 105.96 | 118.28 | 185.09 |
| 70 | 39.43 | 71.46 | 88.71 | 110.88 | 125.67 | 195.98 |
| 71 | 41.89 | 73.92 | 93.63 | 118.28 | 133.06 | 206.87 |
| 72 | 46.82 | 78.85 | 101.03 | 128.13 | 145.38 | 225.02 |
| 73 | 49.28 | 83.78 | 110.88 | 140.45 | 155.24 | 246.79 |
| 74 | 51.75 | 91.17 | 120.74 | 152.77 | 167.56 | 264.94 |
| 75 | 56.67 | 98.56 | 130.60 | 165.09 | 182.34 | 283.08 |
| 76 | 59.14 | 103.49 | 137.99 | 177.41 | 194.66 | 304.86 |
| 77 | 64.07 | 110.88 | 145.38 | 187.27 | 206.98 | 323.01 |
| 78 | 68.99 | 118.28 | 152.77 | 197.13 | 216.84 | 344.78 |
| 79 | 73.92 | 125.67 | 162.63 | 209.45 | 226.69 | 366.56 |
| 80 | 78.85 | 133.06 | 172.49 | 221.77 | 239.02 | 388.33 |
| 81 | 83.78 | 140.45 | 179.88 | 234.09 | 253.80 | 410.11 |
| 82 | 88.71 | 145.38 | 187.27 | 246.41 | 266.12 | 431.88 |
| 83 | 91.17 | 147.84 | 192.20 | 256.26 | 275.98 | 450.03 |
| 84 | 91.17 | 150.31 | 197.13 | 266.12 | 285.83 | 468.18 |
| 85 | 88.71 | 155.24 | 204.52 | 275.98 | 295.69 | 486.32 |
| 86 | 88.71 | 160.16 | 211.91 | 283.37 | 308.01 | 500.84 |
| 87 | 88.71 | 165.09 | 219.30 | 290.76 | 317.87 | 511.73 |
| 88 | 91.17 | 165.09 | 226.69 | 295.69 | 325.26 | 515.36 |
| 89 | 93.63 | 165.09 | 234.09 | 298.15 | 330.19 | 522.62 |
| 90 | 96.10 | 162.63 | 234.09 | 303.08 | 335.11 | 533.50 |
| 91 | 96.10 | 162.63 | 229.16 | 305.55 | 337.58 | 537.13 |
| 92 | 98.56 | 162.63 | 221.77 | 310.47 | 342.51 | 544.39 |
| 93 | 98.56 | 162.63 | 221.77 | 315.40 | 344.97 | 551.65 |
| 94 | 101.03 | 162.63 | 224.23 | 315.40 | 349.90 | 558.91 |
| 95 | 101.03 | 160.16 | 224.23 | 320.33 | 354.83 | 562.54 |
| 96 | 103.49 | 160.16 | 224.23 | 322.79 | 359.75 | 569.80 |
| 97 | 105.96 | 162.63 | 224.23 | 327.72 | 362.22 | 577.06 |
| 98 | 105.96 | 160.16 | 224.23 | 332.65 | 367.15 | 584.31 |
| 99 | 108.42 | 160.16 | 226.69 | 335.11 | 369.61 | 587.94 |
| 100 | 108.42 | 160.16 | 226.69 | 340.04 | 374.54 | 595.20 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.02 | 0.02 | 0.02 | 0.05 | 0.07 | 0.18 |
| 41 | 0.02 | 0.02 | 0.02 | 0.05 | 0.07 | 0.18 |
| 42 | 0.02 | 0.02 | 0.05 | 0.05 | 0.10 | 0.18 |
| 43 | 0.02 | 0.02 | 0.05 | 0.07 | 0.10 | 0.18 |
| 44 | 0.02 | 0.02 | 0.05 | 0.07 | 0.10 | 0.22 |
| 45 | 0.02 | 0.02 | 0.05 | 0.07 | 0.07 | 0.18 |
| 46 | 0.02 | 0.02 | 0.05 | 0.07 | 0.10 | 0.22 |
| 47 | 0.02 | 0.02 | 0.07 | 0.07 | 0.10 | 0.25 |
| 48 | 0.02 | 0.05 | 0.05 | 0.07 | 0.10 | 0.25 |
| 49 | 0.02 | 0.05 | 0.07 | 0.07 | 0.12 | 0.25 |
| 50 | 0.02 | 0.02 | 0.05 | 0.10 | 0.15 | 0.29 |
| 51 | 0.02 | 0.05 | 0.07 | 0.12 | 0.15 | 0.33 |
| 52 | 0.02 | 0.05 | 0.07 | 0.12 | 0.17 | 0.36 |
| 53 | 0.02 | 0.05 | 0.10 | 0.15 | 0.17 | 0.40 |
| 54 | 0.02 | 0.07 | 0.10 | 0.17 | 0.22 | 0.47 |
| 55 | 0.02 | 0.07 | 0.12 | 0.20 | 0.27 | 0.54 |
| 56 | 0.02 | 0.07 | 0.17 | 0.22 | 0.30 | 0.62 |
| 57 | 0.05 | 0.10 | 0.17 | 0.25 | 0.34 | 0.73 |
| 58 | 0.05 | 0.12 | 0.20 | 0.30 | 0.39 | 0.87 |
| 59 | 0.05 | 0.15 | 0.25 | 0.34 | 0.47 | 1.02 |
| 60 | 0.05 | 0.15 | 0.30 | 0.39 | 0.54 | 1.16 |
| 61 | 0.05 | 0.17 | 0.34 | 0.47 | 0.62 | 1.34 |
| 62 | 0.07 | 0.22 | 0.39 | 0.54 | 0.71 | 1.60 |
| 63 | 0.07 | 0.25 | 0.44 | 0.64 | 0.81 | 1.85 |
| 64 | 0.10 | 0.27 | 0.52 | 0.74 | 0.94 | 2.14 |
| 65 | 0.12 | 0.32 | 0.59 | 0.84 | 1.08 | 2.43 |
| 66 | 0.15 | 0.37 | 0.69 | 0.96 | 1.26 | 2.83 |
| 67 | 0.17 | 0.42 | 0.79 | 1.11 | 1.48 | 3.27 |
| 68 | 0.17 | 0.49 | 0.89 | 1.28 | 1.70 | 3.77 |
| 69 | 0.20 | 0.57 | 1.01 | 1.48 | 1.92 | 4.36 |
| 70 | 0.22 | 0.67 | 1.16 | 1.72 | 2.24 | 5.04 |
| 71 | 0.25 | 0.76 | 1.36 | 2.02 | 2.66 | 5.92 |
| 72 | 0.32 | 0.89 | 1.63 | 2.37 | 3.15 | 7.04 |
| 73 | 0.37 | 1.06 | 1.92 | 2.78 | 3.75 | 8.35 |
| 74 | 0.42 | 1.26 | 2.24 | 3.30 | 4.41 | 9.84 |
| 75 | 0.49 | 1.48 | 2.61 | 3.87 | 5.17 | 11.58 |
| 76 | 0.59 | 1.72 | 3.06 | 4.56 | 6.06 | 13.57 |
| 77 | 0.69 | 2.00 | 3.57 | 5.30 | 7.12 | 15.90 |
| 78 | 0.81 | 2.34 | 4.19 | 6.18 | 8.30 | 18.51 |
| 79 | 0.96 | 2.74 | 4.88 | 7.22 | 9.71 | 21.56 |
| 80 | 1.11 | 3.18 | 5.64 | 8.38 | 11.26 | 25.01 |
| 81 | 1.26 | 3.67 | 6.48 | 9.68 | 13.03 | 28.93 |
| 82 | 1.43 | 4.21 | 7.44 | 11.14 | 14.98 | 33.28 |
| 83 | 1.63 | 4.83 | 8.40 | 12.59 | 16.83 | 37.74 |
| 84 | 1.87 | 5.47 | 9.63 | 14.46 | 19.47 | 43.55 |
| 85 | 2.07 | 6.01 | 10.72 | 16.09 | 21.81 | 48.70 |
| 86 | 2.24 | 6.58 | 11.70 | 17.64 | 23.93 | 53.57 |
| 87 | 2.41 | 7.10 | 12.62 | 19.10 | 25.95 | 58.14 |
| 88 | 2.56 | 7.59 | 13.50 | 20.45 | 27.87 | 62.53 |
| 89 | 2.71 | 8.08 | 14.34 | 21.81 | 29.74 | 66.89 |
| 90 | 2.88 | 8.55 | 15.18 | 23.11 | 31.66 | 71.28 |
| 91 | 3.06 | 9.02 | 16.02 | 24.42 | 33.59 | 75.67 |
| 92 | 3.23 | 9.49 | 16.85 | 25.72 | 35.51 | 80.06 |
| 93 | 3.40 | 9.95 | 17.69 | 27.03 | 37.43 | 84.45 |
| 94 | 3.57 | 10.42 | 18.53 | 28.34 | 39.35 | 88.84 |
| 95 | 3.75 | 10.89 | 19.37 | 29.64 | 41.27 | 93.24 |
| 96 | 3.92 | 11.36 | 20.21 | 30.95 | 43.20 | 97.63 |
| 97 | 4.09 | 11.83 | 21.04 | 32.25 | 45.12 | 102.02 |
| 98 | 4.26 | 12.30 | 21.88 | 33.56 | 47.04 | 106.41 |
| 99 | 4.44 | 12.76 | 22.72 | 34.87 | 48.96 | 110.80 |
| 100 | 4.61 | 13.23 | 23.56 | 36.17 | 50.88 | 115.19 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.09 | 0.19 | 0.24 | 0.32 | 0.39 | 0.76 |
| 41 | 0.09 | 0.17 | 0.27 | 0.32 | 0.41 | 0.80 |
| 42 | 0.09 | 0.19 | 0.27 | 0.32 | 0.42 | 0.80 |
| 43 | 0.12 | 0.19 | 0.30 | 0.37 | 0.44 | 0.83 |
| 44 | 0.12 | 0.22 | 0.30 | 0.37 | 0.44 | 0.87 |
| 45 | 0.14 | 0.24 | 0.32 | 0.39 | 0.46 | 0.91 |
| 46 | 0.12 | 0.22 | 0.32 | 0.39 | 0.47 | 0.95 |
| 47 | 0.12 | 0.22 | 0.32 | 0.39 | 0.52 | 0.98 |
| 48 | 0.14 | 0.25 | 0.35 | 0.41 | 0.54 | 1.01 |
| 49 | 0.12 | 0.27 | 0.37 | 0.46 | 0.56 | 1.05 |
| 50 | 0.17 | 0.27 | 0.39 | 0.49 | 0.62 | 1.16 |
| 51 | 0.14 | 0.27 | 0.41 | 0.54 | 0.64 | 1.24 |
| 52 | 0.14 | 0.30 | 0.44 | 0.56 | 0.69 | 1.30 |
| 53 | 0.17 | 0.35 | 0.47 | 0.62 | 0.74 | 1.42 |
| 54 | 0.19 | 0.37 | 0.52 | 0.66 | 0.81 | 1.56 |
| 55 | 0.22 | 0.41 | 0.59 | 0.74 | 0.89 | 1.74 |
| 56 | 0.24 | 0.44 | 0.64 | 0.84 | 0.99 | 1.96 |
| 57 | 0.25 | 0.47 | 0.69 | 0.94 | 1.13 | 2.22 |
| 58 | 0.27 | 0.51 | 0.77 | 1.04 | 1.30 | 2.50 |
| 59 | 0.32 | 0.59 | 0.87 | 1.15 | 1.46 | 2.83 |
| 60 | 0.35 | 0.67 | 0.99 | 1.30 | 1.60 | 3.19 |
| 61 | 0.39 | 0.74 | 1.10 | 1.46 | 1.78 | 3.63 |
| 62 | 0.46 | 0.84 | 1.23 | 1.62 | 2.02 | 4.14 |
| 63 | 0.54 | 0.94 | 1.38 | 1.85 | 2.31 | 4.68 |
| 64 | 0.59 | 1.06 | 1.58 | 2.12 | 2.64 | 5.30 |
| 65 | 0.66 | 1.23 | 1.82 | 2.42 | 2.98 | 6.06 |
| 66 | 0.74 | 1.40 | 2.09 | 2.78 | 3.43 | 7.00 |
| 67 | 0.86 | 1.60 | 2.42 | 3.23 | 3.99 | 8.17 |
| 68 | 1.01 | 1.87 | 2.81 | 3.77 | 4.66 | 9.54 |
| 69 | 1.19 | 2.20 | 3.30 | 4.39 | 5.44 | 11.18 |
| 70 | 1.35 | 2.62 | 3.87 | 5.17 | 6.43 | 13.24 |
| 71 | 1.61 | 3.05 | 4.54 | 6.11 | 7.64 | 15.76 |
| 72 | 1.87 | 3.60 | 5.38 | 7.25 | 9.04 | 18.69 |
| 73 | 2.19 | 4.21 | 6.33 | 8.55 | 10.70 | 22.10 |
| 74 | 2.56 | 4.96 | 7.44 | 10.05 | 12.59 | 26.06 |
| 75 | 3.03 | 5.87 | 8.77 | 11.85 | 14.90 | 30.78 |
| 76 | 3.62 | 6.92 | 10.40 | 14.05 | 17.67 | 36.43 |
| 77 | 4.26 | 8.18 | 12.32 | 16.63 | 20.94 | 43.08 |
| 78 | 5.05 | 9.71 | 14.56 | 19.63 | 24.78 | 50.96 |
| 79 | 5.99 | 11.46 | 17.23 | 23.21 | 29.32 | 60.18 |
| 80 | 7.07 | 13.50 | 20.33 | 27.38 | 34.57 | 70.85 |
| 81 | 8.31 | 15.89 | 23.85 | 32.15 | 40.65 | 83.22 |
| 82 | 9.49 | 18.23 | 27.42 | 36.99 | 46.84 | 96.03 |
| 83 | 10.85 | 20.75 | 31.66 | 42.63 | 54.23 | 110.14 |
| 84 | 12.29 | 23.68 | 35.75 | 48.46 | 61.61 | 126.62 |
| 85 | 13.60 | 26.31 | 39.82 | 54.09 | 68.90 | 141.90 |
| 86 | 14.83 | 28.83 | 43.73 | 59.53 | 75.97 | 156.79 |
| 87 | 16.33 | 31.74 | 48.23 | 65.70 | 83.93 | 173.26 |
| 88 | 17.44 | 34.00 | 51.77 | 70.64 | 90.46 | 187.01 |
| 89 | 18.60 | 36.34 | 55.44 | 75.82 | 97.21 | 201.21 |
| 90 | 19.73 | 38.69 | 59.14 | 81.04 | 104.08 | 215.73 |
| 91 | 20.88 | 41.03 | 62.84 | 86.27 | 110.96 | 230.24 |
| 92 | 22.01 | 43.37 | 66.53 | 91.49 | 117.83 | 244.76 |
| 93 | 23.14 | 45.70 | 70.22 | 96.71 | 124.71 | 259.27 |
| 94 | 24.27 | 48.05 | 73.92 | 101.94 | 131.58 | 273.79 |
| 95 | 25.41 | 50.39 | 77.62 | 107.16 | 138.45 | 288.31 |
| 96 | 26.54 | 52.73 | 81.32 | 112.39 | 145.34 | 302.83 |
| 97 | 27.67 | 55.07 | 85.01 | 117.61 | 152.21 | 317.35 |
| 98 | 28.80 | 57.42 | 88.71 | 122.83 | 159.08 | 331.86 |
| 99 | 29.94 | 59.75 | 92.40 | 128.06 | 165.95 | 346.38 |
| 100 | 31.07 | 62.09 | 96.10 | 133.28 | 172.83 | 360.89 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.09 | 0.17 | 0.24 | 0.30 | 0.34 | 0.69 |
| 41 | 0.09 | 0.17 | 0.24 | 0.30 | 0.37 | 0.69 |
| 42 | 0.09 | 0.19 | 0.25 | 0.32 | 0.40 | 0.72 |
| 43 | 0.09 | 0.19 | 0.27 | 0.32 | 0.40 | 0.76 |
| 44 | 0.12 | 0.19 | 0.27 | 0.32 | 0.40 | 0.80 |
| 45 | 0.09 | 0.19 | 0.30 | 0.34 | 0.41 | 0.83 |
| 46 | 0.09 | 0.22 | 0.30 | 0.34 | 0.44 | 0.84 |
| 47 | 0.09 | 0.22 | 0.29 | 0.37 | 0.44 | 0.87 |
| 48 | 0.09 | 0.22 | 0.32 | 0.39 | 0.47 | 0.90 |
| 49 | 0.09 | 0.22 | 0.32 | 0.41 | 0.51 | 0.94 |
| 50 | 0.12 | 0.24 | 0.35 | 0.44 | 0.54 | 1.02 |
| 51 | 0.14 | 0.25 | 0.37 | 0.46 | 0.57 | 1.09 |
| 52 | 0.14 | 0.27 | 0.41 | 0.51 | 0.64 | 1.19 |
| 53 | 0.17 | 0.30 | 0.44 | 0.57 | 0.71 | 1.31 |
| 54 | 0.17 | 0.34 | 0.47 | 0.59 | 0.76 | 1.41 |
| 55 | 0.19 | 0.37 | 0.51 | 0.67 | 0.84 | 1.56 |
| 56 | 0.22 | 0.39 | 0.56 | 0.76 | 0.94 | 1.75 |
| 57 | 0.25 | 0.44 | 0.64 | 0.87 | 1.05 | 2.00 |
| 58 | 0.27 | 0.49 | 0.72 | 0.97 | 1.18 | 2.25 |
| 59 | 0.30 | 0.54 | 0.82 | 1.08 | 1.33 | 2.54 |
| 60 | 0.32 | 0.59 | 0.89 | 1.20 | 1.48 | 2.90 |
| 61 | 0.37 | 0.66 | 1.01 | 1.33 | 1.65 | 3.26 |
| 62 | 0.41 | 0.76 | 1.13 | 1.48 | 1.84 | 3.67 |
| 63 | 0.49 | 0.87 | 1.28 | 1.70 | 2.09 | 4.17 |
| 64 | 0.54 | 0.98 | 1.48 | 1.92 | 2.37 | 4.79 |
| 65 | 0.61 | 1.11 | 1.67 | 2.20 | 2.68 | 5.51 |
| 66 | 0.69 | 1.28 | 1.92 | 2.54 | 3.13 | 6.35 |
| 67 | 0.79 | 1.50 | 2.24 | 2.93 | 3.62 | 7.37 |
| 68 | 0.93 | 1.75 | 2.61 | 3.42 | 4.24 | 8.63 |
| 69 | 1.09 | 2.05 | 3.03 | 4.02 | 4.98 | 10.13 |
| 70 | 1.25 | 2.42 | 3.55 | 4.73 | 5.86 | 11.94 |
| 71 | 1.48 | 2.83 | 4.19 | 5.57 | 6.92 | 14.16 |
| 72 | 1.75 | 3.33 | 4.96 | 6.63 | 8.23 | 16.88 |
| 73 | 2.05 | 3.92 | 5.86 | 7.83 | 9.76 | 20.04 |
| 74 | 2.39 | 4.61 | 6.87 | 9.21 | 11.53 | 23.67 |
| 75 | 2.83 | 5.42 | 8.10 | 10.89 | 13.60 | 27.98 |
| 76 | 3.35 | 6.40 | 9.59 | 12.86 | 16.09 | 32.99 |
| 77 | 3.99 | 7.62 | 11.36 | 15.23 | 19.07 | 39.09 |
| 78 | 4.75 | 9.02 | 13.48 | 18.06 | 22.64 | 46.24 |
| 79 | 5.62 | 10.67 | 15.92 | 21.34 | 26.79 | 54.55 |
| 80 | 6.60 | 12.57 | 18.72 | 25.09 | 31.49 | 64.10 |
| 81 | 7.72 | 14.64 | 21.86 | 29.27 | 36.78 | 74.91 |
| 82 | 8.87 | 16.90 | 25.28 | 33.91 | 42.68 | 86.92 |
| 83 | 10.25 | 19.47 | 29.12 | 39.23 | 49.53 | 101.11 |
| 84 | 11.58 | 22.20 | 33.29 | 44.79 | 56.60 | 115.63 |
| 85 | 12.91 | 24.79 | 37.28 | 50.24 | 63.58 | 130.10 |
| 86 | 14.19 | 27.30 | 41.10 | 55.51 | 70.35 | 144.12 |
| 87 | 15.40 | 29.70 | 44.80 | 60.59 | 76.88 | 157.76 |
| 88 | 16.51 | 31.94 | 48.24 | 65.35 | 83.07 | 170.61 |
| 89 | 17.62 | 34.17 | 51.74 | 70.23 | 89.42 | 183.86 |
| 90 | 18.75 | 36.44 | 55.30 | 75.18 | 95.85 | 197.33 |
| 91 | 19.89 | 38.71 | 58.85 | 80.13 | 102.29 | 210.79 |
| 92 | 21.02 | 40.98 | 62.39 | 85.08 | 108.72 | 224.25 |
| 93 | 22.15 | 43.24 | 65.94 | 90.04 | 115.15 | 237.71 |
| 94 | 23.28 | 45.51 | 69.49 | 94.99 | 121.58 | 251.18 |
| 95 | 24.42 | 47.78 | 73.04 | 99.94 | 128.01 | 264.65 |
| 96 | 25.55 | 50.05 | 76.59 | 104.90 | 134.44 | 278.11 |
| 97 | 26.69 | 52.31 | 80.13 | 109.84 | 140.87 | 291.58 |
| 98 | 27.82 | 54.58 | 83.68 | 114.80 | 147.30 | 305.04 |
| 99 | 28.96 | 56.84 | 87.23 | 119.76 | 153.73 | 318.50 |
| 100 | 30.09 | 59.11 | 90.78 | 124.70 | 160.16 | 331.97 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**Additional for Simple BIO**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 0.00 | 0.00 | 0.00 | 0.00 |
| 41 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42 | 0.00 | 0.00 | 0.00 | 0.00 |
| 43 | 0.00 | 0.00 | 0.00 | 0.00 |
| 44 | 0.00 | 0.00 | 0.00 | 0.00 |
| 45 | 0.00 | 0.00 | 0.00 | 0.00 |
| 46 | 0.00 | 0.00 | 0.00 | 0.00 |
| 47 | 0.00 | 0.00 | 0.00 | 0.00 |
| 48 | 0.00 | 0.00 | 0.00 | 0.00 |
| 49 | 0.00 | 0.00 | 0.00 | 0.00 |
| 50 | 0.00 | 0.00 | 0.00 | 0.00 |
| 51 | 0.00 | 0.00 | 0.00 | 0.00 |
| 52 | 0.00 | 0.00 | 2.46 | 0.00 |
| 53 | 0.00 | 0.00 | 2.46 | 0.00 |
| 54 | 0.00 | 2.46 | 2.46 | 0.00 |
| 55 | 0.00 | 2.46 | 2.46 | 0.00 |
| 56 | 0.00 | 2.46 | 2.46 | 0.00 |
| 57 | 0.00 | 2.46 | 2.46 | 2.46 |
| 58 | 0.00 | 2.46 | 2.46 | 2.46 |
| 59 | 0.00 | 2.46 | 0.00 | 2.46 |
| 60 | 0.00 | 0.00 | 2.46 | 2.46 |
| 61 | 0.00 | 0.00 | 2.46 | 2.46 |
| 62 | 0.00 | 2.46 | 2.46 | 2.46 |
| 63 | 0.00 | 2.46 | 2.46 | 2.46 |
| 64 | 0.00 | 2.46 | 2.46 | 2.46 |
| 65 | 0.00 | 2.46 | 4.93 | 2.46 |
| 66 | 0.00 | 2.46 | 2.46 | 2.46 |
| 67 | 0.00 | 4.93 | 2.46 | 0.00 |
| 68 | 0.00 | 2.46 | 2.46 | 0.00 |
| 69 | 2.46 | 2.46 | 4.92 | 2.46 |
| 70 | 2.46 | 4.92 | 2.46 | 2.46 |
| 71 | 2.46 | 2.46 | 4.92 | 2.46 |
| 72 | 2.46 | 4.92 | 2.46 | 2.46 |
| 73 | 0.00 | 4.93 | 4.93 | 2.46 |
| 74 | 0.00 | 4.93 | 4.93 | 2.46 |
| 75 | 2.46 | 7.39 | 7.39 | 2.46 |
| 76 | 2.46 | 7.39 | 7.39 | 4.93 |
| 77 | 2.46 | 4.92 | 9.85 | 2.46 |
| 78 | 2.46 | 7.39 | 9.85 | 4.93 |
| 79 | 2.46 | 7.39 | 9.85 | 4.93 |
| 80 | 2.46 | 7.39 | 9.85 | 4.93 |
| 81 | 4.93 | 9.86 | 9.86 | 4.93 |
| 82 | 2.46 | 9.85 | 9.85 | 4.93 |
| 83 | 2.46 | 12.32 | 9.85 | 4.93 |
| 84 | 4.93 | 12.32 | 12.32 | 4.93 |
| 85 | 2.46 | 12.32 | 12.32 | 4.93 |
| 86 | 2.46 | 12.32 | 12.32 | 7.39 |
| 87 | 2.46 | 12.32 | 12.32 | 4.93 |
| 88 | 4.93 | 12.32 | 14.79 | 4.93 |
| 89 | 2.46 | 12.32 | 14.78 | 7.39 |
| 90 | 2.46 | 12.32 | 14.78 | 4.93 |
| 91 | 4.93 | 12.32 | 14.79 | 7.39 |
| 92 | 4.93 | 14.79 | 14.79 | 4.93 |
| 93 | 4.93 | 14.79 | 14.79 | 4.93 |
| 94 | 2.46 | 14.78 | 14.78 | 7.39 |
| 95 | 4.93 | 12.32 | 14.79 | 4.93 |
| 96 | 4.93 | 14.79 | 17.25 | 4.93 |
| 97 | 4.93 | 14.79 | 17.25 | 7.39 |
| 98 | 2.46 | 14.78 | 17.24 | 4.93 |
| 99 | 4.93 | 14.79 | 17.25 | 7.39 |
| 100 | 4.93 | 14.79 | 17.25 | 4.93 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**Additional for Simple BIO**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 0.00 | 0.00 | 0.00 | 0.00 |
| 41 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42 | 0.00 | 0.00 | 0.00 | 0.00 |
| 43 | 0.00 | 0.00 | 0.00 | 0.00 |
| 44 | 0.00 | 0.00 | 0.00 | 0.00 |
| 45 | 0.00 | 0.00 | 0.00 | 0.00 |
| 46 | 0.00 | 0.00 | 0.00 | 0.00 |
| 47 | 0.00 | 0.00 | 0.00 | 0.00 |
| 48 | 0.00 | 0.00 | 0.00 | 0.00 |
| 49 | 0.00 | 0.00 | 0.00 | 0.00 |
| 50 | 0.00 | 0.00 | 0.00 | 0.00 |
| 51 | 0.00 | 0.00 | 0.00 | 0.00 |
| 52 | 0.00 | 0.00 | 3.63 | 0.00 |
| 53 | 0.00 | 0.00 | 3.63 | 0.00 |
| 54 | 0.00 | 3.63 | 3.63 | 0.00 |
| 55 | 0.00 | 3.63 | 3.63 | 0.00 |
| 56 | 0.00 | 3.63 | 3.63 | 0.00 |
| 57 | 0.00 | 3.63 | 3.63 | 3.63 |
| 58 | 0.00 | 3.63 | 3.63 | 3.63 |
| 59 | 0.00 | 3.63 | 0.00 | 3.63 |
| 60 | 0.00 | 0.00 | 3.63 | 3.63 |
| 61 | 0.00 | 0.00 | 3.63 | 3.63 |
| 62 | 0.00 | 3.63 | 3.63 | 3.63 |
| 63 | 0.00 | 3.63 | 3.63 | 3.63 |
| 64 | 0.00 | 3.63 | 3.63 | 3.63 |
| 65 | 0.00 | 3.63 | 7.26 | 3.63 |
| 66 | 0.00 | 3.63 | 3.63 | 3.63 |
| 67 | 0.00 | 7.26 | 3.63 | 0.00 |
| 68 | 0.00 | 3.63 | 3.63 | 0.00 |
| 69 | 3.63 | 3.63 | 7.26 | 3.63 |
| 70 | 3.63 | 7.26 | 3.63 | 3.63 |
| 71 | 3.63 | 3.63 | 7.26 | 3.63 |
| 72 | 3.63 | 7.26 | 3.63 | 3.63 |
| 73 | 0.00 | 7.26 | 7.26 | 3.63 |
| 74 | 0.00 | 7.26 | 7.26 | 3.63 |
| 75 | 3.63 | 10.89 | 10.89 | 3.63 |
| 76 | 3.63 | 10.89 | 10.89 | 7.26 |
| 77 | 3.63 | 7.26 | 14.52 | 3.63 |
| 78 | 3.63 | 10.89 | 14.52 | 7.26 |
| 79 | 3.63 | 10.89 | 14.52 | 7.26 |
| 80 | 3.63 | 10.89 | 14.52 | 7.26 |
| 81 | 7.26 | 14.52 | 14.52 | 7.26 |
| 82 | 3.63 | 14.52 | 14.52 | 7.26 |
| 83 | 3.63 | 18.15 | 14.52 | 7.26 |
| 84 | 7.26 | 18.15 | 18.15 | 7.26 |
| 85 | 3.63 | 18.15 | 18.15 | 7.26 |
| 86 | 3.63 | 18.15 | 18.15 | 10.89 |
| 87 | 3.63 | 18.15 | 18.15 | 7.26 |
| 88 | 7.26 | 18.15 | 21.78 | 7.26 |
| 89 | 3.63 | 18.15 | 21.78 | 10.89 |
| 90 | 3.63 | 18.15 | 21.78 | 7.26 |
| 91 | 7.26 | 18.15 | 21.78 | 10.89 |
| 92 | 7.26 | 21.78 | 21.78 | 7.26 |
| 93 | 7.26 | 21.78 | 21.78 | 7.26 |
| 94 | 3.63 | 21.78 | 21.78 | 10.89 |
| 95 | 7.26 | 18.15 | 21.78 | 7.26 |
| 96 | 7.26 | 21.78 | 25.41 | 7.26 |
| 97 | 7.26 | 21.78 | 25.41 | 10.89 |
| 98 | 3.63 | 21.78 | 25.41 | 7.26 |
| 99 | 7.26 | 21.78 | 25.41 | 10.89 |
| 100 | 7.26 | 21.78 | 25.41 | 7.26 |

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 24.59 | 36.91 | 44.28 | 51.62 | 58.97 | 110.00 |
| 41 | 27.06 | 36.91 | 44.28 | 51.62 | 58.97 | 113.85 |
| 42 | 27.06 | 36.91 | 46.74 | 54.09 | 61.43 | 113.81 |
| 43 | 24.59 | 39.38 | 46.72 | 54.09 | 63.89 | 121.42 |
| 44 | 27.06 | 39.38 | 51.65 | 59.01 | 66.33 | 125.19 |
| 45 | 27.06 | 41.84 | 51.65 | 58.99 | 68.82 | 129.03 |
| 46 | 29.52 | 41.84 | 51.65 | 61.45 | 71.26 | 132.80 |
| 47 | 29.52 | 44.28 | 56.55 | 63.94 | 73.73 | 136.57 |
| 48 | 27.06 | 44.28 | 56.58 | 66.38 | 76.19 | 140.37 |
| 49 | 29.52 | 46.74 | 59.01 | 68.82 | 78.60 | 144.14 |
| 50 | 29.52 | 46.74 | 61.48 | 71.26 | 81.04 | 147.91 |
| 51 | 29.52 | 49.18 | 61.45 | 73.70 | 83.48 | 151.64 |
| 52 | 31.98 | 49.18 | 63.89 | 76.14 | 88.39 | 155.41 |
| 53 | 34.45 | 51.65 | 66.36 | 78.58 | 88.36 | 159.14 |
| 54 | 34.45 | 54.09 | 68.80 | 83.46 | 90.78 | 162.83 |
| 55 | 36.91 | 56.53 | 73.68 | 85.90 | 95.66 | 174.14 |
| 56 | 39.38 | 58.99 | 78.55 | 88.31 | 103.00 | 185.40 |
| 57 | 44.28 | 66.36 | 83.46 | 98.12 | 112.76 | 200.40 |
| 58 | 44.28 | 71.26 | 88.34 | 105.44 | 120.05 | 219.20 |
| 59 | 49.18 | 73.68 | 93.19 | 112.73 | 129.78 | 238.01 |
| 60 | 51.65 | 78.58 | 100.53 | 122.51 | 139.52 | 256.73 |
| 61 | 56.58 | 83.46 | 107.85 | 132.25 | 149.25 | 279.23 |
| 62 | 61.48 | 90.78 | 117.61 | 139.52 | 161.40 | 297.88 |
| 63 | 63.92 | 98.12 | 124.90 | 146.76 | 171.08 | 320.30 |
| 64 | 68.82 | 103.00 | 134.64 | 156.44 | 180.74 | 342.64 |
| 65 | 73.70 | 107.85 | 139.44 | 168.59 | 190.37 | 364.94 |
| 66 | 78.60 | 115.17 | 146.69 | 178.25 | 199.93 | 383.33 |
| 67 | 83.51 | 122.49 | 156.39 | 185.40 | 211.93 | 401.67 |
| 68 | 85.95 | 127.29 | 163.61 | 195.01 | 223.91 | 423.67 |
| 69 | 85.90 | 132.10 | 170.81 | 202.08 | 233.40 | 445.56 |
| 70 | 88.34 | 139.34 | 177.96 | 214.03 | 245.25 | 471.14 |
| 71 | 95.68 | 146.56 | 189.98 | 225.93 | 259.44 | 496.41 |
| 72 | 102.97 | 153.76 | 199.47 | 240.20 | 275.98 | 528.99 |
| 73 | 107.83 | 163.39 | 211.37 | 256.83 | 294.85 | 561.35 |
| 74 | 112.66 | 172.98 | 225.66 | 270.90 | 313.63 | 601.05 |
| 75 | 119.95 | 184.98 | 237.46 | 287.34 | 332.28 | 636.63 |
| 76 | 129.68 | 194.49 | 251.66 | 303.67 | 350.79 | 671.92 |
| 77 | 139.39 | 203.95 | 265.70 | 319.89 | 369.09 | 706.75 |
| 78 | 144.17 | 215.80 | 279.67 | 335.95 | 389.67 | 741.19 |
| 79 | 151.37 | 225.14 | 291.06 | 351.85 | 410.05 | 775.14 |
| 80 | 158.54 | 236.85 | 304.83 | 367.57 | 427.74 | 808.60 |
| 81 | 165.71 | 246.04 | 318.51 | 385.60 | 445.18 | 841.49 |
| 82 | 170.39 | 257.67 | 332.06 | 401.03 | 464.92 | 877.65 |
| 83 | 177.54 | 264.20 | 343.00 | 413.72 | 484.26 | 912.93 |
| 84 | 182.17 | 270.83 | 353.91 | 426.41 | 498.68 | 944.33 |
| 85 | 186.83 | 277.53 | 359.98 | 434.24 | 508.26 | 960.70 |
| 86 | 186.60 | 279.28 | 363.67 | 439.74 | 515.58 | 973.64 |
| 87 | 186.38 | 281.10 | 362.54 | 440.45 | 515.61 | 983.16 |
| 88 | 186.19 | 282.95 | 363.92 | 441.27 | 515.76 | 985.32 |
| 89 | 185.99 | 279.87 | 362.91 | 439.71 | 516.20 | 984.26 |
| 90 | 190.60 | 279.23 | 359.48 | 440.67 | 514.08 | 983.00 |
| 91 | 195.20 | 281.05 | 358.52 | 436.71 | 514.42 | 981.75 |
| 92 | 199.81 | 282.88 | 355.10 | 435.20 | 512.31 | 976.68 |
| 93 | 204.42 | 282.23 | 354.14 | 436.17 | 510.19 | 975.43 |
| 94 | 206.56 | 284.06 | 350.71 | 432.20 | 508.07 | 974.17 |
| 95 | 211.17 | 283.42 | 349.75 | 430.70 | 508.41 | 972.92 |
| 96 | 215.78 | 285.24 | 346.33 | 431.66 | 506.29 | 971.66 |
| 97 | 220.39 | 287.06 | 345.36 | 427.69 | 506.64 | 970.40 |
| 98 | 224.99 | 286.42 | 339.48 | 426.19 | 502.05 | 969.15 |
| 99 | 227.14 | 288.25 | 338.51 | 424.68 | 502.40 | 967.89 |
| 100 | 231.75 | 290.07 | 335.09 | 423.18 | 500.28 | 966.64 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC: Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 36.74 | 51.37 | 63.60 | 75.79 | 88.00 | 165.99 |
| 41 | 36.74 | 51.37 | 66.01 | 75.77 | 90.41 | 165.96 |
| 42 | 39.21 | 53.84 | 68.47 | 78.24 | 92.87 | 173.57 |
| 43 | 39.18 | 56.31 | 70.92 | 80.65 | 95.31 | 177.30 |
| 44 | 39.18 | 56.28 | 73.36 | 83.11 | 97.75 | 181.07 |
| 45 | 39.18 | 58.72 | 75.82 | 85.55 | 97.72 | 184.83 |
| 46 | 39.18 | 61.18 | 75.80 | 87.99 | 100.19 | 192.37 |
| 47 | 39.18 | 61.18 | 78.23 | 90.43 | 105.07 | 196.10 |
| 48 | 39.18 | 63.62 | 83.14 | 95.33 | 107.48 | 203.67 |
| 49 | 39.18 | 66.06 | 83.11 | 97.75 | 112.36 | 207.40 |
| 50 | 41.62 | 66.03 | 85.53 | 102.63 | 117.21 | 214.86 |
| 51 | 41.59 | 68.47 | 87.96 | 102.55 | 122.07 | 222.36 |
| 52 | 44.05 | 68.42 | 90.38 | 107.43 | 121.98 | 222.21 |
| 53 | 46.50 | 73.31 | 95.24 | 112.26 | 126.82 | 229.59 |
| 54 | 48.94 | 75.75 | 100.09 | 114.63 | 131.66 | 236.98 |
| 55 | 51.35 | 80.60 | 102.46 | 121.90 | 138.90 | 248.13 |
| 56 | 53.77 | 82.99 | 107.31 | 126.68 | 148.59 | 263.01 |
| 57 | 56.21 | 87.87 | 109.68 | 133.92 | 155.76 | 281.59 |
| 58 | 58.62 | 92.70 | 119.41 | 141.14 | 165.36 | 300.08 |
| 59 | 61.03 | 97.51 | 126.63 | 150.78 | 172.51 | 322.36 |
| 60 | 65.92 | 99.87 | 131.36 | 160.41 | 184.56 | 344.54 |
| 61 | 70.75 | 107.14 | 136.09 | 167.56 | 194.10 | 362.89 |
| 62 | 75.57 | 111.92 | 143.26 | 177.12 | 203.58 | 388.74 |
| 63 | 80.40 | 116.67 | 152.84 | 186.60 | 215.46 | 410.62 |
| 64 | 82.77 | 126.31 | 162.41 | 196.06 | 227.29 | 432.43 |
| 65 | 87.57 | 133.43 | 171.89 | 205.45 | 236.60 | 454.04 |
| 66 | 92.35 | 140.55 | 181.33 | 219.70 | 250.71 | 479.29 |
| 67 | 97.11 | 147.65 | 190.71 | 231.38 | 264.71 | 507.98 |
| 68 | 101.84 | 157.11 | 202.47 | 242.94 | 281.03 | 540.22 |
| 69 | 106.55 | 166.52 | 214.13 | 259.30 | 299.66 | 575.92 |
| 70 | 116.13 | 175.83 | 228.15 | 277.97 | 320.53 | 614.94 |
| 71 | 123.20 | 187.54 | 244.51 | 298.92 | 343.59 | 661.03 |
| 72 | 130.22 | 201.64 | 260.68 | 319.62 | 366.41 | 706.55 |
| 73 | 139.69 | 215.60 | 279.16 | 340.16 | 393.88 | 759.20 |
| 74 | 151.52 | 229.46 | 299.95 | 362.91 | 423.55 | 811.08 |
| 75 | 163.24 | 248.04 | 320.43 | 390.22 | 455.19 | 869.65 |
| 76 | 174.82 | 266.37 | 345.47 | 419.48 | 488.68 | 934.63 |
| 77 | 188.75 | 286.92 | 372.59 | 450.71 | 523.96 | 1002.00 |
| 78 | 204.96 | 307.12 | 399.25 | 481.33 | 563.46 | 1071.57 |
| 79 | 221.00 | 329.49 | 427.89 | 516.23 | 599.64 | 1139.44 |
| 80 | 236.85 | 353.97 | 456.00 | 550.43 | 642.36 | 1213.13 |
| 81 | 250.06 | 375.63 | 483.63 | 581.52 | 681.71 | 1288.69 |
| 82 | 263.31 | 392.38 | 508.73 | 612.45 | 715.96 | 1355.94 |
| 83 | 273.84 | 408.84 | 530.76 | 637.33 | 744.02 | 1417.26 |
| 84 | 281.94 | 422.47 | 550.07 | 662.37 | 771.85 | 1461.60 |
| 85 | 290.10 | 433.92 | 562.26 | 680.06 | 792.52 | 1503.13 |
| 86 | 295.88 | 440.58 | 572.13 | 693.05 | 810.95 | 1537.54 |
| 87 | 301.43 | 451.79 | 586.40 | 707.83 | 828.60 | 1574.12 |
| 88 | 302.42 | 453.81 | 594.24 | 716.41 | 837.81 | 1598.51 |
| 89 | 300.91 | 455.73 | 597.02 | 719.90 | 844.34 | 1610.96 |
| 90 | 304.37 | 455.24 | 599.80 | 725.79 | 853.26 | 1615.52 |
| 91 | 305.34 | 459.67 | 600.12 | 731.68 | 859.71 | 1631.52 |
| 92 | 308.80 | 464.11 | 605.38 | 737.57 | 866.18 | 1647.49 |
| 93 | 307.32 | 466.07 | 608.16 | 741.00 | 875.09 | 1663.49 |
| 94 | 308.30 | 468.05 | 613.40 | 746.89 | 881.55 | 1679.47 |
| 95 | 311.75 | 470.02 | 616.19 | 752.78 | 890.46 | 1691.65 |
| 96 | 312.74 | 471.99 | 621.44 | 761.13 | 896.92 | 1707.64 |
| 97 | 311.27 | 476.42 | 626.68 | 767.02 | 903.38 | 1723.62 |
| 98 | 314.71 | 475.93 | 629.48 | 770.45 | 912.29 | 1739.61 |
| 99 | 315.70 | 480.37 | 634.72 | 776.33 | 921.22 | 1755.59 |
| 100 | 316.69 | 484.81 | 637.51 | 782.22 | 925.21 | 1771.59 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 34.27 | 48.93 | 58.69 | 68.45 | 78.19 | 147.11 |
| 41 | 34.28 | 48.93 | 58.67 | 70.89 | 80.65 | 154.69 |
| 42 | 34.26 | 48.93 | 61.13 | 73.33 | 83.06 | 154.65 |
| 43 | 34.25 | 51.38 | 63.55 | 73.33 | 83.06 | 158.42 |
| 44 | 36.69 | 51.38 | 66.02 | 75.77 | 85.50 | 165.99 |
| 45 | 34.26 | 53.84 | 68.45 | 78.23 | 90.41 | 169.76 |
| 46 | 36.69 | 56.28 | 70.92 | 80.67 | 92.85 | 177.33 |
| 47 | 36.69 | 56.28 | 73.35 | 83.11 | 95.29 | 181.10 |
| 48 | 39.16 | 58.74 | 75.80 | 85.55 | 100.19 | 184.83 |
| 49 | 39.18 | 61.18 | 78.23 | 90.43 | 102.58 | 188.52 |
| 50 | 44.11 | 63.62 | 78.21 | 92.82 | 104.97 | 196.02 |
| 51 | 44.11 | 66.06 | 83.08 | 95.24 | 109.85 | 199.71 |
| 52 | 44.08 | 66.01 | 83.04 | 97.65 | 112.24 | 203.37 |
| 53 | 46.50 | 68.43 | 85.46 | 102.51 | 117.07 | 210.83 |
| 54 | 46.50 | 70.85 | 90.34 | 107.36 | 121.88 | 218.25 |
| 55 | 48.93 | 73.26 | 95.19 | 112.17 | 126.68 | 225.60 |
| 56 | 48.89 | 75.67 | 97.55 | 119.41 | 133.92 | 240.48 |
| 57 | 53.77 | 80.53 | 102.38 | 124.19 | 143.59 | 259.09 |
| 58 | 56.18 | 85.35 | 109.63 | 131.41 | 153.24 | 273.86 |
| 59 | 58.59 | 87.73 | 114.41 | 138.60 | 160.38 | 292.36 |
| 60 | 63.48 | 92.55 | 121.65 | 148.23 | 170.00 | 314.59 |
| 61 | 65.87 | 97.38 | 128.84 | 155.41 | 179.56 | 336.82 |
| 62 | 70.72 | 104.63 | 136.04 | 162.53 | 186.61 | 355.13 |
| 63 | 73.09 | 109.38 | 143.18 | 172.07 | 196.07 | 373.32 |
| 64 | 77.91 | 116.58 | 150.29 | 181.57 | 205.48 | 395.17 |
| 65 | 82.72 | 123.74 | 157.35 | 190.99 | 219.77 | 413.05 |
| 66 | 87.50 | 130.87 | 169.29 | 202.79 | 231.47 | 434.60 |
| 67 | 92.28 | 137.94 | 178.67 | 212.06 | 245.52 | 463.48 |
| 68 | 97.01 | 144.98 | 188.00 | 226.16 | 259.44 | 495.87 |
| 69 | 101.74 | 154.40 | 199.71 | 240.10 | 275.66 | 527.93 |
| 70 | 108.87 | 166.22 | 211.32 | 256.36 | 296.63 | 563.44 |
| 71 | 115.98 | 177.98 | 227.70 | 272.48 | 317.40 | 606.03 |
| 72 | 123.03 | 189.64 | 243.95 | 293.30 | 337.93 | 648.05 |
| 73 | 132.50 | 203.65 | 260.01 | 316.36 | 363.06 | 693.27 |
| 74 | 144.32 | 217.53 | 280.88 | 341.69 | 390.34 | 745.57 |
| 75 | 153.61 | 233.74 | 301.48 | 364.22 | 419.71 | 800.76 |
| 76 | 167.70 | 249.69 | 324.20 | 388.78 | 451.03 | 862.58 |
| 77 | 181.65 | 270.28 | 348.99 | 420.23 | 486.60 | 926.79 |
| 78 | 195.42 | 290.58 | 375.79 | 451.02 | 523.94 | 989.51 |
| 79 | 209.05 | 310.59 | 402.17 | 481.31 | 558.04 | 1054.52 |
| 80 | 222.53 | 330.31 | 428.08 | 513.44 | 591.43 | 1117.97 |
| 81 | 238.33 | 352.24 | 453.64 | 542.59 | 629.07 | 1187.52 |
| 82 | 249.12 | 371.49 | 478.84 | 571.25 | 663.62 | 1247.96 |
| 83 | 262.21 | 387.85 | 501.02 | 598.94 | 697.06 | 1305.35 |
| 84 | 272.70 | 401.67 | 517.94 | 621.61 | 722.66 | 1359.17 |
| 85 | 280.83 | 415.59 | 535.08 | 641.89 | 746.02 | 1401.39 |
| 86 | 286.54 | 424.66 | 547.44 | 657.44 | 764.70 | 1436.48 |
| 87 | 289.87 | 431.38 | 555.03 | 668.28 | 778.70 | 1464.50 |
| 88 | 293.30 | 435.85 | 562.89 | 679.45 | 790.63 | 1489.57 |
| 89 | 294.26 | 437.82 | 565.78 | 683.09 | 797.45 | 1502.82 |
| 90 | 297.69 | 439.79 | 571.07 | 686.68 | 801.74 | 1512.07 |
| 91 | 298.64 | 444.22 | 576.37 | 695.22 | 810.95 | 1528.94 |
| 92 | 299.60 | 448.66 | 579.21 | 701.27 | 817.71 | 1545.79 |
| 93 | 300.57 | 450.62 | 586.97 | 707.34 | 826.92 | 1558.85 |
| 94 | 303.99 | 455.07 | 592.26 | 715.86 | 836.14 | 1575.71 |
| 95 | 304.95 | 459.50 | 597.56 | 721.93 | 845.35 | 1596.38 |
| 96 | 308.38 | 461.47 | 600.40 | 725.53 | 852.10 | 1613.24 |
| 97 | 309.34 | 463.44 | 605.69 | 734.05 | 861.32 | 1626.29 |
| 98 | 312.76 | 467.87 | 611.00 | 740.11 | 868.06 | 1643.16 |
| 99 | 313.73 | 472.32 | 616.28 | 746.17 | 877.28 | 1660.02 |
| 100 | 314.69 | 474.28 | 619.12 | 754.70 | 884.03 | 1676.89 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 29.57 | 46.82 | 56.67 | 61.60 | 66.53 | 110.38 |
| 41 | 32.03 | 46.82 | 56.67 | 61.60 | 66.53 | 114.19 |
| 42 | 29.57 | 46.82 | 56.67 | 64.07 | 71.46 | 114.19 |
| 43 | 29.57 | 46.82 | 59.14 | 66.53 | 71.46 | 114.19 |
| 44 | 29.57 | 46.82 | 59.14 | 66.53 | 71.46 | 117.99 |
| 45 | 32.03 | 49.28 | 59.14 | 66.53 | 73.92 | 121.80 |
| 46 | 32.03 | 49.28 | 64.07 | 68.99 | 76.39 | 129.41 |
| 47 | 34.50 | 51.75 | 66.53 | 76.39 | 81.31 | 137.03 |
| 48 | 34.50 | 54.21 | 68.99 | 81.31 | 88.71 | 144.64 |
| 49 | 36.96 | 56.67 | 71.46 | 86.24 | 93.63 | 156.06 |
| 50 | 39.43 | 59.14 | 73.92 | 91.17 | 101.03 | 163.67 |
| 51 | 41.89 | 61.60 | 76.39 | 96.10 | 103.49 | 171.28 |
| 52 | 41.89 | 64.07 | 78.85 | 101.03 | 108.42 | 178.89 |
| 53 | 44.35 | 66.53 | 81.31 | 105.96 | 113.35 | 186.51 |
| 54 | 46.82 | 71.46 | 83.78 | 110.88 | 120.74 | 197.93 |
| 55 | 46.82 | 76.39 | 88.71 | 113.35 | 125.67 | 205.54 |
| 56 | 51.75 | 78.85 | 91.17 | 118.28 | 130.60 | 213.15 |
| 57 | 54.21 | 81.31 | 93.63 | 123.20 | 135.52 | 220.76 |
| 58 | 54.21 | 81.31 | 98.56 | 125.67 | 140.45 | 228.38 |
| 59 | 56.67 | 83.78 | 105.96 | 130.60 | 145.38 | 235.99 |
| 60 | 59.14 | 86.24 | 113.35 | 133.06 | 150.31 | 243.60 |
| 61 | 59.14 | 91.17 | 118.28 | 137.99 | 152.77 | 251.21 |
| 62 | 59.14 | 93.63 | 123.20 | 142.92 | 155.24 | 258.83 |
| 63 | 59.14 | 98.56 | 128.13 | 147.84 | 160.16 | 266.44 |
| 64 | 61.60 | 101.03 | 133.06 | 152.77 | 165.09 | 274.05 |
| 65 | 64.07 | 105.96 | 140.45 | 157.70 | 170.02 | 281.66 |
| 66 | 64.07 | 108.42 | 145.38 | 162.63 | 174.95 | 289.28 |
| 67 | 64.07 | 113.35 | 147.84 | 165.09 | 179.88 | 300.69 |
| 68 | 66.53 | 115.81 | 150.31 | 170.02 | 184.81 | 315.92 |
| 69 | 66.53 | 118.28 | 150.31 | 174.95 | 192.20 | 331.14 |
| 70 | 68.99 | 120.74 | 152.77 | 182.34 | 202.05 | 346.37 |
| 71 | 71.46 | 123.20 | 160.16 | 189.73 | 211.91 | 357.79 |
| 72 | 76.39 | 130.60 | 167.56 | 202.05 | 224.23 | 373.01 |
| 73 | 81.31 | 137.99 | 177.41 | 216.84 | 236.55 | 392.04 |
| 74 | 83.78 | 145.38 | 187.27 | 229.16 | 251.34 | 414.88 |
| 75 | 86.24 | 152.77 | 197.13 | 241.48 | 266.12 | 441.53 |
| 76 | 88.71 | 157.70 | 206.98 | 256.26 | 280.90 | 471.98 |
| 77 | 96.10 | 167.56 | 216.84 | 271.05 | 295.69 | 494.81 |
| 78 | 103.49 | 177.41 | 226.69 | 283.37 | 310.47 | 517.65 |
| 79 | 110.88 | 184.81 | 236.55 | 298.15 | 325.26 | 544.29 |
| 80 | 115.81 | 192.20 | 246.41 | 312.94 | 342.51 | 570.94 |
| 81 | 120.74 | 199.59 | 256.26 | 327.72 | 359.75 | 601.39 |
| 82 | 128.13 | 206.98 | 268.58 | 342.51 | 377.00 | 635.64 |
| 83 | 135.52 | 214.37 | 280.90 | 352.36 | 391.79 | 662.29 |
| 84 | 142.92 | 221.77 | 293.22 | 362.22 | 406.57 | 681.32 |
| 85 | 142.92 | 229.16 | 300.62 | 372.08 | 413.96 | 688.93 |
| 86 | 137.99 | 231.62 | 300.62 | 377.00 | 418.89 | 688.93 |
| 87 | 133.06 | 229.16 | 295.69 | 379.47 | 418.89 | 692.74 |
| 88 | 130.60 | 224.23 | 290.76 | 379.47 | 418.89 | 696.54 |
| 89 | 130.60 | 219.30 | 290.76 | 381.93 | 421.36 | 700.35 |
| 90 | 128.13 | 216.84 | 288.30 | 381.93 | 421.36 | 704.16 |
| 91 | 125.67 | 214.37 | 285.83 | 384.40 | 423.82 | 704.16 |
| 92 | 125.67 | 214.37 | 285.83 | 384.40 | 423.82 | 707.96 |
| 93 | 123.20 | 211.91 | 285.83 | 386.86 | 426.28 | 711.77 |
| 94 | 120.74 | 209.45 | 283.37 | 384.40 | 426.28 | 715.58 |
| 95 | 120.74 | 206.98 | 283.37 | 386.86 | 428.75 | 715.58 |
| 96 | 118.28 | 204.52 | 280.90 | 389.32 | 431.21 | 719.38 |
| 97 | 115.81 | 204.52 | 278.44 | 389.32 | 431.21 | 723.19 |
| 98 | 115.81 | 202.05 | 275.98 | 391.79 | 433.68 | 726.99 |
| 99 | 113.35 | 199.59 | 278.44 | 391.79 | 433.68 | 726.99 |
| 100 | 110.88 | 199.59 | 275.98 | 394.25 | 436.14 | 730.80 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.05 | 0.05 | 0.07 | 0.12 | 0.17 | 0.38 |
| 41 | 0.05 | 0.05 | 0.07 | 0.12 | 0.17 | 0.34 |
| 42 | 0.05 | 0.05 | 0.07 | 0.12 | 0.17 | 0.38 |
| 43 | 0.05 | 0.05 | 0.10 | 0.12 | 0.17 | 0.38 |
| 44 | 0.05 | 0.05 | 0.10 | 0.12 | 0.20 | 0.42 |
| 45 | 0.05 | 0.05 | 0.10 | 0.15 | 0.17 | 0.38 |
| 46 | 0.05 | 0.05 | 0.10 | 0.15 | 0.20 | 0.42 |
| 47 | 0.05 | 0.07 | 0.12 | 0.12 | 0.20 | 0.46 |
| 48 | 0.05 | 0.07 | 0.10 | 0.15 | 0.20 | 0.46 |
| 49 | 0.05 | 0.07 | 0.12 | 0.17 | 0.25 | 0.49 |
| 50 | 0.05 | 0.07 | 0.12 | 0.20 | 0.27 | 0.53 |
| 51 | 0.05 | 0.10 | 0.15 | 0.22 | 0.30 | 0.61 |
| 52 | 0.05 | 0.10 | 0.17 | 0.25 | 0.32 | 0.65 |
| 53 | 0.05 | 0.10 | 0.17 | 0.27 | 0.34 | 0.72 |
| 54 | 0.05 | 0.12 | 0.20 | 0.32 | 0.39 | 0.84 |
| 55 | 0.05 | 0.15 | 0.25 | 0.34 | 0.44 | 0.95 |
| 56 | 0.05 | 0.15 | 0.30 | 0.39 | 0.49 | 1.10 |
| 57 | 0.07 | 0.17 | 0.32 | 0.44 | 0.59 | 1.33 |
| 58 | 0.07 | 0.20 | 0.37 | 0.52 | 0.69 | 1.56 |
| 59 | 0.10 | 0.25 | 0.44 | 0.62 | 0.81 | 1.79 |
| 60 | 0.10 | 0.27 | 0.49 | 0.69 | 0.94 | 2.09 |
| 61 | 0.10 | 0.32 | 0.57 | 0.81 | 1.06 | 2.44 |
| 62 | 0.12 | 0.39 | 0.67 | 0.94 | 1.23 | 2.82 |
| 63 | 0.15 | 0.44 | 0.76 | 1.08 | 1.40 | 3.24 |
| 64 | 0.17 | 0.49 | 0.89 | 1.26 | 1.60 | 3.73 |
| 65 | 0.22 | 0.57 | 1.01 | 1.43 | 1.82 | 4.26 |
| 66 | 0.25 | 0.64 | 1.16 | 1.63 | 2.12 | 4.91 |
| 67 | 0.27 | 0.71 | 1.31 | 1.87 | 2.44 | 5.60 |
| 68 | 0.30 | 0.84 | 1.48 | 2.12 | 2.78 | 6.43 |
| 69 | 0.34 | 0.96 | 1.68 | 2.44 | 3.15 | 7.38 |
| 70 | 0.37 | 1.11 | 1.92 | 2.81 | 3.62 | 8.45 |
| 71 | 0.42 | 1.28 | 2.22 | 3.23 | 4.21 | 9.82 |
| 72 | 0.52 | 1.48 | 2.59 | 3.75 | 4.93 | 11.49 |
| 73 | 0.59 | 1.70 | 3.01 | 4.36 | 5.77 | 13.40 |
| 74 | 0.69 | 1.97 | 3.50 | 5.08 | 6.70 | 15.57 |
| 75 | 0.79 | 2.29 | 4.02 | 5.89 | 7.76 | 18.04 |
| 76 | 0.91 | 2.64 | 4.61 | 6.80 | 8.97 | 20.82 |
| 77 | 1.06 | 3.03 | 5.35 | 7.84 | 10.37 | 24.06 |
| 78 | 1.21 | 3.50 | 6.16 | 9.02 | 11.98 | 27.67 |
| 79 | 1.40 | 4.02 | 7.10 | 10.37 | 13.77 | 31.78 |
| 80 | 1.63 | 4.63 | 8.11 | 11.90 | 15.79 | 36.39 |
| 81 | 1.85 | 5.30 | 9.22 | 13.58 | 18.06 | 41.56 |
| 82 | 2.09 | 5.99 | 10.45 | 15.40 | 20.50 | 47.27 |
| 83 | 2.34 | 6.85 | 11.83 | 17.49 | 23.33 | 53.86 |
| 84 | 2.64 | 7.61 | 13.23 | 19.59 | 26.17 | 60.52 |
| 85 | 2.91 | 8.30 | 14.56 | 21.61 | 28.90 | 66.99 |
| 86 | 3.13 | 9.02 | 15.79 | 23.51 | 31.44 | 73.08 |
| 87 | 3.35 | 9.66 | 16.93 | 25.26 | 33.88 | 78.79 |
| 88 | 3.55 | 10.28 | 18.01 | 26.91 | 36.20 | 84.23 |
| 89 | 3.75 | 10.89 | 19.02 | 28.46 | 38.22 | 89.10 |
| 90 | 4.07 | 11.53 | 19.98 | 29.96 | 40.34 | 94.17 |
| 91 | 4.39 | 12.17 | 20.94 | 31.47 | 42.46 | 99.23 |
| 92 | 4.71 | 12.81 | 21.91 | 32.97 | 44.58 | 104.29 |
| 93 | 5.03 | 13.45 | 22.87 | 34.47 | 46.69 | 109.35 |
| 94 | 5.35 | 14.09 | 23.83 | 35.98 | 48.81 | 114.42 |
| 95 | 5.67 | 14.74 | 24.79 | 37.48 | 50.93 | 119.48 |
| 96 | 5.99 | 15.38 | 25.75 | 38.98 | 53.05 | 124.54 |
| 97 | 6.31 | 16.02 | 26.71 | 40.48 | 55.17 | 129.60 |
| 98 | 6.63 | 16.66 | 27.67 | 41.99 | 57.29 | 134.67 |
| 99 | 6.95 | 17.30 | 28.63 | 43.49 | 59.41 | 139.73 |
| 100 | 7.27 | 17.94 | 29.59 | 44.99 | 61.53 | 144.79 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC: Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.22 | 0.37 | 0.46 | 0.59 | 0.71 | 1.48 |
| 41 | 0.22 | 0.37 | 0.51 | 0.61 | 0.76 | 1.52 |
| 42 | 0.22 | 0.37 | 0.51 | 0.61 | 0.76 | 1.52 |
| 43 | 0.25 | 0.37 | 0.54 | 0.66 | 0.79 | 1.60 |
| 44 | 0.25 | 0.39 | 0.57 | 0.66 | 0.82 | 1.64 |
| 45 | 0.25 | 0.42 | 0.57 | 0.69 | 0.84 | 1.67 |
| 46 | 0.25 | 0.42 | 0.59 | 0.72 | 0.84 | 1.75 |
| 47 | 0.25 | 0.41 | 0.61 | 0.74 | 0.89 | 1.83 |
| 48 | 0.25 | 0.44 | 0.64 | 0.77 | 0.94 | 1.87 |
| 49 | 0.25 | 0.46 | 0.66 | 0.81 | 0.99 | 1.94 |
| 50 | 0.27 | 0.49 | 0.71 | 0.87 | 1.06 | 2.09 |
| 51 | 0.30 | 0.52 | 0.74 | 0.93 | 1.14 | 2.21 |
| 52 | 0.30 | 0.57 | 0.79 | 0.99 | 1.23 | 2.36 |
| 53 | 0.32 | 0.62 | 0.86 | 1.08 | 1.30 | 2.59 |
| 54 | 0.35 | 0.64 | 0.94 | 1.18 | 1.40 | 2.82 |
| 55 | 0.39 | 0.72 | 1.04 | 1.30 | 1.55 | 3.08 |
| 56 | 0.44 | 0.79 | 1.11 | 1.45 | 1.72 | 3.42 |
| 57 | 0.46 | 0.84 | 1.21 | 1.60 | 1.95 | 3.88 |
| 58 | 0.51 | 0.94 | 1.33 | 1.78 | 2.19 | 4.41 |
| 59 | 0.57 | 1.06 | 1.50 | 2.00 | 2.44 | 4.99 |
| 60 | 0.62 | 1.16 | 1.70 | 2.22 | 2.71 | 5.63 |
| 61 | 0.72 | 1.28 | 1.90 | 2.46 | 3.03 | 6.32 |
| 62 | 0.81 | 1.42 | 2.12 | 2.76 | 3.40 | 7.12 |
| 63 | 0.91 | 1.60 | 2.39 | 3.13 | 3.84 | 8.07 |
| 64 | 1.01 | 1.82 | 2.69 | 3.53 | 4.34 | 9.10 |
| 65 | 1.13 | 2.10 | 3.06 | 3.99 | 4.88 | 10.31 |
| 66 | 1.28 | 2.36 | 3.48 | 4.54 | 5.55 | 11.72 |
| 67 | 1.45 | 2.66 | 3.95 | 5.17 | 6.33 | 13.48 |
| 68 | 1.66 | 3.06 | 4.51 | 5.94 | 7.26 | 15.49 |
| 69 | 1.87 | 3.50 | 5.18 | 6.83 | 8.35 | 17.85 |
| 70 | 2.14 | 4.04 | 5.94 | 7.86 | 9.66 | 20.71 |
| 71 | 2.47 | 4.66 | 6.83 | 9.09 | 11.23 | 24.09 |
| 72 | 2.84 | 5.35 | 7.91 | 10.58 | 13.06 | 28.05 |
| 73 | 3.23 | 6.16 | 9.15 | 12.20 | 15.16 | 32.51 |
| 74 | 3.72 | 7.10 | 10.52 | 14.10 | 17.52 | 37.72 |
| 75 | 4.31 | 8.23 | 12.23 | 16.36 | 20.38 | 43.85 |
| 76 | 5.05 | 9.61 | 14.29 | 19.12 | 23.85 | 51.19 |
| 77 | 5.91 | 11.24 | 16.73 | 22.40 | 27.99 | 59.95 |
| 78 | 6.95 | 13.21 | 19.64 | 26.27 | 32.85 | 70.30 |
| 79 | 8.15 | 15.48 | 23.04 | 30.80 | 38.56 | 82.37 |
| 80 | 9.56 | 18.11 | 26.96 | 36.02 | 45.11 | 96.22 |
| 81 | 11.14 | 21.09 | 31.37 | 41.89 | 52.58 | 112.01 |
| 82 | 12.66 | 24.05 | 35.83 | 47.93 | 60.22 | 128.50 |
| 83 | 14.46 | 27.30 | 40.91 | 55.07 | 69.11 | 147.11 |
| 84 | 16.22 | 30.92 | 46.22 | 62.07 | 78.26 | 167.48 |
| 85 | 17.92 | 34.25 | 51.30 | 69.02 | 87.15 | 186.85 |
| 86 | 19.52 | 37.46 | 56.20 | 75.75 | 95.83 | 205.73 |
| 87 | 21.36 | 41.03 | 61.65 | 83.14 | 105.29 | 226.24 |
| 88 | 22.84 | 43.94 | 66.13 | 89.35 | 113.33 | 243.71 |
| 89 | 24.35 | 46.94 | 70.74 | 95.70 | 121.58 | 261.71 |
| 90 | 25.83 | 49.90 | 75.35 | 102.13 | 129.91 | 279.99 |
| 91 | 27.31 | 52.85 | 79.95 | 108.57 | 138.24 | 298.26 |
| 92 | 28.78 | 55.81 | 84.57 | 115.00 | 146.57 | 316.53 |
| 93 | 30.26 | 58.76 | 89.18 | 121.43 | 154.89 | 334.79 |
| 94 | 31.74 | 61.72 | 93.79 | 127.87 | 163.22 | 353.07 |
| 95 | 33.22 | 64.69 | 98.39 | 134.29 | 171.55 | 371.34 |
| 96 | 34.70 | 67.64 | 103.00 | 140.72 | 179.88 | 389.61 |
| 97 | 36.17 | 70.60 | 107.61 | 147.15 | 188.21 | 407.88 |
| 98 | 37.65 | 73.56 | 112.21 | 153.59 | 196.53 | 426.15 |
| 99 | 39.13 | 76.51 | 116.82 | 160.02 | 204.86 | 444.42 |
| 100 | 40.61 | 79.47 | 121.43 | 166.44 | 213.19 | 462.69 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.22 | 0.35 | 0.44 | 0.54 | 0.66 | 1.33 |
| 41 | 0.22 | 0.35 | 0.46 | 0.56 | 0.66 | 1.37 |
| 42 | 0.25 | 0.35 | 0.46 | 0.59 | 0.71 | 1.41 |
| 43 | 0.25 | 0.37 | 0.52 | 0.59 | 0.71 | 1.45 |
| 44 | 0.27 | 0.37 | 0.52 | 0.61 | 0.74 | 1.49 |
| 45 | 0.25 | 0.37 | 0.54 | 0.62 | 0.76 | 1.52 |
| 46 | 0.27 | 0.39 | 0.54 | 0.64 | 0.79 | 1.56 |
| 47 | 0.27 | 0.39 | 0.56 | 0.66 | 0.82 | 1.60 |
| 48 | 0.27 | 0.39 | 0.59 | 0.69 | 0.84 | 1.68 |
| 49 | 0.25 | 0.41 | 0.61 | 0.74 | 0.92 | 1.78 |
| 50 | 0.25 | 0.44 | 0.64 | 0.82 | 0.98 | 1.90 |
| 51 | 0.25 | 0.47 | 0.69 | 0.86 | 1.04 | 2.02 |
| 52 | 0.27 | 0.52 | 0.74 | 0.92 | 1.11 | 2.17 |
| 53 | 0.32 | 0.57 | 0.79 | 0.98 | 1.20 | 2.32 |
| 54 | 0.32 | 0.61 | 0.84 | 1.06 | 1.33 | 2.51 |
| 55 | 0.35 | 0.67 | 0.92 | 1.18 | 1.45 | 2.78 |
| 56 | 0.39 | 0.72 | 1.01 | 1.33 | 1.60 | 3.12 |
| 57 | 0.44 | 0.79 | 1.11 | 1.47 | 1.80 | 3.54 |
| 58 | 0.49 | 0.89 | 1.26 | 1.65 | 2.00 | 4.00 |
| 59 | 0.54 | 0.99 | 1.40 | 1.85 | 2.24 | 4.53 |
| 60 | 0.59 | 1.08 | 1.55 | 2.07 | 2.49 | 5.14 |
| 61 | 0.67 | 1.18 | 1.75 | 2.29 | 2.78 | 5.75 |
| 62 | 0.74 | 1.33 | 1.95 | 2.57 | 3.13 | 6.47 |
| 63 | 0.84 | 1.50 | 2.19 | 2.88 | 3.52 | 7.31 |
| 64 | 0.93 | 1.70 | 2.49 | 3.23 | 3.97 | 8.30 |
| 65 | 1.06 | 1.93 | 2.81 | 3.67 | 4.46 | 9.44 |
| 66 | 1.21 | 2.19 | 3.21 | 4.19 | 5.08 | 10.73 |
| 67 | 1.35 | 2.51 | 3.68 | 4.78 | 5.82 | 12.30 |
| 68 | 1.56 | 2.86 | 4.19 | 5.47 | 6.67 | 14.16 |
| 69 | 1.74 | 3.30 | 4.81 | 6.31 | 7.71 | 16.36 |
| 70 | 2.02 | 3.80 | 5.52 | 7.29 | 8.92 | 18.92 |
| 71 | 2.29 | 4.36 | 6.38 | 8.43 | 10.32 | 22.00 |
| 72 | 2.64 | 5.03 | 7.39 | 9.79 | 11.98 | 25.65 |
| 73 | 3.03 | 5.79 | 8.58 | 11.36 | 13.95 | 29.92 |
| 74 | 3.52 | 6.70 | 9.88 | 13.14 | 16.24 | 34.72 |
| 75 | 4.09 | 7.74 | 11.46 | 15.25 | 18.90 | 40.42 |
| 76 | 4.78 | 9.05 | 13.38 | 17.79 | 22.08 | 47.12 |
| 77 | 5.62 | 10.62 | 15.70 | 20.85 | 25.92 | 55.23 |
| 78 | 6.63 | 12.49 | 18.46 | 24.54 | 30.49 | 64.82 |
| 79 | 7.78 | 14.66 | 21.66 | 28.75 | 35.80 | 75.93 |
| 80 | 9.10 | 17.12 | 25.31 | 33.58 | 41.84 | 88.61 |
| 81 | 10.55 | 19.84 | 29.33 | 38.94 | 48.54 | 102.80 |
| 82 | 12.07 | 22.77 | 33.69 | 44.77 | 55.88 | 118.49 |
| 83 | 13.77 | 26.12 | 38.61 | 51.57 | 64.33 | 137.22 |
| 84 | 15.60 | 29.54 | 43.86 | 58.47 | 73.23 | 155.71 |
| 85 | 17.32 | 32.87 | 48.91 | 65.30 | 81.90 | 174.40 |
| 86 | 19.00 | 36.12 | 53.79 | 71.93 | 90.33 | 192.60 |
| 87 | 20.60 | 39.25 | 58.52 | 78.34 | 98.51 | 210.26 |
| 88 | 22.10 | 42.19 | 62.98 | 84.42 | 106.30 | 227.04 |
| 89 | 23.61 | 45.14 | 67.49 | 90.63 | 114.26 | 244.24 |
| 90 | 25.11 | 48.10 | 72.05 | 96.88 | 122.30 | 261.65 |
| 91 | 26.62 | 51.05 | 76.60 | 103.15 | 130.33 | 279.04 |
| 92 | 28.12 | 54.01 | 81.17 | 109.41 | 138.36 | 296.43 |
| 93 | 29.62 | 56.97 | 85.73 | 115.66 | 146.39 | 313.82 |
| 94 | 31.12 | 59.92 | 90.29 | 121.93 | 154.42 | 331.22 |
| 95 | 32.63 | 62.89 | 94.84 | 128.18 | 162.45 | 348.62 |
| 96 | 34.13 | 65.84 | 99.40 | 134.44 | 170.49 | 366.01 |
| 97 | 35.63 | 68.80 | 103.96 | 140.69 | 178.52 | 383.40 |
| 98 | 37.14 | 71.76 | 108.52 | 146.96 | 186.56 | 400.80 |
| 99 | 38.64 | 74.71 | 113.07 | 153.22 | 194.59 | 418.20 |
| 100 | 40.14 | 77.67 | 117.63 | 159.47 | 202.62 | 435.59 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**Additional for Compound BIO**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 0.00 | 0.00 | 0.00 | 0.00 |
| 41 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42 | 0.00 | 0.00 | 0.00 | 0.00 |
| 43 | 0.00 | 0.00 | 0.00 | 0.00 |
| 44 | 0.00 | 0.00 | 2.46 | 0.00 |
| 45 | 0.00 | 0.00 | 2.46 | 0.00 |
| 46 | 0.00 | 0.00 | 2.46 | 0.00 |
| 47 | 0.00 | 0.00 | 2.46 | 0.00 |
| 48 | 0.00 | 2.46 | 2.46 | 0.00 |
| 49 | 0.00 | 2.46 | 2.46 | 0.00 |
| 50 | 0.00 | 2.46 | 2.46 | 0.00 |
| 51 | 0.00 | 2.46 | 2.46 | 0.00 |
| 52 | 0.00 | 2.46 | 2.46 | 2.46 |
| 53 | 0.00 | 2.46 | 2.46 | 2.46 |
| 54 | 0.00 | 2.46 | 2.46 | 2.46 |
| 55 | 0.00 | 2.46 | 2.46 | 2.46 |
| 56 | 0.00 | 2.46 | 2.46 | 2.46 |
| 57 | 0.00 | 2.46 | 4.93 | 2.46 |
| 58 | 0.00 | 2.46 | 4.93 | 2.46 |
| 59 | 0.00 | 4.93 | 2.46 | 2.46 |
| 60 | 0.00 | 2.46 | 2.46 | 2.46 |
| 61 | 0.00 | 2.46 | 2.46 | 2.46 |
| 62 | 0.00 | 2.46 | 4.93 | 2.46 |
| 63 | 0.00 | 2.46 | 4.93 | 2.46 |
| 64 | 0.00 | 4.93 | 4.93 | 4.93 |
| 65 | 0.00 | 4.93 | 4.93 | 4.93 |
| 66 | 2.46 | 4.92 | 4.92 | 4.93 |
| 67 | 2.46 | 4.92 | 4.92 | 2.46 |
| 68 | 2.46 | 4.92 | 4.92 | 2.46 |
| 69 | 2.46 | 4.92 | 7.39 | 2.46 |
| 70 | 2.46 | 7.39 | 4.92 | 2.46 |
| 71 | 2.46 | 4.92 | 7.39 | 4.93 |
| 72 | 2.46 | 7.39 | 4.92 | 4.93 |
| 73 | 2.46 | 7.39 | 7.39 | 2.46 |
| 74 | 2.46 | 7.39 | 7.39 | 4.93 |
| 75 | 2.46 | 9.85 | 9.85 | 4.93 |
| 76 | 2.46 | 9.85 | 9.85 | 4.93 |
| 77 | 4.93 | 7.39 | 12.32 | 4.93 |
| 78 | 2.46 | 9.85 | 12.32 | 4.93 |
| 79 | 2.46 | 9.85 | 12.32 | 7.39 |
| 80 | 4.93 | 9.86 | 12.32 | 4.93 |
| 81 | 4.93 | 14.79 | 12.32 | 7.39 |
| 82 | 2.46 | 14.78 | 12.32 | 4.93 |
| 83 | 4.93 | 14.79 | 14.79 | 7.39 |
| 84 | 4.93 | 14.79 | 14.79 | 7.39 |
| 85 | 2.46 | 14.78 | 14.78 | 7.39 |
| 86 | 4.93 | 14.79 | 14.79 | 7.39 |
| 87 | 4.93 | 14.79 | 14.79 | 7.39 |
| 88 | 4.93 | 17.25 | 17.25 | 7.39 |
| 89 | 2.46 | 17.24 | 17.24 | 7.39 |
| 90 | 4.93 | 17.25 | 17.25 | 7.39 |
| 91 | 4.93 | 17.25 | 17.25 | 7.39 |
| 92 | 4.93 | 17.25 | 17.25 | 7.39 |
| 93 | 4.93 | 17.25 | 17.25 | 7.39 |
| 94 | 4.93 | 17.25 | 17.25 | 7.39 |
| 95 | 4.93 | 17.25 | 17.25 | 7.39 |
| 96 | 4.93 | 19.71 | 19.71 | 7.39 |
| 97 | 4.93 | 19.71 | 19.71 | 7.39 |
| 98 | 4.93 | 19.71 | 19.71 | 7.39 |
| 99 | 4.93 | 19.71 | 19.71 | 7.39 |
| 100 | 4.93 | 19.71 | 19.71 | 4.93 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**Additional for Compound BIO**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 0.00 | 0.00 | 0.00 | 0.00 |
| 41 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42 | 0.00 | 0.00 | 0.00 | 0.00 |
| 43 | 0.00 | 0.00 | 0.00 | 0.00 |
| 44 | 0.00 | 0.00 | 3.81 | 0.00 |
| 45 | 0.00 | 0.00 | 3.81 | 0.00 |
| 46 | 0.00 | 0.00 | 3.81 | 0.00 |
| 47 | 0.00 | 0.00 | 3.81 | 0.00 |
| 48 | 0.00 | 3.81 | 3.81 | 0.00 |
| 49 | 0.00 | 3.81 | 3.81 | 0.00 |
| 50 | 0.00 | 3.81 | 3.81 | 0.00 |
| 51 | 0.00 | 3.81 | 3.81 | 0.00 |
| 52 | 0.00 | 3.81 | 3.81 | 3.81 |
| 53 | 0.00 | 3.81 | 3.81 | 3.81 |
| 54 | 0.00 | 3.81 | 3.81 | 3.81 |
| 55 | 0.00 | 3.81 | 3.81 | 3.81 |
| 56 | 0.00 | 3.81 | 3.81 | 3.81 |
| 57 | 0.00 | 3.81 | 7.61 | 3.81 |
| 58 | 0.00 | 3.81 | 7.61 | 3.81 |
| 59 | 0.00 | 7.61 | 3.81 | 3.81 |
| 60 | 0.00 | 3.81 | 3.81 | 3.81 |
| 61 | 0.00 | 3.81 | 3.81 | 3.81 |
| 62 | 0.00 | 3.81 | 7.61 | 3.81 |
| 63 | 0.00 | 3.81 | 7.61 | 3.81 |
| 64 | 0.00 | 7.61 | 7.61 | 7.61 |
| 65 | 0.00 | 7.61 | 7.61 | 7.61 |
| 66 | 3.81 | 7.62 | 7.62 | 7.61 |
| 67 | 3.81 | 7.62 | 7.62 | 3.81 |
| 68 | 3.81 | 7.62 | 7.62 | 3.81 |
| 69 | 3.81 | 7.62 | 11.42 | 3.81 |
| 70 | 3.81 | 11.42 | 7.62 | 3.81 |
| 71 | 3.81 | 7.62 | 11.42 | 7.61 |
| 72 | 3.81 | 11.42 | 7.62 | 7.61 |
| 73 | 3.81 | 11.42 | 11.42 | 3.81 |
| 74 | 3.81 | 11.42 | 11.42 | 7.61 |
| 75 | 3.81 | 15.23 | 15.23 | 7.61 |
| 76 | 3.81 | 15.23 | 15.23 | 7.61 |
| 77 | 7.61 | 11.42 | 19.03 | 7.61 |
| 78 | 3.81 | 15.23 | 19.04 | 7.61 |
| 79 | 3.81 | 15.23 | 19.04 | 11.42 |
| 80 | 7.61 | 15.22 | 19.03 | 7.61 |
| 81 | 7.61 | 22.84 | 19.03 | 11.42 |
| 82 | 3.81 | 22.84 | 19.04 | 7.61 |
| 83 | 7.61 | 22.84 | 22.84 | 11.42 |
| 84 | 7.61 | 22.84 | 22.84 | 11.42 |
| 85 | 3.81 | 22.84 | 22.84 | 11.42 |
| 86 | 7.61 | 22.84 | 22.84 | 11.42 |
| 87 | 7.61 | 22.84 | 22.84 | 11.42 |
| 88 | 7.61 | 26.64 | 26.64 | 11.42 |
| 89 | 3.81 | 26.65 | 26.65 | 11.42 |
| 90 | 7.61 | 26.64 | 26.64 | 11.42 |
| 91 | 7.61 | 26.64 | 26.64 | 11.42 |
| 92 | 7.61 | 26.64 | 26.64 | 11.42 |
| 93 | 7.61 | 26.64 | 26.64 | 11.42 |
| 94 | 7.61 | 26.64 | 26.64 | 11.42 |
| 95 | 7.61 | 26.64 | 26.64 | 11.42 |
| 96 | 7.61 | 30.45 | 30.45 | 11.42 |
| 97 | 7.61 | 30.45 | 30.45 | 11.42 |
| 98 | 7.61 | 30.45 | 30.45 | 11.42 |
| 99 | 7.61 | 30.45 | 30.45 | 11.42 |
| 100 | 7.61 | 30.45 | 30.45 | 7.61 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Return of Premium Upon Death Rider Premium Rates**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 25.0% |
| 41 | 26.0% |
| 42 | 26.0% |
| 43 | 26.0% |
| 44 | 27.0% |
| 45 | 27.0% |
| 46 | 28.0% |
| 47 | 28.0% |
| 48 | 29.0% |
| 49 | 29.0% |
| 50 | 30.0% |
| 51 | 30.0% |
| 52 | 31.0% |
| 53 | 31.0% |
| 54 | 32.0% |
| 55 | 32.0% |
| 56 | 33.0% |
| 57 | 34.0% |
| 58 | 35.0% |
| 59 | 36.0% |
| 60 | 37.0% |
| 61 | 38.0% |
| 62 | 39.0% |
| 63 | 41.0% |
| 64 | 43.0% |
| 65 | 45.0% |
| 66 | 48.0% |
| 67 | 51.0% |
| 68 | 54.0% |
| 69 | 57.0% |
| 70 | 60.0% |
| 71 | 63.0% |
| 72 | 67.0% |
| 73 | 72.0% |
| 74 | 77.0% |
| 75 | 82.0% |
| 76 | 87.0% |
| 77 | 93.0% |
| 78 | 100.0% |
| 79 | 108.0% |
| 80 | 117.0% |
| 81 | 127.0% |
| 82 | 138.0% |
| 83 | 150.0% |
| 84 | 163.0% |
| 85 | 177.0% |
| 86 | 192.0% |
| 87 | 208.0% |
| 88 | 225.0% |
| 89 | 242.0% |
| 90 | 260.0% |
| 91 | 278.0% |
| 92 | 297.0% |
| 93 | 316.0% |
| 94 | 335.0% |
| 95 | 355.0% |
| 96 | 375.0% |
| 97 | 395.0% |
| 98 | 415.0% |
| 99 | 435.0% |
| 100 | 455.0% |

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| 6 Year, 10 Year or Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Facility Only**
**Additional for Simple Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 24.64 | 29.57 | 34.50 | 39.43 | 65.37 | 65.33 | 68.96 |
| **41** | 24.64 | 29.57 | 36.96 | 39.43 | 65.33 | 68.96 | 68.96 |
| **42** | 27.10 | 32.03 | 39.43 | 39.43 | 65.33 | 76.21 | 76.21 |
| **43** | 27.10 | 32.03 | 36.96 | 44.35 | 68.96 | 76.21 | 79.84 |
| **44** | 29.57 | 32.03 | 39.43 | 46.82 | 76.21 | 79.84 | 79.84 |
| **45** | 29.57 | 36.96 | 39.43 | 46.82 | 76.21 | 79.84 | 87.10 |
| **46** | 29.57 | 36.96 | 41.89 | 46.82 | 76.21 | 83.47 | 87.10 |
| **47** | 29.57 | 36.96 | 41.89 | 49.28 | 72.59 | 87.10 | 87.10 |
| **48** | 29.57 | 36.96 | 41.89 | 49.28 | 79.84 | 83.47 | 90.73 |
| **49** | 27.10 | 36.96 | 41.89 | 49.28 | 76.21 | 83.47 | 90.73 |
| **50** | 27.10 | 39.43 | 44.35 | 51.75 | 79.84 | 87.10 | 90.73 |
| **51** | 27.10 | 39.43 | 46.82 | 51.75 | 79.84 | 87.10 | 90.73 |
| **52** | 32.03 | 39.43 | 46.82 | 51.75 | 83.47 | 90.73 | 94.36 |
| **53** | 32.03 | 41.89 | 46.82 | 51.75 | 83.47 | 94.36 | 97.99 |
| **54** | 32.03 | 44.35 | 51.75 | 56.67 | 87.10 | 97.99 | 101.62 |
| **55** | 34.50 | 44.35 | 54.21 | 56.67 | 90.73 | 105.25 | 105.25 |
| **56** | 36.96 | 49.28 | 56.67 | 64.07 | 101.62 | 112.51 | 112.51 |
| **57** | 39.43 | 51.75 | 61.60 | 68.99 | 108.88 | 119.77 | 123.40 |
| **58** | 44.35 | 54.21 | 66.53 | 73.92 | 116.14 | 127.02 | 130.65 |
| **59** | 44.35 | 59.14 | 73.92 | 81.31 | 130.65 | 137.91 | 148.80 |
| **60** | 49.28 | 61.60 | 76.39 | 86.24 | 134.28 | 152.43 | 156.06 |
| **61** | 54.21 | 66.53 | 83.78 | 93.63 | 148.80 | 163.32 | 170.58 |
| **62** | 56.67 | 71.46 | 88.71 | 101.03 | 156.06 | 177.83 | 188.72 |
| **63** | 56.67 | 78.85 | 93.63 | 108.42 | 174.21 | 192.35 | 199.61 |
| **64** | 61.60 | 83.78 | 101.03 | 113.35 | 181.46 | 206.87 | 214.13 |
| **65** | 68.99 | 88.71 | 105.96 | 123.20 | 195.98 | 225.02 | 232.27 |
| **66** | 71.46 | 96.10 | 113.35 | 128.13 | 206.87 | 235.90 | 246.79 |
| **67** | 76.39 | 98.56 | 120.74 | 135.52 | 225.02 | 250.42 | 261.31 |
| **68** | 81.31 | 105.96 | 125.67 | 142.92 | 239.53 | 268.57 | 279.45 |
| **69** | 86.24 | 110.88 | 135.52 | 152.77 | 250.42 | 283.08 | 293.97 |
| **70** | 91.17 | 120.74 | 142.92 | 162.63 | 268.57 | 297.60 | 315.75 |
| **71** | 98.56 | 128.13 | 152.77 | 174.95 | 286.71 | 319.38 | 337.52 |
| **72** | 103.49 | 135.52 | 162.63 | 189.73 | 304.86 | 344.78 | 359.30 |
| **73** | 110.88 | 145.38 | 174.95 | 202.05 | 333.89 | 370.19 | 388.33 |
| **74** | 118.28 | 155.24 | 184.81 | 216.84 | 355.67 | 395.59 | 413.74 |
| **75** | 125.67 | 162.63 | 197.13 | 234.09 | 381.07 | 424.63 | 446.40 |
| **76** | 135.52 | 174.95 | 211.91 | 246.41 | 402.85 | 450.03 | 475.44 |
| **77** | 142.92 | 184.81 | 224.23 | 266.12 | 431.88 | 482.69 | 504.47 |
| **78** | 150.31 | 197.13 | 239.02 | 280.90 | 460.92 | 515.36 | 537.13 |
| **79** | 160.16 | 211.91 | 253.80 | 298.15 | 486.32 | 544.39 | 566.17 |
| **80** | 170.02 | 221.77 | 271.05 | 315.40 | 511.73 | 569.80 | 598.83 |
| **81** | 177.41 | 231.62 | 280.90 | 335.11 | 540.76 | 602.46 | 631.50 |
| **82** | 184.81 | 241.48 | 295.69 | 352.36 | 569.80 | 635.12 | 660.53 |
| **83** | 192.20 | 256.26 | 310.47 | 367.15 | 591.57 | 664.16 | 696.82 |
| **84** | 197.13 | 263.66 | 322.79 | 384.40 | 624.24 | 689.56 | 725.86 |
| **85** | 204.52 | 271.05 | 330.19 | 394.25 | 642.38 | 711.34 | 744.00 |
| **86** | 209.45 | 275.98 | 340.04 | 401.64 | 660.53 | 733.12 | 765.78 |
| **87** | 211.91 | 280.90 | 344.97 | 409.04 | 667.79 | 747.63 | 787.55 |
| **88** | 214.37 | 283.37 | 349.90 | 416.43 | 678.68 | 758.52 | 791.18 |
| **89** | 216.84 | 283.37 | 354.83 | 418.89 | 685.93 | 765.78 | 802.07 |
| **90** | 216.84 | 285.83 | 354.83 | 421.36 | 693.19 | 773.04 | 812.96 |
| **91** | 219.30 | 288.30 | 362.22 | 428.75 | 704.08 | 787.55 | 823.85 |
| **92** | 221.77 | 290.76 | 362.22 | 431.21 | 707.71 | 794.81 | 831.11 |
| **93** | 224.23 | 290.76 | 362.22 | 433.68 | 711.34 | 802.07 | 838.36 |
| **94** | 229.16 | 290.76 | 367.15 | 436.14 | 718.60 | 809.33 | 841.99 |
| **95** | 231.62 | 293.22 | 364.68 | 438.61 | 722.23 | 816.59 | 852.88 |
| **96** | 234.09 | 293.22 | 369.61 | 443.53 | 729.49 | 823.85 | 863.77 |
| **97** | 234.09 | 293.22 | 372.08 | 448.46 | 736.74 | 827.48 | 867.40 |
| **98** | 239.02 | 295.69 | 372.08 | 450.93 | 744.00 | 841.99 | 878.29 |
| **99** | 243.94 | 293.22 | 377.00 | 455.85 | 751.26 | 849.25 | 885.55 |
| **100+** | 246.41 | 295.69 | 379.47 | 458.32 | 754.89 | 856.51 | 900.06 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 100% Home Care**
**Additional for Simple Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 32.03 | 39.43 | 49.28 | 56.68 | 90.79 | 94.36 | 101.62 |
| **41** | 32.03 | 41.89 | 49.28 | 56.68 | 90.73 | 101.62 | 101.62 |
| **42** | 32.03 | 44.35 | 51.75 | 56.68 | 90.73 | 101.61 | 108.87 |
| **43** | 36.96 | 46.81 | 54.21 | 56.67 | 94.36 | 108.87 | 108.87 |
| **44** | 36.96 | 49.28 | 56.68 | 61.60 | 97.99 | 108.87 | 116.13 |
| **45** | 36.96 | 51.74 | 56.68 | 61.60 | 101.61 | 112.50 | 116.13 |
| **46** | 36.96 | 49.28 | 59.14 | 61.60 | 101.61 | 112.50 | 116.13 |
| **47** | 36.96 | 49.28 | 59.14 | 64.06 | 101.62 | 112.50 | 119.76 |
| **48** | 39.43 | 51.74 | 59.14 | 66.53 | 105.24 | 116.13 | 119.76 |
| **49** | 36.96 | 49.28 | 61.60 | 66.53 | 105.24 | 112.50 | 123.39 |
| **50** | 36.96 | 49.29 | 59.13 | 69.00 | 112.50 | 119.76 | 123.39 |
| **51** | 39.42 | 54.21 | 61.60 | 71.46 | 112.50 | 119.76 | 123.39 |
| **52** | 41.89 | 51.75 | 64.07 | 71.46 | 112.50 | 119.76 | 127.02 |
| **53** | 41.89 | 54.21 | 64.07 | 73.93 | 119.76 | 123.39 | 127.02 |
| **54** | 41.89 | 56.67 | 69.00 | 76.38 | 123.39 | 127.02 | 134.28 |
| **55** | 44.36 | 59.13 | 68.99 | 78.85 | 127.02 | 134.28 | 141.54 |
| **56** | 46.82 | 61.60 | 73.92 | 86.25 | 134.28 | 148.80 | 152.43 |
| **57** | 49.29 | 66.53 | 78.85 | 88.70 | 141.54 | 156.06 | 163.32 |
| **58** | 49.28 | 68.99 | 81.31 | 98.56 | 152.43 | 166.94 | 170.57 |
| **59** | 54.21 | 73.92 | 86.24 | 101.02 | 163.31 | 181.46 | 185.09 |
| **60** | 56.67 | 78.85 | 96.10 | 108.42 | 170.57 | 192.35 | 199.61 |
| **61** | 61.60 | 81.31 | 98.56 | 115.81 | 185.09 | 203.24 | 214.13 |
| **62** | 64.06 | 86.24 | 103.49 | 120.74 | 195.98 | 217.75 | 228.64 |
| **63** | 68.99 | 93.63 | 108.41 | 128.13 | 203.24 | 225.01 | 239.53 |
| **64** | 73.92 | 96.10 | 115.81 | 135.53 | 217.75 | 243.16 | 254.05 |
| **65** | 76.38 | 103.49 | 120.74 | 142.91 | 232.27 | 261.31 | 272.19 |
| **66** | 83.78 | 108.42 | 133.06 | 150.31 | 246.79 | 279.45 | 290.34 |
| **67** | 86.25 | 115.81 | 140.45 | 162.62 | 264.94 | 297.60 | 312.12 |
| **68** | 93.63 | 123.21 | 147.85 | 172.49 | 283.08 | 315.75 | 333.89 |
| **69** | 101.02 | 133.06 | 157.70 | 184.80 | 304.86 | 341.15 | 355.67 |
| **70** | 105.95 | 142.92 | 172.49 | 202.06 | 326.64 | 366.56 | 384.71 |
| **71** | 115.81 | 155.23 | 187.27 | 219.30 | 355.67 | 395.59 | 413.73 |
| **72** | 125.67 | 162.62 | 202.06 | 236.55 | 388.33 | 431.88 | 453.66 |
| **73** | 135.52 | 177.41 | 219.30 | 256.26 | 413.73 | 468.18 | 489.95 |
| **74** | 145.38 | 194.67 | 236.56 | 278.44 | 457.29 | 508.10 | 533.51 |
| **75** | 157.70 | 209.45 | 253.80 | 303.08 | 489.95 | 548.03 | 577.05 |
| **76** | 170.02 | 226.70 | 278.44 | 330.19 | 537.13 | 598.83 | 627.87 |
| **77** | 187.27 | 248.88 | 300.62 | 359.75 | 580.68 | 649.64 | 678.68 |
| **78** | 204.52 | 268.59 | 330.19 | 389.32 | 635.13 | 704.08 | 736.74 |
| **79** | 219.30 | 293.22 | 352.36 | 421.35 | 682.30 | 762.15 | 798.44 |
| **80** | 239.01 | 312.94 | 379.47 | 453.39 | 736.75 | 820.22 | 856.51 |
| **81** | 253.80 | 335.11 | 406.57 | 482.95 | 783.92 | 874.66 | 910.95 |
| **82** | 266.12 | 352.36 | 431.21 | 514.99 | 834.74 | 932.72 | 972.65 |
| **83** | 280.91 | 374.54 | 458.31 | 547.03 | 885.54 | 987.17 | 1037.97 |
| **84** | 293.23 | 394.26 | 480.49 | 576.60 | 936.36 | 1045.23 | 1092.42 |
| **85** | 308.01 | 411.50 | 502.68 | 601.23 | 979.90 | 1092.41 | 1143.22 |
| **86** | 320.33 | 426.29 | 522.38 | 625.87 | 1016.20 | 1135.97 | 1186.78 |
| **87** | 327.72 | 438.60 | 539.63 | 640.66 | 1048.86 | 1172.26 | 1230.32 |
| **88** | 335.11 | 448.46 | 551.95 | 662.84 | 1077.90 | 1208.55 | 1262.99 |
| **89** | 337.58 | 460.78 | 564.28 | 677.62 | 1106.93 | 1237.59 | 1292.02 |
| **90** | 344.97 | 468.17 | 576.60 | 697.34 | 1132.33 | 1270.25 | 1328.32 |
| **91** | 352.36 | 480.50 | 586.45 | 712.12 | 1161.37 | 1299.28 | 1360.98 |
| **92** | 357.29 | 487.89 | 591.38 | 729.36 | 1190.40 | 1335.57 | 1393.65 |
| **93** | 364.68 | 497.74 | 593.84 | 744.15 | 1215.81 | 1364.61 | 1426.30 |
| **94** | 369.61 | 505.13 | 608.63 | 758.93 | 1241.22 | 1390.02 | 1455.34 |
| **95** | 377.00 | 514.99 | 638.19 | 776.19 | 1270.25 | 1422.68 | 1488.00 |
| **96** | 384.40 | 522.38 | 704.72 | 790.96 | 1299.29 | 1458.97 | 1527.93 |
| **97** | 389.33 | 532.24 | 781.12 | 808.21 | 1328.31 | 1488.01 | 1560.59 |
| **98** | 399.18 | 547.03 | 857.50 | 825.47 | 1357.35 | 1524.30 | 1545.72 |
| **99** | 409.03 | 551.95 | 936.34 | 845.17 | 1386.38 | 1556.96 | 1633.18 |
| **100+** | 413.97 | 566.74 | 1015.20 | 862.43 | 1415.42 | 1593.25 | 1669.47 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 50% Home Care**
**Additional for Simple Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 32.03 | 36.96 | 44.36 | 49.29 | 76.27 | 83.48 | 87.11 |
| **41** | 32.03 | 36.96 | 44.35 | 51.75 | 83.48 | 87.11 | 90.74 |
| **42** | 32.03 | 39.42 | 44.36 | 51.75 | 83.48 | 94.36 | 94.36 |
| **43** | 32.03 | 39.42 | 46.82 | 56.67 | 87.11 | 94.36 | 101.62 |
| **44** | 32.03 | 44.35 | 49.29 | 56.68 | 90.73 | 97.99 | 101.62 |
| **45** | 32.03 | 44.35 | 51.75 | 59.14 | 90.73 | 101.62 | 105.25 |
| **46** | 34.50 | 44.35 | 51.75 | 59.14 | 90.73 | 101.62 | 108.88 |
| **47** | 36.96 | 41.89 | 51.75 | 59.14 | 94.37 | 105.25 | 108.88 |
| **48** | 36.96 | 44.35 | 51.75 | 59.14 | 97.99 | 105.25 | 108.88 |
| **49** | 36.96 | 46.82 | 51.75 | 61.60 | 94.36 | 105.25 | 112.51 |
| **50** | 36.96 | 44.36 | 54.21 | 61.61 | 97.99 | 108.88 | 112.51 |
| **51** | 34.49 | 49.29 | 56.68 | 66.53 | 97.99 | 108.88 | 116.13 |
| **52** | 39.42 | 49.29 | 56.68 | 64.07 | 105.25 | 108.88 | 116.14 |
| **53** | 39.42 | 51.75 | 59.14 | 66.53 | 105.25 | 112.51 | 116.14 |
| **54** | 39.42 | 54.21 | 61.61 | 71.45 | 105.25 | 116.14 | 123.40 |
| **55** | 41.89 | 54.21 | 64.07 | 71.45 | 112.51 | 123.40 | 130.65 |
| **56** | 41.89 | 56.67 | 68.99 | 78.85 | 123.40 | 130.66 | 137.91 |
| **57** | 46.82 | 59.14 | 73.92 | 81.31 | 127.03 | 141.55 | 145.18 |
| **58** | 46.81 | 64.07 | 73.92 | 88.70 | 141.54 | 152.42 | 159.68 |
| **59** | 49.28 | 66.53 | 83.78 | 96.09 | 148.80 | 166.94 | 170.58 |
| **60** | 54.21 | 71.46 | 88.71 | 101.02 | 163.31 | 174.21 | 181.46 |
| **61** | 56.67 | 76.39 | 91.17 | 105.95 | 166.95 | 185.10 | 195.98 |
| **62** | 59.13 | 81.32 | 96.10 | 110.89 | 177.84 | 195.98 | 206.87 |
| **63** | 64.06 | 86.24 | 103.49 | 118.28 | 185.10 | 210.50 | 221.39 |
| **64** | 68.99 | 88.71 | 105.96 | 125.67 | 199.61 | 225.02 | 228.65 |
| **65** | 73.92 | 93.64 | 115.82 | 133.06 | 214.13 | 239.54 | 250.42 |
| **66** | 76.39 | 101.03 | 123.21 | 140.45 | 225.02 | 254.05 | 264.94 |
| **67** | 81.32 | 105.95 | 130.60 | 150.30 | 243.17 | 272.20 | 283.09 |
| **68** | 88.70 | 113.35 | 137.99 | 162.63 | 264.93 | 290.35 | 301.23 |
| **69** | 93.63 | 123.20 | 147.84 | 172.48 | 283.08 | 315.74 | 326.63 |
| **70** | 103.49 | 133.06 | 162.63 | 187.27 | 304.86 | 341.15 | 359.30 |
| **71** | 110.88 | 145.38 | 172.48 | 202.05 | 326.63 | 370.19 | 384.70 |
| **72** | 120.74 | 155.23 | 189.73 | 221.76 | 355.67 | 399.22 | 417.37 |
| **73** | 128.13 | 167.56 | 204.52 | 239.01 | 388.33 | 431.89 | 453.66 |
| **74** | 137.99 | 184.81 | 221.77 | 258.73 | 421.00 | 468.18 | 489.95 |
| **75** | 150.31 | 197.13 | 239.02 | 280.91 | 453.66 | 511.73 | 533.50 |
| **76** | 162.62 | 214.38 | 256.26 | 303.08 | 493.58 | 551.65 | 580.69 |
| **77** | 174.95 | 234.09 | 280.90 | 330.19 | 537.13 | 602.46 | 627.87 |
| **78** | 189.74 | 253.80 | 305.55 | 359.75 | 584.32 | 649.64 | 682.30 |
| **79** | 204.51 | 273.51 | 327.72 | 389.32 | 627.86 | 700.45 | 736.75 |
| **80** | 219.30 | 293.23 | 354.83 | 416.43 | 675.05 | 754.89 | 791.18 |
| **81** | 234.08 | 315.40 | 379.46 | 445.99 | 725.85 | 805.70 | 842.00 |
| **82** | 251.34 | 335.11 | 404.11 | 478.03 | 776.67 | 863.76 | 900.06 |
| **83** | 268.59 | 354.82 | 428.75 | 507.60 | 823.84 | 918.21 | 958.13 |
| **84** | 280.91 | 374.54 | 455.85 | 539.64 | 874.66 | 972.64 | 1016.20 |
| **85** | 298.15 | 394.25 | 478.03 | 564.27 | 914.58 | 1019.83 | 1067.01 |
| **86** | 305.55 | 406.58 | 492.81 | 586.45 | 954.50 | 1063.38 | 1106.93 |
| **87** | 315.40 | 418.89 | 507.60 | 606.17 | 983.54 | 1096.04 | 1146.85 |
| **88** | 320.33 | 426.29 | 522.39 | 620.95 | 1012.57 | 1128.71 | 1183.14 |
| **89** | 327.72 | 438.61 | 532.24 | 640.66 | 1041.60 | 1157.74 | 1212.18 |
| **90** | 335.12 | 445.99 | 547.03 | 652.98 | 1067.01 | 1190.41 | 1244.84 |
| **91** | 342.50 | 458.32 | 554.42 | 672.69 | 1096.04 | 1223.06 | 1277.51 |
| **92** | 347.44 | 468.17 | 559.35 | 689.94 | 1121.45 | 1252.10 | 1310.18 |
| **93** | 357.29 | 480.49 | 569.20 | 702.26 | 1146.85 | 1281.14 | 1342.83 |
| **94** | 362.22 | 485.42 | 583.99 | 719.51 | 1175.89 | 1313.80 | 1375.49 |
| **95** | 369.61 | 500.20 | 613.55 | 736.76 | 1201.30 | 1342.84 | 1408.16 |
| **96** | 377.01 | 510.06 | 675.16 | 754.00 | 1230.33 | 1375.50 | 1437.20 |
| **97** | 384.40 | 519.91 | 744.16 | 768.79 | 1259.36 | 1408.17 | 1477.12 |
| **98** | 389.33 | 527.31 | 810.69 | 788.51 | 1284.76 | 1440.82 | 1506.16 |
| **99** | 396.71 | 537.16 | 887.06 | 803.28 | 1313.80 | 1473.49 | 1542.45 |
| **100+** | 406.57 | 549.49 | 956.06 | 823.00 | 1346.46 | 1463.26 | 1582.37 |

## Transamerica Life Insurance Company

The following rate pages correspond to the Current rates.

To obtain the proposed rates, apply a rate increase factor to the current rates of each base plan and its associated riders as follows:

| Benefit Period | Benefit Increase Option | Proposed Rate Increase |
|---|---|---|
| 1, 2, 3, 4, 5 Year Lifetime Maximums | None | 0% |
| 1, 2, 3, 4, 5 Year Lifetime Maximums | Simple or Compound | 30% |
| 6 Year, 10 Year or Unlimited Lifetime Maximum | ALL | 30% |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Facility Only**
**Additional for Compound Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 49.28 | 59.14 | 68.99 | 78.85 | 133.22 | 140.83 | 148.44 |
| **41** | 49.28 | 59.14 | 68.99 | 81.31 | 133.22 | 144.64 | 148.44 |
| **42** | 54.21 | 64.07 | 73.92 | 81.31 | 133.22 | 148.44 | 152.25 |
| **43** | 54.21 | 64.07 | 73.92 | 86.24 | 144.64 | 156.06 | 159.86 |
| **44** | 54.21 | 66.53 | 76.39 | 88.71 | 148.44 | 163.67 | 167.48 |
| **45** | 56.67 | 68.99 | 78.85 | 91.17 | 152.25 | 167.48 | 171.28 |
| **46** | 54.21 | 71.46 | 78.85 | 93.63 | 156.06 | 167.48 | 171.28 |
| **47** | 56.67 | 71.46 | 78.85 | 91.17 | 152.25 | 167.48 | 171.28 |
| **48** | 54.21 | 71.46 | 81.31 | 93.63 | 156.06 | 167.48 | 171.28 |
| **49** | 54.21 | 71.46 | 81.31 | 91.17 | 152.25 | 167.48 | 171.28 |
| **50** | 51.75 | 71.46 | 81.31 | 93.63 | 156.06 | 167.48 | 171.28 |
| **51** | 54.21 | 71.46 | 83.78 | 96.10 | 156.06 | 167.48 | 171.28 |
| **52** | 56.67 | 73.92 | 83.78 | 96.10 | 159.86 | 171.28 | 175.09 |
| **53** | 56.67 | 76.39 | 86.24 | 96.10 | 159.86 | 175.09 | 178.89 |
| **54** | 59.14 | 78.85 | 91.17 | 101.03 | 167.48 | 182.70 | 186.51 |
| **55** | 64.07 | 81.31 | 96.10 | 103.49 | 171.28 | 190.31 | 194.12 |
| **56** | 64.07 | 83.78 | 98.56 | 113.35 | 186.51 | 201.73 | 205.54 |
| **57** | 71.46 | 91.17 | 108.42 | 120.74 | 201.73 | 216.96 | 220.76 |
| **58** | 76.39 | 96.10 | 115.81 | 130.60 | 213.15 | 228.38 | 235.99 |
| **59** | 78.85 | 101.03 | 125.67 | 142.92 | 235.99 | 251.21 | 258.83 |
| **60** | 86.24 | 108.42 | 130.60 | 150.31 | 247.41 | 270.24 | 277.86 |
| **61** | 91.17 | 115.81 | 140.45 | 160.16 | 266.44 | 289.28 | 296.89 |
| **62** | 96.10 | 123.20 | 150.31 | 170.02 | 281.66 | 312.11 | 319.73 |
| **63** | 101.03 | 130.60 | 160.16 | 182.34 | 304.50 | 331.14 | 342.56 |
| **64** | 105.96 | 140.45 | 167.56 | 189.73 | 323.53 | 353.98 | 365.40 |
| **65** | 113.35 | 147.84 | 177.41 | 202.05 | 342.56 | 376.82 | 388.24 |
| **66** | 120.74 | 157.70 | 187.27 | 214.37 | 357.79 | 395.85 | 407.27 |
| **67** | 128.13 | 162.63 | 197.13 | 224.23 | 380.63 | 418.69 | 433.91 |
| **68** | 135.52 | 172.49 | 206.98 | 236.55 | 399.66 | 445.33 | 456.75 |
| **69** | 142.92 | 182.34 | 219.30 | 248.87 | 422.49 | 464.36 | 479.59 |
| **70** | 150.31 | 192.20 | 229.16 | 263.66 | 445.33 | 491.01 | 506.23 |
| **71** | 160.16 | 204.52 | 243.94 | 280.90 | 471.98 | 525.26 | 540.49 |
| **72** | 167.56 | 214.37 | 258.73 | 298.15 | 502.43 | 555.71 | 574.74 |
| **73** | 177.41 | 226.69 | 275.98 | 317.87 | 540.49 | 593.78 | 612.81 |
| **74** | 189.73 | 241.48 | 293.22 | 340.04 | 574.74 | 631.84 | 650.87 |
| **75** | 199.59 | 256.26 | 310.47 | 359.75 | 609.00 | 669.90 | 692.74 |
| **76** | 211.91 | 271.05 | 327.72 | 379.47 | 639.45 | 707.96 | 730.80 |
| **77** | 221.77 | 285.83 | 347.43 | 404.11 | 677.51 | 749.83 | 772.67 |
| **78** | 234.09 | 303.08 | 367.15 | 426.28 | 719.38 | 787.89 | 814.54 |
| **79** | 246.41 | 320.33 | 386.86 | 448.46 | 753.64 | 833.57 | 856.41 |
| **80** | 258.73 | 335.11 | 404.11 | 470.64 | 787.89 | 867.83 | 894.47 |
| **81** | 268.58 | 349.90 | 421.36 | 492.81 | 825.96 | 905.89 | 936.34 |
| **82** | 278.44 | 362.22 | 438.61 | 514.99 | 867.83 | 947.76 | 978.21 |
| **83** | 288.30 | 377.00 | 455.85 | 534.70 | 898.28 | 989.63 | 1020.08 |
| **84** | 295.69 | 386.86 | 470.64 | 554.42 | 932.53 | 1020.08 | 1054.33 |
| **85** | 303.08 | 394.25 | 480.49 | 566.74 | 955.37 | 1046.72 | 1080.98 |
| **86** | 305.55 | 401.64 | 490.35 | 576.59 | 974.40 | 1069.56 | 1103.81 |
| **87** | 308.01 | 404.11 | 492.81 | 579.06 | 978.21 | 1084.78 | 1119.04 |
| **88** | 310.47 | 404.11 | 497.74 | 583.99 | 985.82 | 1088.59 | 1122.84 |
| **89** | 310.47 | 404.11 | 497.74 | 586.45 | 993.43 | 1096.20 | 1130.46 |
| **90** | 310.47 | 404.11 | 497.74 | 586.45 | 993.43 | 1100.01 | 1138.07 |
| **91** | 312.94 | 404.11 | 500.21 | 591.38 | 1001.04 | 1107.62 | 1145.68 |
| **92** | 312.94 | 404.11 | 500.21 | 591.38 | 1001.04 | 1111.43 | 1149.49 |
| **93** | 315.40 | 401.64 | 497.74 | 591.38 | 1004.85 | 1111.43 | 1149.49 |
| **94** | 317.87 | 399.18 | 497.74 | 591.38 | 1004.85 | 1111.43 | 1149.49 |
| **95** | 320.33 | 399.18 | 495.28 | 591.38 | 1004.85 | 1115.23 | 1153.29 |
| **96** | 320.33 | 396.72 | 497.74 | 591.38 | 1008.66 | 1119.04 | 1160.91 |
| **97** | 320.33 | 394.25 | 497.74 | 593.84 | 1008.66 | 1122.84 | 1160.91 |
| **98** | 322.79 | 394.25 | 495.28 | 593.84 | 1012.46 | 1130.46 | 1168.52 |
| **99** | 325.26 | 389.32 | 497.74 | 593.84 | 1016.27 | 1134.26 | 1172.33 |
| **100+** | 327.72 | 389.32 | 495.28 | 593.84 | 1016.27 | 1138.07 | 1176.13 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 100% Home Care**
**Additional for Compound Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 64.06 | 78.85 | 96.09 | 110.88 | 186.51 | 201.73 | 209.34 |
| **41** | 66.53 | 81.32 | 96.09 | 110.88 | 186.51 | 205.54 | 213.15 |
| **42** | 66.53 | 86.25 | 101.02 | 110.88 | 186.51 | 209.34 | 216.96 |
| **43** | 71.46 | 91.17 | 103.49 | 113.34 | 194.12 | 216.96 | 224.57 |
| **44** | 73.92 | 96.10 | 108.42 | 115.81 | 197.92 | 224.57 | 232.19 |
| **45** | 73.92 | 98.56 | 108.42 | 115.81 | 201.73 | 228.38 | 235.99 |
| **46** | 73.92 | 96.10 | 110.88 | 118.27 | 201.74 | 228.38 | 235.99 |
| **47** | 73.92 | 96.10 | 110.88 | 120.74 | 205.54 | 228.38 | 235.99 |
| **48** | 73.92 | 93.64 | 110.88 | 123.20 | 205.54 | 228.38 | 235.99 |
| **49** | 71.46 | 93.64 | 110.88 | 125.67 | 209.34 | 224.57 | 232.18 |
| **50** | 71.46 | 91.17 | 110.88 | 128.13 | 213.15 | 228.38 | 235.99 |
| **51** | 73.92 | 96.10 | 113.35 | 130.60 | 213.15 | 228.38 | 235.99 |
| **52** | 76.38 | 96.10 | 113.35 | 133.06 | 216.95 | 228.37 | 235.99 |
| **53** | 78.85 | 98.57 | 118.27 | 135.53 | 220.76 | 232.18 | 239.79 |
| **54** | 78.85 | 101.03 | 120.74 | 140.46 | 228.38 | 239.79 | 247.41 |
| **55** | 81.32 | 105.95 | 125.67 | 142.92 | 235.99 | 251.21 | 258.83 |
| **56** | 86.25 | 110.88 | 130.59 | 152.78 | 251.22 | 270.24 | 274.05 |
| **57** | 88.71 | 115.81 | 137.99 | 160.17 | 262.63 | 281.67 | 289.27 |
| **58** | 91.17 | 120.74 | 145.38 | 170.03 | 281.66 | 300.70 | 308.31 |
| **59** | 96.10 | 125.67 | 152.77 | 177.42 | 296.89 | 319.72 | 331.15 |
| **60** | 101.02 | 133.06 | 162.63 | 187.27 | 312.12 | 342.56 | 350.18 |
| **61** | 105.95 | 137.99 | 170.02 | 197.12 | 327.34 | 357.79 | 369.21 |
| **62** | 110.88 | 145.38 | 174.95 | 206.98 | 346.37 | 376.82 | 388.24 |
| **63** | 118.28 | 155.24 | 184.80 | 214.37 | 357.79 | 395.85 | 407.27 |
| **64** | 125.67 | 162.63 | 194.66 | 226.69 | 380.62 | 418.69 | 430.11 |
| **65** | 133.06 | 170.02 | 204.51 | 236.55 | 399.65 | 441.53 | 456.75 |
| **66** | 140.45 | 182.34 | 216.84 | 251.33 | 422.50 | 468.17 | 483.40 |
| **67** | 145.38 | 192.20 | 231.63 | 268.58 | 452.95 | 498.62 | 513.84 |
| **68** | 155.23 | 202.06 | 243.94 | 283.37 | 479.59 | 525.26 | 544.29 |
| **69** | 165.10 | 214.37 | 258.73 | 300.62 | 510.03 | 563.32 | 578.55 |
| **70** | 174.95 | 229.16 | 278.44 | 325.26 | 548.10 | 601.39 | 620.42 |
| **71** | 187.26 | 246.41 | 298.15 | 349.89 | 586.17 | 647.06 | 666.10 |
| **72** | 202.06 | 261.19 | 320.33 | 374.54 | 631.84 | 696.54 | 719.38 |
| **73** | 216.84 | 283.36 | 344.97 | 404.11 | 677.52 | 749.84 | 772.67 |
| **74** | 234.08 | 305.55 | 369.61 | 436.14 | 734.60 | 806.93 | 833.57 |
| **75** | 251.34 | 327.72 | 399.18 | 468.17 | 787.89 | 864.02 | 894.47 |
| **76** | 271.05 | 352.36 | 428.75 | 507.60 | 852.60 | 936.34 | 966.79 |
| **77** | 293.23 | 381.93 | 465.71 | 547.03 | 917.30 | 1012.46 | 1042.91 |
| **78** | 317.87 | 413.96 | 502.67 | 591.37 | 993.43 | 1088.58 | 1122.85 |
| **79** | 340.04 | 446.00 | 537.17 | 633.27 | 1061.95 | 1172.33 | 1206.59 |
| **80** | 364.69 | 473.10 | 574.13 | 677.62 | 1134.26 | 1244.65 | 1282.71 |
| **81** | 384.39 | 502.67 | 606.17 | 714.58 | 1198.97 | 1316.97 | 1358.83 |
| **82** | 404.11 | 527.31 | 640.66 | 756.47 | 1271.29 | 1396.90 | 1438.77 |
| **83** | 423.82 | 554.41 | 672.69 | 795.89 | 1339.81 | 1469.22 | 1518.70 |
| **84** | 441.07 | 579.06 | 704.73 | 832.86 | 1400.70 | 1541.54 | 1591.01 |
| **85** | 455.85 | 601.23 | 729.36 | 864.89 | 1457.80 | 1602.43 | 1655.72 |
| **86** | 468.18 | 618.48 | 751.54 | 891.99 | 1499.66 | 1651.92 | 1705.20 |
| **87** | 475.57 | 630.80 | 768.79 | 911.71 | 1537.73 | 1693.78 | 1750.88 |
| **88** | 482.96 | 640.66 | 781.11 | 931.42 | 1571.98 | 1731.85 | 1785.13 |
| **89** | 487.88 | 652.98 | 795.89 | 948.67 | 1598.62 | 1766.10 | 1823.20 |
| **90** | 492.81 | 662.84 | 808.21 | 965.92 | 1629.07 | 1800.36 | 1857.45 |
| **91** | 500.21 | 670.23 | 813.15 | 983.17 | 1659.52 | 1830.81 | 1891.71 |
| **92** | 505.14 | 677.62 | 813.15 | 997.95 | 1686.17 | 1861.26 | 1922.16 |
| **93** | 510.06 | 685.01 | 813.14 | 1012.74 | 1712.81 | 1895.52 | 1956.42 |
| **94** | 515.00 | 692.40 | 827.93 | 1027.52 | 1735.65 | 1918.36 | 1983.06 |
| **95** | 522.38 | 699.80 | 862.43 | 1042.31 | 1762.29 | 1952.61 | 2017.31 |
| **96** | 527.31 | 707.19 | 946.20 | 1054.63 | 1792.75 | 1983.06 | 2051.57 |
| **97** | 532.24 | 717.04 | 1042.30 | 1071.87 | 1819.39 | 2017.31 | 2085.83 |
| **98** | 539.63 | 726.90 | 1135.94 | 1086.65 | 1846.03 | 2047.77 | 2116.28 |
| **99** | 547.03 | 734.29 | 1232.03 | 1103.90 | 1876.48 | 2082.02 | 2154.34 |
| **100+** | 551.95 | 744.15 | 1325.67 | 1118.69 | 1903.13 | 2112.47 | 2188.59 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 50% Home Care**
**Additional for Compound Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 59.14 | 73.92 | 86.24 | 96.10 | 159.86 | 178.89 | 182.70 |
| **41** | 61.60 | 73.92 | 86.24 | 101.02 | 167.48 | 182.70 | 186.50 |
| **42** | 61.60 | 76.39 | 88.70 | 103.49 | 175.09 | 190.31 | 194.12 |
| **43** | 64.07 | 81.32 | 91.17 | 108.42 | 178.90 | 194.12 | 201.73 |
| **44** | 64.07 | 83.78 | 96.10 | 110.89 | 182.70 | 197.93 | 205.54 |
| **45** | 66.53 | 86.24 | 98.56 | 113.35 | 186.51 | 205.54 | 213.15 |
| **46** | 66.53 | 83.78 | 98.56 | 113.34 | 186.51 | 205.54 | 213.15 |
| **47** | 68.99 | 83.78 | 98.56 | 113.35 | 186.51 | 205.54 | 213.15 |
| **48** | 68.99 | 83.78 | 98.56 | 113.34 | 190.32 | 205.54 | 213.15 |
| **49** | 68.99 | 86.24 | 98.56 | 113.35 | 190.31 | 205.54 | 213.15 |
| **50** | 69.00 | 83.78 | 101.02 | 113.34 | 190.32 | 205.54 | 213.15 |
| **51** | 68.99 | 86.24 | 103.49 | 118.28 | 194.12 | 209.35 | 213.15 |
| **52** | 71.45 | 88.70 | 105.96 | 118.28 | 197.92 | 213.15 | 216.96 |
| **53** | 73.92 | 93.64 | 105.95 | 123.20 | 201.73 | 216.96 | 220.76 |
| **54** | 73.92 | 96.10 | 110.88 | 125.67 | 205.54 | 220.76 | 228.38 |
| **55** | 73.93 | 98.56 | 115.81 | 130.59 | 213.15 | 228.37 | 235.99 |
| **56** | 76.39 | 101.03 | 120.74 | 140.45 | 228.38 | 239.79 | 247.41 |
| **57** | 81.32 | 105.95 | 128.13 | 145.38 | 239.79 | 258.83 | 262.63 |
| **58** | 83.78 | 113.35 | 133.06 | 155.24 | 255.02 | 274.06 | 281.67 |
| **59** | 88.71 | 115.81 | 142.92 | 165.10 | 274.05 | 296.89 | 304.51 |
| **60** | 93.63 | 123.20 | 150.31 | 172.49 | 289.28 | 312.11 | 319.73 |
| **61** | 98.56 | 130.59 | 155.23 | 182.34 | 300.70 | 327.34 | 338.76 |
| **62** | 103.49 | 135.52 | 162.63 | 189.73 | 319.72 | 346.37 | 353.99 |
| **63** | 108.42 | 142.92 | 172.48 | 199.59 | 331.14 | 361.59 | 373.01 |
| **64** | 115.82 | 150.31 | 179.88 | 209.44 | 350.17 | 380.62 | 392.04 |
| **65** | 123.21 | 157.70 | 189.73 | 221.76 | 373.01 | 403.46 | 418.69 |
| **66** | 130.60 | 167.56 | 202.05 | 234.08 | 392.05 | 430.11 | 441.53 |
| **67** | 137.99 | 177.41 | 211.91 | 248.87 | 414.89 | 456.75 | 471.97 |
| **68** | 147.84 | 187.27 | 226.69 | 263.65 | 441.53 | 483.39 | 498.62 |
| **69** | 155.24 | 199.59 | 243.94 | 280.90 | 471.97 | 517.65 | 532.88 |
| **70** | 167.56 | 214.38 | 258.73 | 303.09 | 506.23 | 555.72 | 574.74 |
| **71** | 179.87 | 231.62 | 275.97 | 322.79 | 540.49 | 597.58 | 616.62 |
| **72** | 192.20 | 246.40 | 300.62 | 349.90 | 586.17 | 643.25 | 662.28 |
| **73** | 206.98 | 266.12 | 322.80 | 374.54 | 628.03 | 688.94 | 711.77 |
| **74** | 221.76 | 288.30 | 344.97 | 404.11 | 677.51 | 746.03 | 768.86 |
| **75** | 239.02 | 308.01 | 372.07 | 433.67 | 726.99 | 806.93 | 829.77 |
| **76** | 256.26 | 332.65 | 399.18 | 465.71 | 787.89 | 864.02 | 894.47 |
| **77** | 273.52 | 359.75 | 431.21 | 505.14 | 848.79 | 932.53 | 962.98 |
| **78** | 295.69 | 386.86 | 465.71 | 544.56 | 913.50 | 1004.85 | 1035.30 |
| **79** | 317.87 | 416.43 | 500.21 | 583.98 | 978.21 | 1077.17 | 1107.62 |
| **80** | 337.58 | 443.53 | 532.24 | 620.95 | 1042.91 | 1145.69 | 1179.94 |
| **81** | 357.29 | 470.64 | 566.74 | 662.83 | 1111.43 | 1214.20 | 1252.26 |
| **82** | 379.47 | 500.21 | 598.77 | 702.26 | 1176.14 | 1294.13 | 1332.19 |
| **83** | 401.65 | 524.84 | 633.26 | 744.15 | 1248.46 | 1366.45 | 1408.32 |
| **84** | 421.36 | 551.95 | 665.30 | 781.11 | 1313.16 | 1438.77 | 1480.63 |
| **85** | 438.60 | 574.13 | 689.94 | 813.15 | 1366.45 | 1495.86 | 1541.54 |
| **86** | 450.93 | 588.91 | 709.65 | 840.25 | 1412.12 | 1545.34 | 1594.82 |
| **87** | 458.32 | 601.24 | 726.90 | 859.96 | 1442.57 | 1587.21 | 1636.69 |
| **88** | 465.71 | 611.09 | 741.68 | 874.75 | 1473.02 | 1621.47 | 1674.75 |
| **89** | 470.63 | 620.95 | 751.54 | 894.46 | 1503.47 | 1655.72 | 1705.20 |
| **90** | 478.03 | 630.80 | 763.86 | 909.24 | 1530.11 | 1686.17 | 1739.46 |
| **91** | 482.96 | 640.66 | 771.26 | 926.49 | 1560.56 | 1720.43 | 1773.71 |
| **92** | 490.35 | 650.52 | 773.72 | 943.74 | 1591.01 | 1750.88 | 1807.97 |
| **93** | 497.74 | 660.37 | 778.64 | 958.53 | 1613.85 | 1781.33 | 1838.42 |
| **94** | 502.68 | 667.76 | 793.43 | 973.31 | 1644.30 | 1811.78 | 1872.68 |
| **95** | 510.06 | 680.08 | 827.93 | 990.56 | 1670.94 | 1846.03 | 1906.93 |
| **96** | 517.46 | 687.48 | 906.78 | 1005.34 | 1697.59 | 1872.68 | 1933.58 |
| **97** | 522.38 | 697.33 | 993.02 | 1020.12 | 1728.04 | 1906.93 | 1971.64 |
| **98** | 527.31 | 704.72 | 1076.80 | 1037.37 | 1754.68 | 1941.19 | 2002.09 |
| **99** | 532.24 | 714.58 | 1165.50 | 1052.16 | 1781.33 | 1971.64 | 2036.35 |
| **100+** | 539.63 | 724.43 | 1251.75 | 1069.41 | 1807.97 | 2002.09 | 2070.60 |

**Transamerica Life Insurance Company**

**TransGenerations (Tax Qualified) Series**

**Return of Premium Rider as Precent of Premium**

**Apply to Annual Premuim**

| Issue Age | Factor |
|---|---|
| **18-40** | 12.90% |
| **41** | 13.12% |
| **42** | 13.37% |
| **43** | 13.60% |
| **44** | 13.79% |
| **45** | 13.90% |
| **46** | 13.90% |
| **47** | 13.83% |
| **48** | 13.70% |
| **49** | 13.55% |
| **50** | 13.40% |
| **51** | 13.26% |
| **52** | 13.11% |
| **53** | 12.94% |
| **54** | 12.74% |
| **55** | 12.50% |
| **56** | 12.29% |
| **57** | 12.12% |
| **58** | 11.87% |
| **59** | 11.44% |
| **60** | 10.70% |
| **61** | 10.09% |
| **62** | 9.32% |
| **63** | 8.43% |
| **64** | 7.47% |
| **65** | 6.49% |
| **66** | 5.52% |
| **67** | 4.62% |
| **68** | 3.83% |
| **69** | 3.20% |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

## Supporting Document Schedules

| | |
|---|---|
| **Bypassed - Item:** | Certification of Compliance/Readability |
| **Bypass Reason:** | Withdrawn - Rate Correspondence now under AEGB-132893019 |
| **Attachment(s):** | |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

| | |
|---|---|
| **Satisfied - Item:** | Product Checklist |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC Pre RS Long-Term-Care-Rate-Revision-Checklist signed.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 02/02/2022 |

| | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20230103 Act Memo 2020.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20230103 ltcratereq_sum final.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

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|---|---|
| **Satisfied - Item:** | L&H Readability - Health |
| **Comments:** | See Certification of Compliance |
| **Attachment(s):** | |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 02/02/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Actuary's Cover Letter |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Cvr Ltr 2020.pdf |
| **Item Status:** | Received & Acknowledged |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| | |
|---|---|
| **Status Date:** | 02/02/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Rate Increase Correspondence - John Does and SOV. |
| **Comments:** | |
| **Attachment(s):** | TLC LTC LTR VA 0121 John Doe.pdf<br>TLC LTC FAQ VA 0521 John Doe.pdf<br>TLC LTC QS VA 0521 John Doe.pdf<br>SOV-TLIC RINC 2020 CORR VA.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

| | |
|---|---|
| **Satisfied - Item:** | Third Party Authorization |
| **Comments:** | |
| **Attachment(s):** | Autho Letter 2021 1-4-2021.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 02/02/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-1-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20211222.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 02/02/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Current Rates |
| **Comments:** | |

**State:** *Virginia* **Filing Company:** *Transamerica Life Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *HI347 RINC 2020 TLIC TOLIC Pre-RS*
**Project Name/Number:** *Transam/77/*

| | |
|---|---|
| **Attachment(s):** | VA 2020 TC2 - 1-820-53-191 Current.pdf<br>VA 2020 TC2 - 1-822-53-191 Current.pdf<br>VA 2020 TCComp LTC-104-194-VA Current.pdf<br>VA 2020 TCComp LTC-105-194-VA Current.pdf<br>VA 2020 TCComp LTC-106-194-VA Current.pdf<br>VA 2020 TCComp LTR-24-194 Current.pdf<br>VA 2020 TCComp LTR-25-194 Current.pdf<br>VA 2020 TCComp LTR-27-194 Current.pdf<br>VA 2020 TCTQ LTC-124-197-VA Current.pdf<br>VA 2020 TCTQ LTC-125-197-VA Current.pdf<br>VA 2020 TCTQ LTR-24-197 Current.pdf<br>VA 2020 TCTQ LTR-25-197 Current.pdf<br>VA 2020 TCTQ LTR-27-194 Current.pdf<br>VA 2020 TGEN LTC-304-198-VA Current.pdf<br>VA 2020 TGEN LTC-305-198-VA Current.pdf<br>VA 2020 TGEN LTR-324-198 Current.pdf<br>VA 2020 TGEN LTR-325-198 Current.pdf<br>VA 2020 TGEN LTR-327-198 Current.pdf<br>VA 2020 TCTQ LTC-126-197-VA Current.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 02/02/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Actuarial Response 2-8-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220107.pdf<br>VA TOLIC PreRS Legacy Response 20220107 Cum RInc.xlsx<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

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|---|---|
| **Satisfied - Item:** | Actuarial Response 2-18-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220209.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

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|---|---|
| **Satisfied - Item:** | Actuarial Response 3-25-22 |
| **Comments:** | |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Transamerica Life Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *HI347 RINC 2020 TLIC TOLIC Pre-RS* | | |
| **Project Name/Number:** | *Transam/77/* | | |

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|---|---|
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf<br>VA TOLIC PreRS Legacy Response 20220225.pdf<br>VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf<br>2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf<br>2020 BE Assumptions Clm Incid Rates Exh.pdf<br>2020 BE Assumptions Lapse and Mort Exh.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

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| **Satisfied - Item:** | Actuarial Response 5-13-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220414.pdf<br>VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx<br>VA TLIC PreRS Legacy Response 20220414 Forms Grid.xlsx |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

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|---|---|
| **Satisfied - Item:** | Actuarial Response 7-7-22 & 7-13-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220707.pdf<br>VA TLIC Legacy PreRS Response 20220707 Exhibits.xlsx<br>VA TLIC PreRS Legacy Response 202200707 Forms Grid.xlsx |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

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|---|---|
| **Satisfied - Item:** | Actuarial Response 9-22-22 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20220823.pdf<br>VA TOLIC Legacy PreRS Response 20220823 ExhibitswALR.xlsx |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

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|---|---|
| **Satisfied - Item:** | Actuarial Response 1-25-23 |
| **Comments:** | |
| **Attachment(s):** | VA TOLIC PreRS Legacy Response 20230103.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 03/29/2023 |

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Transamerica Life Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | HI347 RINC 2020 TLIC TOLIC Pre-RS | | |
| **Project Name/Number:** | Transam/77/ | | |

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Reset Form

Review Requirements Checklist
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

**NOTE: This document is intended to assist carriers in preparing LTCI rate increase filings for review and approval by the Bureau of Insurance. It provides guidance based on current Virginia laws and regulations. It should be noted, however, that this checklist should not be used exclusive of other important resources, including, but not limited to, any and all other applicable state insurance laws and associated rules and regulations. Note that some regulatory references in the Comments column are approximate. It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements.**

| REVIEW REQUIREMENTS | REFERENCES | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| Source of Filing | 14 VAC 5-101-40 | Filings shall be submitted in SERFF. Third-party filing authorization must be included. | Authorization on supporting tab |
| | 14VAC5-101-50 C 1 | Filing description must include the type of insurance form, including a description of the form and the market for which the form is intended; and intentions to concentrate on a specialized market should be noted. | On Filing Description |
| | 14VAC5-101-50 C 2 | Filing description must include the form number of each form that is being filed. | On Filing Description |
| General Information Filing Description | 14VAC5-101-50 C 3 | Filing description must state whether submitted form is new, or if replacing, revising, or modifying a previously approved form, the exact changes that are intended. | N/A |
| | 14VAC5-101-50 C 4 | Filing description must identify any change in benefits and indicate whether the change affects premium rates for the form. | N/A |
| | 14VAC5-101-50 C 5 | Filing description must state if approval of a form submitted has been withdrawn by another regulatory body and the reasons for such a withdrawal. | N/A |

| REVIEW REQUIREMENTS | REFERENCES | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | 14VAC5-101-50 F | Any form filed that is to be used with a previously approved form, including an application, shall identify the form number, approval date, and SERFF or state tracking number in the new filing. | N/A |
| | 14VAC5-101-50 G | Any amendment, endorsement, or rider that intends to revise a previously approved form shall be accompanied by the previously approved form filed as supporting documentation. | N/A |
| Form Number | 14VAC5-101-60 1 | Form Number must appear in the lower left-hand corner of the first page of the form. It shall consist of numbers, letters, or a combination of both. The form number shall distinguish the form from all other forms used by the company. | N/A |
| Company Name and Address | 14VAC5-101-60 2 | Full and proper name (including "Inc.") must appear prominently on first page or cover sheet of all forms. Home office address must be included on first page of any policy, application, or enrollment form. | N/A |
| Marketing Name or Logo | 14VAC5-101-60 3 | A marketing name or logo also may be used on the form, provided that the marketing name or logo does not mislead as to the identity of the company. | N/A |
| | 14VAC5-101-60 4 | The cover page of a policy also shall include the address of an office that will administer the policy if different from the home office, a company telephone number, and company website address. | N/A |
| Final Form | 14VAC5-101-60 5 | Form must be submitted in "final form" and in "John Doe fashion" to indicate its intended use. | N/A |
| Electronic Version | 14VAC5-101-60 6 | Each form that is to be used in an electronic version shall be filed in a format that matches the electronic version exactly. | N/A |
| Readability | 14VAC5-101-70 A | Each form submitted for review or approval shall be written in simplified language, logically and clearly arranged, and printed in a legible format. | N/A |

| REVIEW REQUIREMENTS | REFERENCES | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | 14VAC5-101-70 C | Defined words and terms shall be placed in a separate definition section that is clearly identified, unless only used in one section. | N/A |
| Type Size | 14VAC5-101-70 E | Any form submitted for review or approval shall be printed in at least 10-point type size. | N/A |
| | 14VAC5-101-70 F | Any policy shall achieve a minimum Flesch reading ease score of 50 or an equivalent score using another comparable test, unless otherwise specified by statute, or an exception requested pursuant to 14 VAC 5-101-70 G. | N/A |
| Variability | 14VAC5-101-80 | A. Use of variable bracketed information shall be limited. All variable information shall be clear, easily understood and fully explain each use of the variable language.<br>B. Administrative information, such as officer names, titles and signatures, contact information, or company logo may be presented as variable bracketed text.<br>C. Different types of benefits may be variable only for inclusion or exclusion within the form. The use of brackets within brackets is not permitted, except when variability is necessary to identify a period of time or other numeric value.<br>D. Each instance of variable text shall appear in brackets on a form and shall be separately and completely explained in detail in a Statement of Variability document. Each explanation of variability shall appear in the same order that it appears on the form.<br>E. Requests for revisions to a Statement of Variability contained in a previously approved filing shall be accomplished by notification in the original filing. | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| Filing a Rate Revision | 14 VAC 5-130-70 A | (i) New rate sheet; | See Current and Proposed Rates - TOLIC PreRS |
| | | (ii) All information required by SERFF. | On SERFF |
| | 14 VAC 5-130-70 B | Actuarial Memorandum | Included |
| | 14VAC5-130-70 B 1 | A description of the type of policy, including benefits, renewability, issue age limits, and if applicable, whether the policy includes grandfathered, non-grandfathered plans, or both. | Sections 2, 3 and 12 of Actuarial Memorandum |
| | 14VAC5-130-70 B 2 | The scope and reason for the premium or rate revision. | Section 1 of Actuarial Memorandum |
| | 14VAC5-130-70 B 3 | A comparison of the revised premiums with the current premium scale, including all percentage rate changes and any rating factor changes. | See Current and Proposed Rates |
| | 14VAC5-130-70 B 4 | A statement of whether the revision applies only to new business, only to in-force business, or to both. | Inforce Only |
| | 14VAC5-130-70 B 5 | The estimated average annual premium per policy and per member, before and after the proposed rate revision. If different changes by rating classification are requested, the filing also must include:<br>(i) Range of changes; and<br>(ii) Average overall change, including a detailed explanation of how the change was determined. | Section 14 of Actuarial Memorandum |
| | 14VAC5-130-70 B 6 | *The following is applicable to all coverage with the exception of coverage issued in the small group market:*<br>(i) Projections for future experience, and Virginia and national historical experience of 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;<br>(ii) A statement of the basis for determining the rate revision (Virginia, national, or blended); and | See Exhibit I.VA for VA only experience and Exhibit I for NW experience.<br><br>Nationwide experience is the basis for determining the rate revision. |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | (iii) If blended, provide the credibility factor assigned to the national experience. | N/A |
| | 14VAC5-130-70 B 7 | Details and dates of all past rate revisions, including annual rate revisions members will experience resulting from this filing. If a company only revises rates annually, the rate revision must be identical to the current submission. If a company has had more frequent rate revisions, the annual revision must reflect the compounding impact of all revisions for the past 12 months. | Attachment B of Actuarial Memorandum |
| | 14VAC5-130-70 B 8 | A description of how revised rates were determined, including the general description and source of each assumption of Form 130-A. For claims, provide historical and projected claims by major service category for both cost and utilization on Form 130-B. | Exhibit V and Sections 5-8 of Actuarial Memorandum |
| | 14VAC5-130-70 B 9 | If the rate revision applies to new business, provide the anticipated loss ratio and a description of how it was calculated. | N/A |
| | 14VAC5-130-70 B 10 | If the rate revision applies to in-force business provide:<br>(a) The anticipated loss ratio and a description of how it was calculated; and<br>(b) The estimated cumulative loss ratio, historical and anticipated, and a description of how it was calculated. | Exhibit I of Actuarial Memorandum |
| | 14VAC5-130-70 B 11 | The loss ratio that was originally anticipated for the policy. | Exhibit II of Actuarial Memorandum |
| | 14VAC5-130-70 B 12 | If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums or rates. | N/A |
| | 14VAC5-130-70 B 13 | The current number of Virginia and national members to which the revision applies for the most recent month for which such data is available, and either premiums in force, premiums earned, or premiums collected for such | Section 25 of Actuarial Memorandum |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | members in the year immediately prior to the filing of the rate revision. | |
| | 14VAC5-130-70 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. | Section 27 of Actuarial Memorandum |
| Policyholder Letter Review | 14VAC5-200-75 A | Other than policies for which no applicable premium rate or rate schedule increases can be made, insurers shall provide all of the information listed in this subsection to the applicant at the time of application or enrollment, unless the method of application does not allow for delivery at that time. In such a case, an insurer shall provide all the information listed in this section to the applicant no later than at the time of delivery of the policy or certificate. | N/A |
| | 14VAC5-200-75 A 1 | A statement that the policy may be subject to rate increases in the future; | N/A |
| | 14VAC5-200-75 A 2 | An explanation of potential future premium rate revisions, and the policyholder's or certificateholder's option in the event of a premium rate revision; | N/A |
| | 14VAC5-200-75 A 3 | The premium rate or rate schedules applicable to the applicant that will be in effect until a request is made for an increase; | N/A |
| | 14VAC5-200-75 A 4 | A general explanation for applying premium rate or rate schedule adjustments that shall include:<br>a. A description of when premium rate or rate schedule adjustments will be effective (e.g., next anniversary date, next billing date, etc.); and<br>b. The right to a revised premium rate or rate schedule as provided in subdivision 2 of this subsection if the premium rate or rate schedule is changed; | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | 14VAC5-200-75 D | An insurer shall provide notice of an upcoming premium rate schedule increase to all policyholders or certificate holders, if applicable, at least 75 days prior to the implementation of the premium rate schedule increase by the insurer. Such notice shall be filed with the commission at the time the premium rate increase is filed. The notice shall include at least the following information: | We comply |
| | 14VAC5-200-75 D 1 | All applicable information identified in subsection A of this section when the rate<br>increase is implemented; | We comply |
| Policyholder Options | 14VAC5-200-75 D 2 | A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount, including:<br>a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183;<br>b. A disclosure stating that all options available to the policyholder may not be of equal value;<br>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<br>d. Contact information that will allow the policyholder to contact the insurer for<br>additional options available; | We comply |
| | 14VAC5-200-75 D 3 | A clear identification of the driving factors of the premium rate increase; and | We comply |
| | 14VAC5-200-75 D 4 | A statement substantially similar to the following:<br>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 | We comply |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. | |
| Pre-Rate Stability | 14VAC5-200-150 A | This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth before October 1, 2003. | |
| Reasonableness of Benefits | 14VAC5-200-150 B | Benefits under individual long-term care insurance policies shall be deemed reasonable in relation to premiums provided the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus:<br>(i) 80% applied to any premium rate increase for individual policy forms or,<br>(ii) 75% applied to any premium rate increase on group policy forms. | We comply |
| | | In evaluating the expected loss ratio, due consideration shall be given to all relevant factors, including: | we comply |
| | 14VAC5-200-150 B 1 | Statistical credibility of incurred claims experience and earned premiums. | |
| | 14VAC5-200-150 B 2 | The period for which rates are computed to provide coverage. | |
| | 14VAC5-200-150 B 3 | Experienced and projected trends; | |
| | 14VAC5-200-150 B 4 | Concentration of experience within early policy duration; | |
| | 14VAC5-200-150 B 5 | Expected claim fluctuation; | |
| | 14VAC5-200-150 B 6 | Experience refunds, adjustments or dividends. | |
| | 14VAC5-200-150 B 7 | Renewability features; | |
| | 14VAC5-200-150 B 8 | All appropriate expense factors; | |
| | 14VAC5-200-150 B 9 | Interest; | |
| | 14VAC5-200-150 B 10 | Experimental nature of the coverage; | |
| | 14VAC5-200-150 B 11 | Policy reserves; | |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | 14VAC5-200-150 B 12 | Mix of business by risk classification; and | |
| | 14VAC5-200-150 B 13 | Product features such a long elimination periods, high deductibles and high maximum limits. | |
| | | Demonstrations of loss ratios shall be made in compliance with the Rules Governing the Filing of Rates for Individual and Certain Group Accident and Sickness Insurance Policy Forms, Chapter 130 (14 VAC 5-130) of this title. All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. | We Comply |
| | 14VAC5-200-150 C | Any insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The entire series mat be approved at one time as part of the current rate increase filing. | N/A |
| | 14VAC5-200-150 D | 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, a contingent benefit upon lapse provision will be required in accordance with 14VAC5-200-185 D. If the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases will trigger the offering of a contingent benefit upon lapse, the insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase. | Included |
| | 14VAC5-200-150 E | All submissions shall include information required by 14VAC5-200-75. | We comply |
| Long-Term Care Insurance Funded by Life Insurance | 14VAC5-200-150 F | A life insurance policy that funds long-term care benefits entirely by accelerating the death benefit is considered to provide reasonable benefits in relation to | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | premiums paid, if the policy complies with all the following provisions: | |
| | 14VAC5-200-150 F 1 | The interest credited internally to determine cash value accumulations, including long term care, if any, are guaranteed not to be less than the minimum guaranteed interest rate for cash value accumulations without long-term care set forth in the policy; | N/A |
| | 14VAC5-200-150 F 2 | The portion of the policy that provides life insurance benefits meets the nonforfeiture requirements of Chapter 32 (§ 38.2-3200 et seq.) of Title 38.2 of the Code of Virginia; | N/A |
| | 14VAC5-200-150 F 3 | If an application for a long-term care insurance contract or certificate is approved, the issuer shall deliver the contract or certificate of insurance to the applicant no later than 30 days after the date of approval; | N/A |
| | 14VAC5-200-150 F 4 | At the time of policy delivery, a policy summary shall be delivered for an individual life insurance policy that provides long-term care benefits within the policy or by rider. In the case of direct response solicitations, the insurer shall deliver the policy summary upon the applicant's request, but regardless of request shall make delivery no later than at the time of policy delivery. In addition to complying with all applicable requirements, the summary shall also include: | N/A |
| | | a. An explanation of how the long-term care benefit interacts with other components of the policy, including deductions from death benefits; | N/A |
| | | b. An illustration of the amount of benefits, the length of benefit, and the guaranteed lifetime benefits, if any, for each covered person; | N/A |
| | | c. Any exclusions, reductions and limitations on benefits of long-term care; | |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | d. A statement that any long-term care inflation protection option required by 14VAC5- 200-100 is not available under this policy; | N/A |
| | | e. If applicable to the policy type, the summary shall also include:<br>(1) A disclosure of the effects of exercising other rights under the policy;<br>(2) A disclosure of guarantees related to long-term care costs of insurance charges; and<br>(3) Current and projected maximum lifetime benefits; and | N/A |
| | | f. The provisions of the policy summary listed above may be incorporated into a basic illustration or into the life insurance policy summary; | N/A |
| | 14VAC5-200-150 F 5 | Any time a long-term care benefit, funded through a life insurance vehicle by the acceleration of the death benefit, is in benefit payment status, a monthly report shall be provided to the policyholder. The report shall include: | N/A |
| | | a. Any long-term care benefits paid out during the month; | N/A |
| | | b. An explanation of any changes in the policy (e.g., death benefits or cash values) due to long-term care benefits being paid out; and | N/A |
| | | c. The amount of long-term care benefits existing or remaining; | N/A |
| | 14VAC5-200-150 F 6 | Any policy illustration that meets the applicable requirements of 14VAC5-41; and | N/A |
| | 14VAC5-200-150 F 7 | An actuarial memorandum is filed with the Bureau of Insurance that includes: | |
| | | a. A description of the basis on which the long-term care rates were determined; | N/A |
| | | b. A description of the basis for the reserves; | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | c. A summary of the type of policy, benefits, renewability, general marketing method, and limits on ages of issuance; | N/A |
| | | d. A description and a table of each actuarial assumption used. For expenses, an insurer must include percentage of premium dollars per policy and dollars per unit of benefits, if any; | N/A |
| | | e. A description and a table of the anticipated policy reserves and additional reserves to be held in each future year for active lives; | N/A |
| | | f. The estimated average annual premium per policy and the average issue age; | N/A |
| | | g. A statement as to whether underwriting is performed at the time of application. The statement shall indicate whether underwriting is used and, if used, the statement shall include a description of the type or types of underwriting used, such as medical underwriting or functional assessment underwriting. Concerning a group policy, the statement shall indicate whether the enrollee or any dependent will be underwritten and when underwriting occurs; and | N/A |
| | | h. A description of the effect of the long-term care policy provision on the required premiums, nonforfeiture values and reserves on the underlying life insurance policy, both for active lives and those in long-term care claim status. | N/A |
| Post-Stability Policies | 14VAC5-200-153 A | This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth on or after October 1, 2003, but prior to September 1, 2015. | N/A |
| | 14VAC5-200-153 B | An insurer shall request the commission's approval of a pending premium rate schedule increase, including an | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | exceptional increase, prior to the notice to the policyholders and shall include: | N/A |
| | 14VAC5-200-153 B 1 | Information required by 14VAC5-200-75; | N/A |
| | 14VAC5-200-153 B 2 | Certification by a qualified actuary that: | N/A |
| | | a. 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; and | N/A |
| | | b. The premium rate filing is in compliance with the provisions of this section; | N/A |
| | 14VAC5-200-153 B 3 | An actuarial memorandum justifying the rate schedule change request that includes: | N/A |
| | | a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale; | N/A |
| | | (1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately; | N/A |
| | | (2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase; | N/A |
| | | (3) The projections shall demonstrate compliance with subsection C of this section; and | N/A |
| | | (4) For exceptional increases, | N/A |
| | | (a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | (b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience; | N/A |
| | | b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse; | N/A |
| | | c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary; | N/A |
| | | d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration; | N/A |
| | | e. If it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and | N/A |
| | | f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted; | N/A |
| | 14VAC5-200-153 B 4 | A statement that renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits, unless sufficient justification is provided to the commission; and | N/A |
| | 14VAC5-200-153 B 5 | Sufficient information for review and approval of the premium rate schedule increase by the commission. | N/A |
| Series Rate Increases | | An insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | entire series may be approved at one time as part of the current rate increase filing. The insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase. | N/A |
| | | The insurer may request a premium rate schedule increase less than what is required under this section and the commission may approve such premium rate schedule increase, without submission of the certification in subdivision 2 a of this subsection, if the actuarial memorandum discloses the premium rate schedule increase necessary to make such certification required, the premium rate schedule increase filing satisfies all other requirements of this section, and is, in the opinion of the commission, in the best interest of policyholders. | N/A |
| | 14VAC5-200-153 C | All premium rate schedule increases shall be determined in accordance with the following requirements: | N/A |
| Exceptional Increases | 14VAC5-200-153 C 1 | Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits; | N/A |
| | 14VAC5-200-153 C 2 | Premium rate schedule increases shall be calculated such 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: | N/A |
| | | a. The accumulated value of the initial earned premium times 58%; | N/A |
| | | b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis; | N/A |
| | | c. The present value of future projected initial earned premiums times 58%; and | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis; | N/A |
| | 14VAC5-200-153 C 3 | In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and | N/A |
| | 14VAC5-200-153 C 4 | All present and accumulated values used to determine rate increases shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages. | N/A |
| | 14VAC5-200-153 D | For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision B 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection K of this section, the projections required by subdivision B 3 a of this section shall be provided to the policyholder in lieu of filing with the commission. | N/A |
| | 14VAC5-200-153 E | If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision B 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection D of | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | this section. For group insurance policies that meet the conditions in subsection K of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission. | N/A |
| Premium Rate Increases for Policies Issued After September 1, 2015. | 14VAC5-200-154 A | An insurer shall request the commission's approval of a pending premium rate schedule increase, including an exceptional increase, prior to the notice to the policyholders and shall include: | N/A |
| | 14VAC5-200-154 A 1 | Information required by 14VAC5-200-75; | N/A |
| | 14VAC5-200-154 A 2 | Certification by a qualified actuary that: | N/A |
| | | a. 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; and | N/A |
| | | b. The premium rate filing is in compliance with the provisions of this section; | N/A |
| | 14VAC5-200-154 A 3 | An actuarial memorandum justifying the rate schedule change request that includes: | N/A |
| | | a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale; | |
| | | (1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately; | N/A |
| | | (2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase; | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | (3) The projections shall demonstrate compliance with subsection B of this section; and | N/A |
| | | (4) For exceptional increases: | N/A |
| | | (a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and | N/A |
| | | (b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience; | N/A |
| | | b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse; | N/A |
| | | c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary; | N/A |
| | | d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration; | N/A |
| | | e. In the event that it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and | N/A |
| | | f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted; | N/A |
| | 14VAC5-200-154 A 4 | A statement that renewal premium rate schedules are not greater than new business premium rate schedules | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | except for differences attributable to benefits, unless sufficient justification is provided to the commission; and | N/A |
| | 14VAC5-200-154 A 5 | Sufficient information for review and approval of the premium rate schedule increase by the commission. | N/A |
| | 14VAC5-200-154 B | All premium rate schedule increases shall be determined in accordance with the following requirements: | N/A |
| Exceptional Increases | 14VAC5-200-154 B 1 | Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits; | N/A |
| | 14VAC5-200-154 B 2 | Premium rate schedule increases shall be calculated such that the sum of the lesser of (i) the accumulated value of actual incurred claims, without the inclusion of active life reserves, or (ii) the accumulated value of historic expected claims without the inclusion of active life reserves, plus the present value of the future expected incurred claims, projected without the inclusion of actual life reserves, will not be less than the sum of the following: | N/A |
| | | a. The accumulated value of the initial earned premium times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience; | N/A |
| | | b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis; | N/A |
| | | c. The present value of future projected initial earned premiums times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience; and | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis; | N/A |
| | 14VAC5-200-154 B 3 | Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase. Expected claims are calculated for each calendar year based on the in-force policies at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing; | N/A |
| | 14VAC5-200-154 B 4 | In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and | N/A |
| | 14VAC5-200-154 B 5 | All present and accumulated values used to determine rate increases, including the lifetime loss ratio consistent with the original filing reflecting margins for moderately adverse experience, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages. | N/A |
| | 14VAC5-200-154 C | For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision A 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection J of this section, the projections required by subdivision A 3 a of this section shall be provided to the policyholder in lieu of filing with the commission. | N/A |
| | 14VAC5-200-154 D | If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision A 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection C of this section. For group insurance policies that meet the conditions in subsection J of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission. | N/A |

**Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:**
http://www.scc.virginia.gov/boi/laws.aspx

The Rates Section of the Life and Health Division reviews long-term care insurance rate revisions . Please contact the assigned rates examiner or this section directly at (804) 371-9348 if you have questions or need additional information about this line of insurance.

The Flesch reading ease score of the filed policy form is _____.

I represent that a review of the enclosed form has been conducted, and I certify that, to the best of my knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the applicable rules and regulations. I understand that a failure to comply with these requirements will result in a disapproval of the filing.

I hereby certify that I have reviewed the attached revision to the long-term care insurance rate filing and determined that it is in compliance with the Revision to Long-Term Care Insurance (LTCI) Rates checklist.

Signed: Brad Rokosh Digitally signed by Brad Rokosh
DN: CN=Brad Rokosh, E=brokosh@transamerica.com
Reason: I am approving this document
Location: BRokosh
Date: 2021.11.12 16:48:37-06'00'
Foxit PhantomPDF Version: 10.1.4

Name (please print): Brad Rokosh Title: Director, Actuarial, Individual Solutions I InforceManagement I LTC

Company Name: Transamerica Life Insurance Company

Date: 11/12/2021 Phone No: ( ) 972-881-4842

E-Mail Address: Bradley.Rokosh@Transamerica.com

TRANSAMERICA®

P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

# Actuarial Memorandum
# Policy Forms
# 1-820 53-191, 1-822 53-191 as TransCare 2 Series,
# LTC-104-194-VA, LTC-105-194-VA, LTC-106-194-VA as TransCare Companion Series,
# LTC 124-197-VA, LTC 125-197-VA, LTC 126-197-VA as TransCare TQ Series,
# LTC 304-198-VA, LTC 305-198-VA as TransGenerations Series
# Long Term Care Coverage

## Applicable to All Policies Issued Prior to October 1, 2003

## 1) Scope and Purpose

This rate filing is a request for an increase in premium, effective upon approval by the state, on the base contract and all associated riders for all policies issued prior to October 1, 2003 (pre rate stability) as follows:

| Benefit Period | Benefit Increase Option | Rate Increase |
|---|---|---|
| Non Lifetime | None | 0% |
| Non Lifetime | Simple or Compound | 30% |
| Lifetime | None | 30% |
| Lifetime | Simple or Compound | 30% |

While a 30% increase in premium is justified based on current expectations and was originally requested for all policies issued prior to October 1, 2003, the company is willing to accept the increases indicated above in order to gain approval thereof by the Department. Acceptance of a lessor rate increase than originally requested should not be construed that the company does not believe the original 30% request is justified.

The referenced policy form series subject to this filing do not comprise all the of LTCI policy forms for which the company will be requesting a rate increase at this time (hereafter, “the entire block”). See Attachment C of this memorandum for a complete list of the policy forms referred to as the ‘entire block’ for the purpose of this filing. Even though some policy forms of the entire block will be filed separately, the company would still prefer to manage the entire block collectively as one in terms of the rate increase requested and the associated justification thereof. This premium rate increase is needed due to claim levels that produce lifetime loss ratios above the statutorily required minimum loss ratio. If the requested rate increase is approved and implemented as proposed, the company does not expect to request additional rate increases based on current expectations of future experience. However, if actual future experience were to deteriorate further, additional rate action may become necessary even if the requested rate increase is approved and implemented as proposed.

The requested rate increase will be implemented upon approval but would not become effective for any given policyholder until all statutory requirements are satisfied, and if applicable, a period of one year has elapsed since the effective date of the previously approved rate increase.

The purpose of this memorandum is to file revised premium rates in this state and demonstrate that the anticipated loss ratio meets the minimum requirements of this state. This memorandum is not to be used for other purposes.

## Benefit Reduction and Cost Sharing Option (with Rate Guarantee)

The Company would also like to make available to all policyholders a Benefit Reduction and Cost Sharing option to help the customer avoid some or all of the cost of the premium rate increase and receive a premium rate guarantee for a set number of years as outlined in Appendix A. The Company is filing a Benefit Reduction and Cost Sharing Endorsement that will be issued to the policyholder if they choose this option.

The Benefit Reduction and Cost Sharing option affects both:
1) The policy/certificate benefit limits available under the policy/certificate (by reducing all of the policy benefit limits available by the Cost Sharing Percentage), and
2) Amounts that the policyholder/certificate holder and the Company are responsible for with respect to each claim (by reducing the amounts that the Company will pay for claims by the Cost Sharing Percentage). If inflation protection coverage is included in the policy/certificate, all future benefit amount increases will be based on the new revised benefit amounts. The Benefit Reduction and Cost Sharing option also applies to all policy/certificate benefit provisions, including any benefit provision added by rider or endorsement. The Benefit Reduction and Cost Sharing option also applies to benefits for covered care or services received by another covered person who is covered under the policy/certificate.

Benefit Reduction and Cost Sharing percentages were determined to be actuarially equivalent to the requested rate increase – which includes the cost of the Rate Guarantee. Policyholders and certificate holders selecting the Benefit Reduction and Cost Sharing option will generally be able to completely or partially offset the requested rate increase and receive the Rate Guarantee. Some policyholders or certificate holders electing the Benefit Reduction and Cost Sharing option may not be able to completely offset the requested rate increase but would be able to mitigate it. The Benefit Reduction and Cost Sharing percentages are shown in Appendix A.

Policyholders who elect the Benefit Reduction and Cost Sharing Option may still be subject to future rate increases after the Rate Guarantee period has expired if additional rate increases become justified due to further deterioration of experience not currently anticipated.

## 2) Benefits *

### TransCare 2 Series

A. *Nursing Home Benefit-*
After satisfaction of the Nursing Home Elimination Period, the company will pay actual charges up to the Nursing Home Maximum Daily Benefit for each day during a Period of required Nursing Home Confinement. Benefits are payable up to the Nursing Home Lifetime Maximum Benefit.

B. *Home Health Care Benefit- Form(s): 1-822 53-191*
After satisfaction of the Home Health Care Elimination Period, the company will pay reasonable and customary charges up to the Home Health Care Maximum Daily Benefit for each day Professional Services are provided or up to 50% of the Home Health Care Maximum Daily Benefit for each day Basic Services are provided or up to 25% of the Home Health Care Maximum Daily Benefit for each day Adult Day Care Services are provided. Benefits are payable up to the Home Health Care Lifetime Maximum Benefit amount for Home Health Care Professional Services and Basic Services and up to 365 days for Adult Day Care.

C. *Compound Benefit Increase Option (BIO)-*
Increases benefit amounts by 5% of the current amount on each policy anniversary.

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* This is not intended to be a comprehensive listing of all benefits available.

## TransCare Companion and TransCare TQ Series

A. *Nursing Home Benefit – Form(s): LTC-104-194-VA, LTC-105-194-VA, LTC 124-197-VA, LTC 125-197-VA*
After satisfaction of the Nursing Home Elimination Period, the company will pay actual charges up to the Nursing Home Maximum Daily Benefit for each day during a Period of required Nursing Home Confinement or Assisted Living Facility Confinement. Benefits are payable up to the Nursing Home Policy Maximum.

B. *Home Care Benefit – Form(s): LTC-104-194-VA, LTC 124-197-VA*
After satisfaction of the Home Care Elimination Period, the company will pay charges on a monthly basis up to 50% or 100% of the Nursing Home Maximum Daily Benefit multiplied by thirty for each month or prorated portion of a month Home Care is provided. Benefits are payable up to the Policy Maximum.

C. *Home Care Benefit – Form(s): LTC-106-194-VA, LTC 126-197-VA*
After satisfaction of the Elimination Period, the company will pay charges on a monthly basis up to the Maximum Monthly Benefit equal to the Maximum Daily Benefit multiplied by thirty for each month or prorated portion of a month Home Care is provided. Benefits are payable up to the Policy Maximum.

D. *Simple Benefit Increase Rider- Rider Form(s): LTR 24-194 for the TransCare Companion Series; LTR 24-197 for the TransCare TQ Series*
Increases benefits by 5% of the original amount annually for the life of the policy.

E. *Compound Benefit Increase Rider- Form(s): LTR 25-194 for the TransCare Companion Series; LTR 25-197 for the TransCare TQ Series*
Increases benefit amounts by 5% of the current amount annually for the life of the policy.

F. *Return of Premium Benefit Rider - Form(s): LTR 27-194 for the TransCare Companion Series; LTR 27-194 for the TransCare TQ Series*
This benefit will be the sum of premiums paid less the sum of incurred claims from the effective date of this rider until death of the insured.

## TransGenerations Series

A. *Nursing Home Benefit – Form(s): LTC 304-198-VA, LTC 305-198-VA*
After satisfaction of the Nursing Home Elimination Period, the company will pay actual charges up to the Nursing Home Maximum Daily Benefit for each day during a Period of required Nursing Home Confinement or it will pay actual charges up to either 75% or 100%, depending on the level of coverage chosen, of the Nursing Home Maximum Daily Benefit for each day during a Period of required Assisted Living Facility Confinement. Benefits are payable up to the Nursing Home Policy Maximum.

B. *Home and Community Care Benefit – Form(s): LTC 304-198-VA*
After satisfaction of the Elimination Period, the company will pay actual charges on a monthly basis up to 50% or 100% of the Nursing Home Maximum Daily Benefit multiplied by thirty for each month or prorated portion of a month Home Care is provided. Benefits are payable up to the Nursing Home Policy Maximum.

C. *Simple Benefit Increase Rider- Rider Form: LTR 324-198*
Increases benefits by 5% of the original amount annually for the life of the policy.

D. *Compound Benefit Increase Rider- Rider Form: LTR 325-198*
Increases benefit amounts by 5% of the current amount annually for the life of the policy.

*E. Return of Premium Benefit Rider- Rider Form: LTR 327-198*

This benefit will be the sum of premiums paid less the sum of incurred claims from the effective date of this rider until death of the insured if death occurs before the attainment of age 70.

## 3) Renewability

These policy forms are guaranteed renewable for life, subject to the company's right to change premium rates.

## 4) Applicability

This filing applies to inforce insureds only, as these forms are no longer actively being sold. The premium change will be applicable to the base forms and to all riders associated with the base forms for all policies issued before October 1, 2003.

## 5) Morbidity

Morbidity assumptions are developed using internal company experience looking across multiple variables. The assumptions for incidence, recovery, on-claim mortality, utilization, and transition generally vary on variables such as marital status, gender, implied elimination period, benefit period, benefit package, policy inflation option, issue age, attained age, issue year, and calendar year. A provision for morbidity improvement is also included.

The current morbidity assumption used in this rate increase filing is consistent with the assumption the Company has used for currently marketed policy forms.

## 6) Off Claim Mortality

Off-claim, or active life, mortality assumptions are developed using internal company experience and vary based on attained age, issue year, gender and marital status. The rates are further adjusted by 15 years of improvement factors that vary by gender.

The current off-claim mortality assumption used in this rate increase filing is consistent with the assumption the Company has used for currently marketed policy forms.

## 7) Persistency

Voluntary lapse rates are based on Company experience and vary by duration, issue age, marital status, service group, and policy inflation option.

## 8) Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

## 9) Marketing

These policy forms were marketed by agents to individuals.

## 10) Underwriting

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

## 11) Premiums

Premiums vary based on original issue age, rate class and benefit options selected.

## 12) Issue Age Range

For the TransCare 2 Series, applicants age 40 – 80 were eligible for all elimination periods and benefit periods while applicants age 81 - 84 were eligible for all elimination periods but limited to the maximum lifetime benefit of $7,500 per $10 maximum daily benefit.

For the TransCare Companion and TransCare TQ Series, applicants age 18 – 90 were eligible for all elimination periods and benefit periods.

For the TransGenerations Series, applicants age 18 – 100 were eligible for all elimination periods and benefit periods.

## 13) Area Factors

Area factors are not used for these products.

## 14) Average Annual Premium

| Series | Before Increase | After Increase |
|---|---|---|
| **TransCare 2** | $2,661 | $3,390 |
| **TransCare Companion** | $3,627 | $4,606 |
| **TransCare TQ** | $3,362 | $4,295 |
| **TransGenerations** | $2,818 | $3,577 |

## 15) Premium Modalization Rules

Modal factors which are applied to the annual premium are as follows:

| Premium Mode | Annual | Semi-annual | Quarterly | Monthly |
|---|---|---|---|---|
| TransCare 2 Series | 1.000 | 0.500 | 0.250 | 0.08333 |
| TransCare Companion Series | 1.000 | 0.520 | 0.270 | 0.0883 |
| TransCare TQ Series | 1.000 | 0.520 | 0.270 | 0.0883 |
| TransGenerations Series | 1.000 | 0.520 | 0.270 | 0.0883 |

## 16) Claim Liability and Reserve

The present value of amounts not yet due (Exhibit 6) is calculated for all open claims using termination rates derived from company experience. The resulting reserve is adjusted by factors based on age at incurral, sex, and benefit period developed from company experience. The interest rate varies by year of incurral. The incurred but not reported and in course of settlement reserves (Exhibit 8) are calculated based on the development of incurred claims by month of incurral, based on internal Company data. The claim reserves underlying the incurred claims in the projection are consistent with the reserves reported in Exhibits 6 and 8 of the Company's financial statement.

## 17) Active Life Reserve

Active life reserves were used in the original pricing of the captioned form to demonstrate compliance with the minimum 60% loss ratio. However, active life reserves have not been used in this premium rate increase filing to demonstrate compliance with the 60% loss ratio requirement. As a result, we are requesting a lesser increase than would have been necessary had we included the cost of the active life reserves.

## 18) Trend Assumptions

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

## 19) Minimum Required Loss Ratio

The Statutorily Required Minimum Loss Ratio for these forms is 60%.

## 20) Anticipated Loss Ratio

The anticipated lifetime loss ratio for the entire block of business is shown in Exhibit Ⅰ.

## 21) Distribution of Business

See Attachment A.

## 22) Contingency and Risk Margins

Contingency and risk margins have not been included in the justification for this rate increase.

## 23) Experience on the Form

See Exhibit I for nationwide calendar year historical experience through March 31, 2020, as well as projected experience thereafter both with and without the proposed rate increase associated with the company's entire block of policy forms*, which include but are not limited to the captioned policy forms subject to this filing and includes the experience of all policies regardless of issue date. See Exhibit II for nationwide policy year actual-to-expected experience, associated with the same entire block of policy forms as Exhibit I, where 'actual' experience includes historical experience through March 31, 2020, combined with current-assumption projected experience thereafter. See Exhibit III for nationwide calendar year historical and projected experience associated with only the referenced policy forms subject to this filing in the same format as Exhibit I. In all three exhibits, nationwide earned premium has been adjusted to reflect the timing and magnitude of approved pre-rate stability rate increase history of this state. Historical incurred claims in all three exhibits reflect claim payment runoff through June 30, 2020, plus the claim reserve estimate as of June 30, 2020 (as described in Section 16 above).

*See Attachment C of this memorandum for a complete list of the policy forms referred to as the 'entire block' for the purpose of this filing.

## 24) History of Rate Adjustments

The magnitude of rate increases approved for each product discussed herein is displayed in Attachment B.

## 25) Number of Insureds

As of October 2021, the number of insureds that will be affected by this increase is:

| | Insureds | Annualized Premium |
|---|---|---|
| Virginia(Issued Prior to October 1, 2003): | 1,133 | $4,099,577 |
| Nationwide: | 22,012 | $73,047,663 |

## 26) Proposed Effective Date

The proposed rate increase will be implemented following approval and after fulfillment of all statutory and contractual requirements. The increase for any insured will not become effective until a period of one year has elapsed since the previously approved rate increase effective date if applicable.

## 27) Actuarial Certification

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of this state and with the rules of the Department of Insurance and complies with Actuarial Standard of Practice No 8. I certify that benefits are reasonable in relation to premium at the requested rate schedule. If the requested increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated. However, going forward, the Company will continue to monitor the experience of this block and reserves the right to take additional rate action if currently unanticipated future deterioration thereof justifies.

Brad Rokosh, ASA, MAAA
Director, Actuarial, Individual Solutions I Inforce Management I LTC

January 25, 2023

Attachment A

Transamerica Life Insurance Company

Distribution of Business

By Issue Age

| | |
|---|---|
| 0 to 59 | 62.6% |
| 60 to 64 | 21.9% |
| 65 to 69 | 11.3% |
| 70 to 74 | 3.7% |
| 75 to 79 | 0.5% |
| 80 to 84 | 0.% |
| 85 + | 0.0% |

By Elimination Period

| 0 day | 20 day | 30 day | 60 day | 90 day | > 90 days |
|---|---|---|---|---|---|
| 2.8% | 0.4% | 13.8% | 13.2% | 64.2% | 5.6% |

By Maximum Benefit Option

| ≤ 2 Yr | 3 Yr | 4 Yr | 5 Yr | ≥ 6 Yr* |
|---|---|---|---|---|
| 3.4% | 14.0% | 9.6% | 14.7% | 58.3% |

* **Including Unlimited.**

Attachment B

Transamerica Life Insurance Company

Rate Increase History

| Policy Form | First Increase (Approved, Implemented) | Second Increase (Approved, Implemented) | Third Increase* (Approved, Implemented) | Fourth Increase (Approved, Implemented) | Fifth Increase (Approved, Implemented) | Sixth Increase (Approved, Implemented) |
|---|---|---|---|---|---|---|
| TransCare 2 (BP < 6 years) | 45% (2003,2003) | 35% (2006,2006) | | | 17% (2013,2013) | 56% (2020,2020) |
| TransCare 2 (BP ≥ 6 years) | 45% (2003,2003) | 35% (2006,2006) | 15%/20%/25% (2009,2009) | 14% (2011,2011) | 17% (2013,2013) | 56% (2020,2020) |
| TransCare Comp. (BP < 6 years) | 45% (2003,2003) | 35% (2006,2006) | | | 17% (2013,2013) | 56% (2020,2020) |
| TransCare Comp. (BP ≥ 6 years) | 45% (2003,2003) | 35% (2006,2006) | 15%/20%/25% (2009,2009) | 14% (2011,2011) | 17% (2013,2013) | 56% (2020,2020) |
| TransCare TQ (BP < 6 years) | | 35% (2006,2006) | | | 17% (2013,2013) | 56% (2020,2020) |
| TransCare TQ (BP ≥ 6 years) | | 35% (2006,2006) | 15%/20%/25% (2009,2009) | 14% (2011,2011) | 17% (2013,2013) | 56% (2020,2020) |
| TransGenerations (BP < 6 years) | | 35% (2006,2006) | | | 17% (2013,2013) | 56% (2020,2020) |
| TransGenerations (BP ≥ 6 years) | | 35% (2006,2006) | 15%/20%/25% (2009,2009) | 14% (2011,2011) | 17% (2013,2013) | 56% (2020,2020) |

* Rate Increase applies to policies with a base benefit period ≥ 6 years and varies by Benefit Increase Option ("BIO"), No BIO, Simple BIO and Compound BIO, respectively.

Attachment C

Transamerica Life Insurance Company

List of Policy Form Series Included in "The Entire Block"

Policy forms filed under Transamerica Life Insurance Company ("**TLIC**"):
IP-70-VA-494, IP-71-VA-494, IP-72-VA-494, IP-73-VA-494 As Flex; FLEX 2 (VA) 196 As Flex 2; FTQ (VA) 197 As Flex 2 TQ;
LTC 3 (VA) 1091, LTC 3R (VA) 1091 As LTC 3 / 4; LTC 5 (VA) 196, LTC5 TQ (VA) 1096 Facility Only Module As LTC 5;
LTC 5 TQ (VA) 1096, LTC 5 TQ (VA) 1096 Facility Only Module As LTC 5 TQ

Policy forms previously filed under Bankers United Life Assurance Company ("**BULAC**"):
GCPRO 193 (VA) As Protector; GCPRO-II (VA) 794 As Protector II; GCPRO-III TQ (VA) 197 As Protector III TQ

Policy forms previously filed under Life Investors Insurance Company of America ("**LIICA**"):
LI-LTCP (VA) 192 As Future Care 2 NTQ; LI-LTCP TQ (VA) 197As Future Care 2 TQ; LI-LTCP TQ (VA) 898 As Future Care Pool TQ;
GP001 796 (GC001 796) As NEA Group

Policy forms filed under Transamerica Premier Life Insurance Company beginning in 2014 ("**TPLIC**"):
ML-LTCP TQ (VA) 197 As ML1, ML-LTCP COM TQ (VA) 898 As MLPool, FTQ (VA) 197 As TPLIC Flex 2 TQ,
LTC 5 TQ (VA) 600 As TPLIC LTC 5 TQ and P-0001 (VA) 4/98, P-0001 (VA) 1/01 As PC1

Policy forms previously filed under Transamerica Occidental Life Insurance Company ("**TOLIC**"):
1-820 53-191, 1-822 53-191 As TransCare 2; LTC-104-194-VA, LTC-105-194-VA, LTC-106-194-VA As TransCare Companion;
LTC 124-197-VA, LTC 125-197-VA, LTC 126-197-VA As TransCare TQ; LTC 304-198-VA, LTC 305-198-VA As TransGenerations

# Appendix A

## Benefit Reduction and Cost Sharing Option (with Rate Guarantee)

The Benefit Reduction and Cost Sharing Endorsement (the "Endorsement") consists of three components:

1. Reduction to all policy or certificate benefit amounts, including but not limited to the Maximum Daily Benefit, Maximum Monthly Benefit and the policy or certificate Maximum Amount

   All policy or certificate benefit amounts (including, but not limited to, all Maximum Daily/Monthly Benefit amounts and the policy or certificate Maximum Amount) in effect immediately prior to the Endorsement effective date will be reduced by an amount equal to the Cost Sharing Percentage as shown below.

   For example:

   If the policy or certificate Maximum Amount is $100,000 and the Cost Sharing Percentage is 20%, the policy/certificate Maximum Amount will be reduced to $80,000. The Company will not be responsible for any costs that exceed the reduced policy/certificate Maximum Amount.

   If the Maximum Daily Benefit amount is $100, and the Cost Sharing Percentage is 20%, the Maximum Daily Benefit amount will be reduced to $80. The Company will not be responsible for any daily costs that exceed the reduced Maximum Daily Benefit.

   The dollar amount and percentages used in these examples may be different from the actual dollar amounts and percentages that apply to the policy/certificate.

2. Application of Cost Sharing to Claim Payments

   As long as all policy/certificate provisions and conditions are satisfied, for any benefit for which a claim is made under the policy/certificate, the Company will pay its Cost Sharing Percentage of such benefit, but the Company will pay no more than the applicable Maximum Daily/Monthly Benefit amounts as shown on the Endorsement. The policyholder/certificate holder will be responsible for paying the remaining portion of the applicable long term care expenses associated with such claim. Note that only amounts paid by the Company will be deducted from the revised policy/certificate Maximum Amount.

   For example: If the revised Maximum Daily Benefit for a covered Long Term Care Facility is $80 and the Company's Cost Sharing Percentage is 80%, the Company will pay 80% of the Long Term Care Facility charges, but no more than $80. Using the same formula:
   - If the Long Term Care Facility charges are $80, the Company will pay $64 and the policyholder/certificate holder will be responsible for $16.
   - If the Long Term Care Facility charges are $100, the Company will pay $80 and the policyholder/certificate holder will be responsible for $20.
   - If the Long Term Care Facility charges are $200, the Company will pay $80 and the policyholder/certificate holder will be responsible for $120.

3. Rate Guarantee

   Premium rates for the policy will be guaranteed from the effective date of the Endorsement for 10 years. The policy will be excluded from any future increases until after the Rate Guarantee has expired. Any benefits added to the policy after the effective date of the Endorsement will not be covered by the Rate Guarantee.

See "Appendix A: Cost Sharing Percentages Table" for the Benefit Reduction and Cost Sharing Agreement Percentages by Company (or Former Company), Benefit Increase Option, and Benefit Period.

**Appendix A - Cost Sharing Percentages Table**

| Company (or Former Company*) | Benefit Increase Option | Benefit Period | Cost Sharing% | Required Remaining RINC |
|---|---|---|---|---|
| TOLIC | Compound | 2-year | **8%** | |
| | Compound | 4-year | **7%** | |
| | Compound | Lifetime | **10%** | |
| | No Bio | Lifetime | **13%** | |
| | Simple | 2-year | **8%** | |
| | Simple | 4-year | **7%** | |
| | Simple | Lifetime | **9%** | |

*** For Company (or Former Company), please refer to the cover letter for the complete mapping of policy forms.**

# Exhibit I

## Transamerica Life Insurance Company

**TPLIC Flex 2 TQ, TPLIC LTC 5 TQ, ML1, MLPOOL, PC1, Future Care 2 NTQ, Future Care 2 TQ, Future Care Pool TQ, NEA Group, Protector, Protector II, Protector III TQ, Flex, Flex 2, Flex 2 TQ, LTC 3 / 4, LTC 5 TQ, TransCare 2, TransCare Companion, TransCare TQ and TransGenerations**

**Nationwide Experience Adjusted to Virginia-Specific Rate History**

**All Policyholders Pay the Requested Increase - Premium Paying Policies Only**

| | Earned Premium | | | | Incurred Claims | | Prior Assumptions | | Original Pricing | | Loss Ratios Excluding Change in ALR | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Year | Actual Past & Projected Future at Original RateLevel | Actual Past & Projected Future w/o Proposed Rate Increase | Actual Past & Projected Future w/ Proposed Rate Increase | Proposed Rate Level Applied Since Inception | Actual Past & Projected Future | Change In Original Pricing ALR | Actual Past & Projected Future Earned Premium | Actual Past & Projected Future Incurred Claims | Earned Premium at Original Rate Level | Incurred Claims | Actual w/o Rate Increase | Actual w/ Rate Increase | PV Actual Cumulative w/o Rate Increase | PV Actual Cumulative w/ Rate Increase |
| 1988-1992 | 4,842,863 | 4,842,863 | 4,842,863 | 29,544,544 | 520,585 | | 4,842,863 | 520,585 | 5,623,262 | 466,637 | 10.7% | 10.7% | 10.6% | 10.6% |
| 1987 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 1988 | 1,911 | 1,911 | 1,911 | 12,638 | 0 | | 1,911 | 0 | 2,857 | 228 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1989 | 27,047 | 27,047 | 27,047 | 184,793 | 0 | | 27,047 | 0 | 38,002 | 2,994 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1990 | 191,994 | 191,994 | 191,994 | 1,211,752 | 0 | | 191,994 | 0 | 238,717 | 17,642 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1991 | 1,067,801 | 1,067,801 | 1,067,801 | 6,528,575 | 18,303 | | 1,067,801 | 18,303 | 1,217,816 | 92,682 | 1.7% | 1.7% | 1.4% | 1.4% |
| 1992 | 3,554,110 | 3,554,110 | 3,554,110 | 21,606,786 | 502,282 | | 3,554,110 | 502,282 | 4,125,870 | 353,091 | 14.1% | 14.1% | 10.6% | 10.6% |
| 1993 | 13,397,248 | 13,397,248 | 13,397,248 | 82,583,237 | 801,177 | | 13,397,248 | 801,177 | 14,612,415 | 1,311,550 | 6.0% | 6.0% | 7.3% | 7.3% |
| 1994 | 27,693,114 | 27,693,114 | 27,693,114 | 173,266,904 | 2,857,670 | | 27,693,114 | 2,857,670 | 30,815,384 | 3,193,655 | 10.3% | 10.3% | 9.1% | 9.1% |
| 1995 | 47,442,235 | 47,442,235 | 47,442,235 | 298,844,451 | 6,956,749 | | 47,442,235 | 6,956,749 | 51,998,035 | 6,255,566 | 14.7% | 14.7% | 11.8% | 11.8% |
| 1996 | 74,578,379 | 74,578,379 | 74,578,379 | 463,036,023 | 11,183,968 | | 74,578,379 | 11,183,968 | 80,520,043 | 10,869,411 | 15.0% | 15.0% | 13.2% | 13.2% |
| 1997 | 110,849,891 | 110,849,891 | 110,849,891 | 660,202,694 | 22,392,240 | | 110,849,891 | 22,392,240 | 114,378,806 | 16,802,977 | 20.2% | 20.2% | 15.8% | 15.8% |
| 1998 | 143,764,883 | 143,764,883 | 143,764,883 | 805,622,201 | 34,479,336 | | 143,764,883 | 34,479,336 | 146,027,527 | 23,469,487 | 24.0% | 24.0% | 18.4% | 18.4% |
| 1999 | 180,651,745 | 180,651,745 | 180,651,745 | 958,026,775 | 54,686,985 | | 180,651,745 | 54,686,985 | 181,720,668 | 31,055,823 | 30.3% | 30.3% | 21.7% | 21.7% |
| 2000 | 218,815,256 | 218,815,256 | 218,815,256 | 1,105,281,363 | 68,017,343 | | 218,815,256 | 68,017,343 | 221,830,217 | 39,528,619 | 31.1% | 31.1% | 24.0% | 24.0% |
| 2001 | 256,893,493 | 257,809,285 | 257,809,285 | 1,261,806,566 | 90,120,140 | | 257,809,285 | 90,120,140 | 256,128,285 | 48,428,849 | 35.0% | 35.0% | 26.3% | 26.3% |
| 2002 | 289,866,667 | 292,272,475 | 292,272,475 | 1,393,217,208 | 102,022,692 | | 292,272,475 | 102,022,692 | 285,571,110 | 57,738,811 | 34.9% | 34.9% | 28.0% | 28.0% |
| 2003 | 310,256,427 | 313,759,143 | 313,759,143 | 1,469,367,945 | 123,927,366 | | 313,759,143 | 123,927,366 | 299,465,038 | 66,885,554 | 39.5% | 39.5% | 29.8% | 29.8% |
| 2004 | 307,811,181 | 334,867,605 | 334,867,605 | 1,451,699,115 | 133,294,880 | | 334,867,605 | 133,294,880 | 287,440,281 | 75,092,827 | 39.8% | 39.8% | 31.3% | 31.3% |
| 2005 | 296,698,248 | 331,601,141 | 331,601,141 | 1,396,009,245 | 162,335,002 | | 331,601,141 | 162,335,002 | 264,411,792 | 82,480,895 | 49.0% | 49.0% | 33.4% | 33.4% |
| 2006 | 284,541,040 | 329,322,770 | 329,322,770 | 1,338,847,023 | 175,104,875 | | 329,322,770 | 175,104,875 | 241,256,935 | 89,222,105 | 53.2% | 53.2% | 35.4% | 35.4% |
| 2007 | 270,915,056 | 371,006,968 | 371,006,968 | 1,273,864,250 | 202,376,319 | | 371,006,968 | 202,376,319 | 218,481,270 | 95,426,865 | 54.5% | 54.5% | 37.3% | 37.3% |
| 2008 | 256,675,382 | 409,831,354 | 409,831,354 | 1,206,880,996 | 196,788,064 | | 409,831,354 | 196,788,064 | 197,803,429 | 101,156,530 | 48.0% | 48.0% | 38.3% | 38.3% |
| 2009 | 245,511,044 | 414,937,843 | 414,937,843 | 1,153,305,827 | 216,575,791 | | 414,937,843 | 216,575,791 | 178,657,799 | 106,224,613 | 52.2% | 52.2% | 39.5% | 39.5% |
| 2010 | 232,404,428 | 424,977,555 | 424,977,555 | 1,091,733,360 | 247,976,051 | | 424,977,555 | 247,976,051 | 161,025,873 | 110,584,518 | 58.4% | 58.4% | 40.9% | 40.9% |
| 2011 | 221,687,098 | 413,574,368 | 413,574,368 | 1,042,929,007 | 255,009,775 | | 413,574,368 | 255,009,775 | 144,774,371 | 114,308,898 | 61.7% | 61.7% | 42.3% | 42.3% |
| 2012 | 211,064,772 | 424,330,700 | 424,330,700 | 993,366,489 | 282,294,145 | | 424,330,700 | 282,294,145 | 129,827,700 | 117,429,948 | 66.5% | 66.5% | 43.7% | 43.7% |
| 2013 | 200,080,541 | 416,509,119 | 416,509,119 | 940,789,636 | 312,114,680 | | 416,509,119 | 312,114,680 | 116,365,967 | 119,991,213 | 74.9% | 74.9% | 45.4% | 45.4% |
| 2014 | 190,390,304 | 431,060,493 | 431,060,493 | 894,575,970 | 313,275,888 | | 431,060,493 | 313,275,888 | 104,068,522 | 121,924,759 | 72.7% | 72.7% | 46.8% | 46.8% |
| 2015 | 179,775,556 | 423,821,319 | 423,821,319 | 843,481,701 | 335,210,534 | | 423,821,319 | 335,210,534 | 92,926,865 | 123,203,626 | 79.1% | 79.1% | 48.3% | 48.3% |
| 2016 | 170,068,915 | 399,676,678 | 399,676,678 | 796,735,337 | 345,080,507 | | 399,676,678 | 345,080,507 | 82,915,085 | 123,955,840 | 86.3% | 86.3% | 49.8% | 49.8% |
| 2017 | 159,739,822 | 374,466,911 | 374,466,911 | 747,627,159 | 379,319,775 | | 374,466,911 | 379,319,775 | 73,721,750 | 124,261,394 | 101.3% | 101.3% | 51.6% | 51.6% |
| 2018 | 149,634,454 | 349,730,829 | 349,730,829 | 699,518,243 | 386,433,434 | | 349,730,829 | 386,433,434 | 65,011,592 | 124,140,926 | 110.5% | 110.5% | 53.3% | 53.3% |
| 2019 | 141,386,615 | 329,858,462 | 329,858,462 | 661,005,797 | 403,676,803 | | 329,858,462 | 403,676,803 | 56,251,735 | 123,488,240 | 122.4% | 122.4% | 55.1% | 55.1% |
| 2020Q1 | 44,894,870 | 105,527,889 | 105,527,889 | 209,919,738 | 94,380,589 | | 105,527,889 | 94,380,589 | 12,275,176 | 30,581,190 | 89.4% | 89.4% | 55.4% | 55.4% |
| 2020Q234 | 98,983,959 | 231,985,375 | 231,985,375 | 461,923,552 | 397,483,792 | (35,481,753) | 226,011,592 | 356,450,124 | 36,825,529 | 91,743,569 | 171.3% | 171.3% | 57.4% | 57.4% |
| 2021 | 122,010,219 | 407,546,012 | 425,144,934 | 568,018,845 | 540,491,517 | (52,454,358) | 398,423,595 | 490,375,197 | 42,727,506 | 120,832,559 | 132.6% | 127.1% | 59.5% | 59.4% |
| 2022 | 110,790,162 | 401,972,713 | 500,498,398 | 514,679,391 | 553,262,163 | (58,404,797) | 395,209,682 | 507,272,016 | 36,850,362 | 119,023,230 | 137.6% | 110.5% | 61.5% | 61.0% |
| 2023 | 100,396,890 | 363,311,078 | 464,669,356 | 465,614,050 | 570,270,228 | (56,075,360) | 359,358,803 | 522,313,930 | 31,669,336 | 117,065,502 | 157.0% | 122.7% | 63.6% | 62.7% |
| 2024 | 91,356,325 | 329,745,922 | 422,161,815 | 422,978,891 | 585,219,172 | (49,290,571) | 328,199,140 | 535,137,321 | 27,263,924 | 114,923,586 | 177.5% | 138.6% | 65.7% | 64.5% |
| 2025 | 83,444,045 | 300,337,149 | 384,893,727 | 385,598,668 | 598,203,563 | (43,295,377) | 300,780,178 | 546,005,770 | 23,511,952 | 112,346,287 | 199.2% | 155.4% | 67.8% | 66.3% |
| 2026 | 76,038,093 | 272,921,959 | 350,083,879 | 350,690,564 | 609,058,948 | (41,429,862) | 274,998,738 | 554,864,034 | 20,218,109 | 109,188,915 | 223.2% | 174.0% | 69.9% | 68.2% |
| 2027 | 69,076,487 | 247,267,707 | 317,445,969 | 317,967,127 | 617,524,881 | (39,504,692) | 250,667,014 | 561,666,027 | 17,322,019 | 105,474,098 | 249.7% | 194.5% | 72.0% | 70.0% |
| 2028 | 62,557,851 | 223,357,633 | 286,976,447 | 287,423,306 | 622,473,131 | (37,102,313) | 227,815,693 | 565,294,011 | 14,784,802 | 101,297,471 | 278.7% | 216.9% | 74.1% | 71.8% |
| 2029 | 56,461,816 | 201,094,346 | 258,562,042 | 258,944,624 | 623,384,118 | (34,599,422) | 206,384,123 | 565,261,073 | 12,573,016 | 96,728,701 | 310.0% | 241.1% | 76.1% | 73.6% |
| 2030 | 50,765,250 | 180,380,060 | 232,084,921 | 232,411,979 | 620,585,722 | (32,075,629) | 186,304,418 | 562,029,965 | 10,653,190 | 91,857,713 | 344.0% | 267.4% | 78.1% | 75.4% |
| 2031 | 45,458,105 | 161,163,765 | 207,488,895 | 207,768,134 | 614,286,127 | (29,444,046) | 167,556,413 | 555,867,241 | 8,992,858 | 86,824,730 | 381.2% | 296.1% | 80.0% | 77.1% |
| 2032 | 40,535,889 | 143,409,725 | 184,736,139 | 184,974,207 | 604,477,917 | (26,786,435) | 150,108,565 | 553,745,526 | 7,561,620 | 81,673,735 | 421.5% | 327.2% | 81.8% | 78.7% |
| 2033 | 35,986,249 | 127,057,589 | 163,755,917 | 163,958,587 | 590,370,762 | (24,252,626) | 133,882,434 | 547,501,154 | 6,333,317 | 76,592,854 | 464.6% | 360.5% | 83.5% | 80.3% |
| 2034 | 31,795,619 | 112,047,334 | 144,477,285 | 144,649,533 | 571,935,718 | (21,863,363) | 118,845,219 | 536,921,769 | 5,287,046 | 71,685,986 | 510.4% | 395.9% | 85.0% | 81.7% |
| 2035 | 27,951,385 | 98,321,368 | 126,831,522 | 126,977,612 | 553,100,275 | (19,638,182) | 104,964,156 | 522,232,158 | 4,399,062 | 66,866,028 | 562.5% | 436.1% | 86.5% | 83.1% |
| 2036 | 24,444,213 | 85,836,060 | 110,767,259 | 110,890,867 | 530,651,348 | (17,454,511) | 92,218,334 | 504,073,971 | 3,649,240 | 61,982,338 | 618.2% | 479.1% | 87.9% | 84.4% |
| 2037 | 21,261,585 | 74,537,532 | 96,219,157 | 96,323,446 | 504,909,256 | (15,370,863) | 80,572,244 | 482,761,235 | 3,016,969 | 56,994,616 | 677.4% | 524.7% | 89.2% | 85.5% |
| 2038 | 18,389,227 | 64,367,201 | 83,115,171 | 83,202,860 | 476,073,256 | (13,405,587) | 69,988,901 | 458,405,512 | 2,482,058 | 51,960,165 | 739.6% | 572.8% | 90.3% | 86.6% |
| 2039 | 15,809,501 | 55,256,016 | 71,369,035 | 71,442,462 | 444,655,293 | (11,586,390) | 60,423,050 | 431,116,609 | 2,030,811 | 47,002,440 | 804.7% | 623.0% | 91.4% | 87.6% |
| 2040 | 13,512,040 | 47,160,479 | 60,927,125 | 60,988,307 | 411,067,959 | (9,853,793) | 51,850,846 | 401,322,900 | 1,651,958 | 42,260,572 | 871.6% | 674.7% | 92.3% | 88.4% |
| 2041 | 11,479,084 | 40,012,306 | 51,703,133 | 51,753,821 | 376,428,529 | (8,289,884) | 44,216,760 | 370,167,876 | 1,333,262 | 37,738,036 | 940.8% | 728.1% | 93.1% | 89.2% |
| 2042 | 9,694,053 | 33,748,583 | 43,617,388 | 43,659,110 | 341,768,974 | (6,872,084) | 37,469,921 | 338,631,245 | 1,066,516 | 33,444,471 | 1012.7% | 783.6% | 93.8% | 89.9% |
| 2043 | 8,138,849 | 28,301,674 | 36,583,776 | 36,617,874 | 308,008,021 | (5,625,083) | 31,554,029 | 307,366,830 | 846,119 | 29,486,358 | 1088.3% | 841.9% | 94.5% | 90.5% |
| 2044 | 6,794,227 | 23,600,597 | 30,511,549 | 30,539,204 | 275,373,869 | (4,603,153) | 26,407,021 | 276,587,060 | 666,293 | 25,874,609 | 1166.8% | 902.5% | 95.0% | 91.0% |
| 2045 | 5,640,431 | 19,573,260 | 25,308,275 | 25,330,527 | 244,148,245 | (3,859,338) | 21,963,210 | 246,672,521 | 514,015 | 22,278,289 | 1247.4% | 964.7% | 95.5% | 91.4% |
| 2046 | 4,657,767 | 16,148,409 | 20,882,445 | 20,900,200 | 214,809,232 | (3,240,723) | 18,156,292 | 218,272,432 | 386,475 | 18,616,453 | 1330.2% | 1028.7% | 95.8% | 91.7% |
| 2047 | 3,826,875 | 13,256,535 | 17,144,653 | 17,158,697 | 187,849,770 | (2,582,875) | 14,920,726 | 191,945,168 | 286,519 | 15,224,930 | 1417.0% | 1095.7% | 96.2% | 92.1% |
| 2048 | 3,129,116 | 10,831,082 | 14,009,191 | 14,020,198 | 163,475,989 | (1,925,553) | 12,191,591 | 167,811,226 | 212,920 | 12,427,734 | 1509.3% | 1166.9% | 96.4% | 92.3% |
| 2049 | 2,546,944 | 8,809,768 | 11,395,781 | 11,404,326 | 141,540,483 | (1,325,598) | 9,907,140 | 145,746,328 | 162,282 | 10,272,761 | 1606.6% | 1242.0% | 96.7% | 92.5% |
| 2050 | 2,064,236 | 7,135,594 | 9,230,901 | 9,237,473 | 121,819,244 | (929,293) | 8,009,551 | 125,727,655 | 125,592 | 8,570,403 | 1707.2% | 1319.7% | 96.8% | 92.7% |
| 2051 | 1,666,357 | 5,756,993 | 7,448,010 | 7,453,015 | 104,241,035 | (727,275) | 6,444,069 | 107,853,085 | 96,369 | 7,096,179 | 1810.7% | 1399.6% | 97.0% | 92.8% |
| 2052 | 1,340,223 | 4,627,990 | 5,987,758 | 5,991,530 | 88,791,052 | (575,149) | 5,161,789 | 92,074,143 | 72,903 | 5,803,160 | 1918.6% | 1482.9% | 97.1% | 93.0% |
| 2053 | 1,074,222 | 3,707,896 | 4,797,595 | 4,800,408 | 75,358,470 | (450,733) | 4,118,349 | 78,247,184 | 54,125 | 4,687,726 | 2032.4% | 1570.8% | 97.2% | 93.1% |
| 2054 | 858,203 | 2,961,235 | 3,831,685 | 3,833,761 | 63,758,904 | (348,473) | 3,274,018 | 66,225,890 | 39,736 | 3,762,046 | 2153.1% | 1664.0% | 97.3% | 93.1% |
| 2055 | 683,473 | 2,357,659 | 3,050,814 | 3,052,330 | 53,703,229 | (264,298) | 2,594,613 | 55,786,702 | 28,718 | 3,013,098 | 2277.8% | 1760.3% | 97.4% | 93.2% |
| 2056 | 542,692 | 1,871,618 | 2,421,957 | 2,423,052 | 45,017,544 | (195,671) | 2,050,823 | 46,774,294 | 20,688 | 2,455,527 | 2405.3% | 1858.7% | 97.4% | 93.2% |
| 2057 | 429,671 | 1,481,579 | 1,917,277 | 1,918,060 | 37,562,753 | (141,740) | 1,617,270 | 39,044,884 | 15,405 | 2,039,688 | 2535.3% | 1959.2% | 97.5% | 93.3% |
| 2058 | 339,210 | 1,169,481 | 1,513,423 | 1,513,978 | 31,241,803 | (99,639) | 1,272,959 | 32,460,603 | 11,628 | 1,671,532 | 2671.4% | 2064.3% | 97.5% | 93.3% |
| 2059 | 266,982 | 920,338 | 1,191,016 | 1,191,406 | 25,909,517 | (67,221) | 1,000,124 | 26,870,206 | 8,624 | 1,318,338 | 2815.2% | 2175.4% | 97.5% | 93.3% |
| 2060 | 209,461 | 721,946 | 934,272 | 934,543 | 21,407,805 | (43,682) | 784,618 | 22,138,893 | 6,270 | 1,004,722 | 2965.3% | 2291.4% | 97.5% | 93.4% |
| 2061 | 163,776 | 564,391 | 730,368 | 730,555 | 17,601,835 | (27,448) | 614,613 | 18,165,719 | 4,447 | 740,298 | 3118.7% | 2410.0% | 97.6% | 93.4% |
| 2062 | 127,605 | 439,661 | 568,943 | 569,071 | 14,398,200 | (16,693) | 480,813 | 14,832,109 | 3,042 | 519,514 | 3274.8% | 2530.7% | 97.6% | 93.4% |
| 2063 | 99,055 | 341,221 | 441,540 | 441,627 | 11,723,717 | (9,708) | 375,277 | 12,045,150 | 1,958 | 341,360 | 3435.8% | 2655.2% | 97.6% | 93.4% |
| 2064 | 76,583 | 263,750 | 341,276 | 341,335 | 9,500,452 | (5,330) | 292,158 | 9,725,660 | 1,198 | 204,480 | 3602.1% | 2783.8% | 97.6% | 93.4% |
| PV Past | 2,240,326,808 | 3,112,725,892 | 3,112,725,892 | 11,039,503,972 | 1,724,266,989 | | 3,112,725,892 | 1,724,266,989 | 1,880,326,894 | 769,328,600 | 55.4% | 55.4% | | |
| PV Future | 220,244,938 | 753,263,325 | 926,583,690 | 1,016,485,954 | 2,048,889,073 | (119,420,789) | 760,201,929 | 1,904,953,848 | 61,209,744 | 323,192,944 | 272.0% | 221.1% | | |
| PV Lifetime | 2,460,571,746 | 3,865,989,217 | 4,039,309,582 | 12,055,989,927 | 3,773,156,062 | | 3,872,927,821 | 3,629,220,837 | 1,941,536,638 | 1,092,521,544 | 97.6% | 93.4% | | |
| Sum Future | 1,262,874,007 | 4,357,680,589 | 5,419,757,394 | 5,813,243,115 | 14,614,923,816 | (711,596,576) | | | | | 335.4% | 269.7% | | |

60/80 Calculation

| | | |
|---|---|---|
| A | 2,460,571,746 | PV LT EPR0 |
| B | 3,773,156,062 | PV LT IC |
| C | 1,578,737,836 | PV LT EPPRL - PV LT EPR0 |
| D | 2,739,333,316 | .6*A + .8*C |
| E | 1,033,822,745 | B - D |

# Exhibit I.LT BIO

## Transamerica Life Insurance Company

**TPLIC Flex 2 TQ, TPLIC LTC 5 TQ, ML1, MLPOOL, PC1, Future Care 2 NTQ, Future Care 2 TQ, Future Care Pool TQ, NEA Group, Protector, Protector II, Protector III TQ, Flex, Flex 2, Flex 2 TQ, LTC 3 / 4, LTC 5 TQ, TransCare 2, TransCare Companion, TransCare TQ and TransGenerations**

**Nationwide Experience Adjusted to Virginia-Specific Rate History**

**All Policyholders Pay the Requested Increase - Premium Paying Policies Only**

| | Earned Premium | | | | Incurred Claims | | Prior Assumptions | | Original Pricing | | Loss Ratios Excluding Change in ALR | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Year | Actual Past & Projected Future at Original RateLevel | Actual Past & Projected Future w/o Proposed Rate Increase | Actual Past & Projected Future w/ Proposed Rate Increase | Proposed Rate Level Applied Since Inception | Actual Past & Projected Future | Change In Original Pricing ALR | Actual Past & Projected Future Earned Premium | Actual Past & Projected Future Incurred Claims | Earned Premium at Original Rate Level | Incurred Claims | Actual w/o Rate Increase | Actual w/ Rate Increase | PV Actual Cumulative w/o Rate Increase | PV Actual Cumulative w/ Rate Increase |
| 1988-1992 | 1,056,337 | 1,056,337 | 1,056,337 | 7,542,372 | 178,239 | | 1,056,337 | 178,239 | 1,155,734 | 60,040 | 16.9% | 16.9% | 16.6% | 16.6% |
| 1987 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 1988 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 1989 | 1,799 | 1,799 | 1,799 | 15,967 | 0 | | 1,799 | 0 | 1,799 | 91 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1990 | 34,491 | 34,491 | 34,491 | 243,713 | 0 | | 34,491 | 0 | 39,242 | 1,697 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1991 | 254,013 | 254,013 | 254,013 | 1,787,142 | 606 | | 254,013 | 606 | 272,556 | 12,733 | 0.2% | 0.2% | 0.2% | 0.2% |
| 1992 | 766,035 | 766,035 | 766,035 | 5,495,551 | 177,634 | | 766,035 | 177,634 | 842,137 | 45,518 | 23.2% | 23.2% | 16.6% | 16.6% |
| 1993 | 2,783,385 | 2,783,385 | 2,783,385 | 20,843,502 | 235,416 | | 2,783,385 | 235,416 | 2,813,232 | 163,282 | 8.5% | 8.5% | 10.8% | 10.8% |
| 1994 | 5,105,290 | 5,105,290 | 5,105,290 | 39,129,084 | 369,646 | | 5,105,290 | 369,646 | 5,353,430 | 365,951 | 7.2% | 7.2% | 8.8% | 8.8% |
| 1995 | 8,472,161 | 8,472,161 | 8,472,161 | 65,778,914 | 1,041,956 | | 8,472,161 | 1,041,956 | 8,766,261 | 691,238 | 12.3% | 12.3% | 10.5% | 10.5% |
| 1996 | 14,224,118 | 14,224,118 | 14,224,118 | 109,250,433 | 1,347,471 | | 14,224,118 | 1,347,471 | 14,487,045 | 1,247,771 | 9.5% | 9.5% | 10.0% | 10.0% |
| 1997 | 23,113,987 | 23,113,987 | 23,113,987 | 169,573,736 | 4,227,590 | | 23,113,987 | 4,227,590 | 22,526,788 | 2,059,512 | 18.3% | 18.3% | 13.3% | 13.3% |
| 1998 | 33,124,636 | 33,124,636 | 33,124,636 | 224,587,329 | 5,219,677 | | 33,124,636 | 5,219,677 | 32,095,619 | 3,118,791 | 15.8% | 15.8% | 14.2% | 14.2% |
| 1999 | 46,223,263 | 46,223,263 | 46,223,263 | 292,018,348 | 10,892,315 | | 46,223,263 | 10,892,315 | 44,533,958 | 4,516,726 | 23.6% | 23.6% | 17.2% | 17.2% |
| 2000 | 61,401,475 | 61,401,475 | 61,401,475 | 365,014,397 | 14,956,678 | | 61,401,475 | 14,956,678 | 59,716,105 | 6,267,562 | 24.4% | 24.4% | 19.3% | 19.3% |
| 2001 | 77,321,392 | 77,407,384 | 77,407,384 | 445,713,525 | 16,723,272 | | 77,407,384 | 16,723,272 | 73,982,126 | 8,293,666 | 21.6% | 21.6% | 19.9% | 19.9% |
| 2002 | 92,250,804 | 92,480,035 | 92,480,035 | 515,682,713 | 21,442,459 | | 92,480,035 | 21,442,459 | 87,033,843 | 10,587,674 | 23.2% | 23.2% | 20.6% | 20.6% |
| 2003 | 101,799,956 | 102,275,934 | 102,275,934 | 557,986,792 | 27,666,425 | | 102,275,934 | 27,666,425 | 93,659,874 | 12,988,664 | 27.1% | 27.1% | 21.9% | 21.9% |
| 2004 | 102,805,014 | 108,742,459 | 108,742,459 | 559,649,330 | 31,145,755 | | 108,742,459 | 31,145,755 | 90,833,177 | 15,313,876 | 28.6% | 28.6% | 23.0% | 23.0% |
| 2005 | 100,002,051 | 108,542,091 | 108,542,091 | 543,210,461 | 39,662,683 | | 108,542,091 | 39,662,683 | 84,143,026 | 17,582,686 | 36.5% | 36.5% | 24.9% | 24.9% |
| 2006 | 97,607,987 | 109,141,479 | 109,141,479 | 529,558,302 | 49,042,462 | | 109,141,479 | 49,042,462 | 77,358,829 | 19,817,913 | 44.9% | 44.9% | 27.2% | 27.2% |
| 2007 | 94,539,421 | 124,661,105 | 124,661,105 | 511,869,359 | 56,723,803 | | 124,661,105 | 56,723,803 | 71,106,456 | 22,030,284 | 45.5% | 45.5% | 29.2% | 29.2% |
| 2008 | 91,445,999 | 141,275,903 | 141,275,903 | 494,401,220 | 50,797,509 | | 141,275,903 | 50,797,509 | 65,269,991 | 24,215,455 | 36.0% | 36.0% | 30.0% | 30.0% |
| 2009 | 88,989,611 | 145,745,537 | 145,745,537 | 480,187,995 | 59,905,251 | | 145,745,537 | 59,905,251 | 59,778,309 | 26,319,380 | 41.1% | 41.1% | 31.1% | 31.1% |
| 2010 | 86,147,735 | 162,585,117 | 162,585,117 | 464,163,050 | 80,151,240 | | 162,585,117 | 80,151,240 | 54,553,458 | 28,285,737 | 49.3% | 49.3% | 32.8% | 32.8% |
| 2011 | 84,185,567 | 164,355,777 | 164,355,777 | 453,166,996 | 88,409,781 | | 164,355,777 | 88,409,781 | 49,505,582 | 30,103,074 | 53.8% | 53.8% | 34.5% | 34.5% |
| 2012 | 81,704,496 | 180,723,311 | 180,723,311 | 438,970,496 | 95,477,425 | | 180,723,311 | 95,477,425 | 44,738,407 | 31,769,446 | 52.8% | 52.8% | 36.0% | 36.0% |
| 2013 | 79,200,139 | 183,286,097 | 183,286,097 | 424,368,640 | 117,578,391 | | 183,286,097 | 117,578,391 | 40,430,403 | 33,299,014 | 64.2% | 64.2% | 38.0% | 38.0% |
| 2014 | 76,991,485 | 192,981,156 | 192,981,156 | 411,511,177 | 115,364,930 | | 192,981,156 | 115,364,930 | 36,567,912 | 34,684,116 | 59.8% | 59.8% | 39.5% | 39.5% |
| 2015 | 74,331,445 | 195,647,849 | 195,647,849 | 395,970,849 | 127,916,577 | | 195,647,849 | 127,916,577 | 33,068,873 | 35,946,309 | 65.4% | 65.4% | 41.1% | 41.1% |
| 2016 | 71,825,610 | 188,545,136 | 188,545,136 | 381,629,177 | 139,581,372 | | 188,545,136 | 139,581,372 | 29,832,557 | 37,154,249 | 74.0% | 74.0% | 42.9% | 42.9% |
| 2017 | 69,130,269 | 181,026,996 | 181,026,996 | 366,399,718 | 156,192,219 | | 181,026,996 | 156,192,219 | 26,837,976 | 38,340,624 | 86.3% | 86.3% | 44.9% | 44.9% |
| 2018 | 66,325,161 | 172,975,509 | 172,975,509 | 350,110,525 | 171,043,238 | | 172,975,509 | 171,043,238 | 24,069,448 | 39,496,053 | 98.9% | 98.9% | 47.2% | 47.2% |
| 2019 | 64,263,824 | 167,236,963 | 167,236,963 | 338,599,761 | 196,530,638 | | 167,236,963 | 196,530,638 | 21,488,460 | 40,563,632 | 117.5% | 117.5% | 49.8% | 49.8% |
| 2020Q1 | 20,713,589 | 54,111,464 | 54,111,464 | 108,753,891 | 48,428,539 | | 54,111,464 | 48,428,539 | 4,761,009 | 10,383,192 | 89.5% | 89.5% | 50.2% | 50.2% |
| 2020Q234 | 46,160,577 | 120,150,774 | 120,150,774 | 241,776,691 | 189,909,580 | (12,993,900) | 116,099,301 | 177,229,269 | 14,283,026 | 31,149,576 | 158.1% | 158.1% | 52.9% | 52.9% |
| 2021 | 57,741,391 | 211,285,997 | 220,661,374 | 301,150,663 | 265,393,010 | (25,060,488) | 204,464,223 | 250,013,188 | 16,684,058 | 42,471,847 | 125.6% | 120.3% | 55.8% | 55.7% |
| 2022 | 53,277,130 | 212,774,158 | 268,384,734 | 276,791,964 | 279,671,771 | (29,619,081) | 206,606,306 | 265,636,618 | 14,466,470 | 43,329,587 | 131.4% | 104.2% | 58.5% | 57.9% |
| 2023 | 49,186,449 | 195,701,018 | 254,209,587 | 254,572,346 | 296,140,968 | (27,778,191) | 190,769,123 | 280,523,427 | 12,548,630 | 44,121,166 | 151.3% | 116.5% | 61.4% | 60.2% |
| 2024 | 45,618,781 | 180,842,316 | 234,905,020 | 235,233,313 | 311,683,727 | (24,843,447) | 177,022,683 | 294,410,211 | 10,929,959 | 44,757,917 | 172.4% | 132.7% | 64.4% | 62.7% |
| 2025 | 42,482,899 | 167,723,222 | 217,861,586 | 218,157,662 | 326,277,567 | (22,025,148) | 164,934,636 | 307,322,366 | 9,556,347 | 45,105,332 | 194.5% | 149.8% | 67.5% | 65.2% |
| 2026 | 39,437,166 | 155,060,135 | 201,410,846 | 201,676,962 | 339,524,480 | (21,519,206) | 153,218,357 | 318,966,064 | 8,335,241 | 45,096,595 | 219.0% | 168.6% | 70.5% | 67.9% |
| 2027 | 36,466,707 | 142,800,785 | 185,484,807 | 185,723,309 | 351,131,284 | (20,901,282) | 141,822,930 | 329,175,300 | 7,242,898 | 44,732,710 | 245.9% | 189.3% | 73.6% | 70.5% |
| 2028 | 33,597,211 | 131,034,581 | 170,199,752 | 170,412,870 | 360,359,213 | (19,816,800) | 130,837,132 | 337,167,629 | 6,269,403 | 44,033,365 | 275.0% | 211.7% | 76.7% | 73.2% |
| 2029 | 30,824,673 | 119,744,378 | 155,533,373 | 155,723,236 | 366,928,953 | (18,746,134) | 120,244,483 | 342,656,848 | 5,405,525 | 43,008,288 | 306.4% | 235.9% | 79.7% | 75.8% |
| 2030 | 28,149,165 | 108,927,486 | 141,482,148 | 141,650,755 | 371,016,438 | (17,641,243) | 110,041,473 | 345,922,774 | 4,642,121 | 41,698,470 | 340.6% | 262.2% | 82.6% | 78.4% |
| 2031 | 25,582,962 | 98,622,379 | 128,095,987 | 128,245,263 | 372,511,247 | (16,399,739) | 100,266,762 | 346,941,367 | 3,970,373 | 40,209,588 | 377.7% | 290.8% | 85.5% | 80.9% |
| 2032 | 23,137,377 | 88,863,708 | 115,419,907 | 115,551,632 | 371,273,023 | (15,113,231) | 90,947,320 | 349,884,778 | 3,382,084 | 38,570,922 | 417.8% | 321.7% | 88.2% | 83.3% |
| 2033 | 20,817,009 | 79,661,804 | 103,467,252 | 103,583,108 | 366,692,230 | (13,877,890) | 82,073,240 | 349,632,983 | 2,869,096 | 36,878,886 | 460.3% | 354.4% | 90.8% | 85.7% |
| 2034 | 18,627,956 | 71,031,979 | 92,257,880 | 92,359,424 | 358,831,960 | (12,656,084) | 73,667,189 | 346,143,692 | 2,424,055 | 35,138,736 | 505.2% | 388.9% | 93.3% | 87.9% |
| 2035 | 16,573,863 | 62,980,440 | 81,799,828 | 81,888,479 | 350,260,499 | (11,496,218) | 65,744,757 | 339,644,098 | 2,039,129 | 33,297,541 | 556.1% | 428.2% | 95.6% | 90.0% |
| 2036 | 14,661,147 | 55,523,371 | 72,114,087 | 72,191,154 | 338,983,072 | (10,298,431) | 58,332,122 | 330,503,686 | 1,707,775 | 31,293,971 | 610.5% | 470.1% | 97.8% | 92.0% |
| 2037 | 12,891,740 | 48,660,922 | 63,200,827 | 63,267,506 | 325,117,374 | (9,129,387) | 51,438,522 | 318,823,896 | 1,423,230 | 29,141,962 | 668.1% | 514.4% | 99.8% | 93.8% |
| 2038 | 11,265,954 | 42,387,276 | 55,052,462 | 55,109,851 | 308,737,820 | (8,005,187) | 45,069,829 | 304,621,049 | 1,179,213 | 26,892,633 | 728.4% | 560.8% | 101.7% | 95.4% |
| 2039 | 9,780,692 | 36,684,361 | 47,645,488 | 47,694,587 | 290,198,572 | (6,948,559) | 39,222,186 | 287,997,342 | 970,999 | 24,610,088 | 791.1% | 609.1% | 103.3% | 97.0% |
| 2040 | 8,438,181 | 31,552,804 | 40,980,705 | 41,022,433 | 269,873,847 | (5,911,663) | 33,911,971 | 269,349,920 | 794,307 | 22,363,744 | 855.3% | 658.5% | 104.8% | 98.3% |
| 2041 | 7,232,959 | 26,966,429 | 35,024,080 | 35,059,285 | 248,528,025 | (4,978,347) | 29,122,813 | 249,493,522 | 644,781 | 20,178,302 | 921.6% | 709.6% | 106.2% | 99.5% |
| 2042 | 6,160,498 | 22,902,538 | 29,746,104 | 29,775,569 | 226,901,904 | (4,128,830) | 24,841,178 | 229,113,286 | 519,065 | 18,066,980 | 990.7% | 762.8% | 107.3% | 100.6% |
| 2043 | 5,214,536 | 19,332,467 | 25,109,519 | 25,133,973 | 205,553,471 | (3,383,501) | 21,047,342 | 208,668,976 | 414,308 | 16,083,269 | 1063.3% | 818.6% | 108.4% | 101.5% |
| 2044 | 4,387,168 | 16,222,051 | 21,069,929 | 21,090,047 | 184,637,550 | (2,781,051) | 17,715,048 | 188,327,558 | 328,169 | 14,227,347 | 1138.2% | 876.3% | 109.2% | 102.4% |
| 2045 | 3,669,411 | 13,533,744 | 17,578,549 | 17,594,949 | 164,436,157 | (2,341,034) | 14,813,076 | 168,410,718 | 254,504 | 12,286,158 | 1215.0% | 935.4% | 110.0% | 103.0% |
| 2046 | 3,051,728 | 11,228,489 | 14,584,641 | 14,597,885 | 145,332,290 | (1,974,910) | 12,307,320 | 149,412,227 | 191,376 | 10,181,873 | 1294.3% | 996.5% | 110.6% | 103.6% |
| 2047 | 2,524,256 | 9,266,586 | 12,036,635 | 12,047,227 | 127,687,448 | (1,569,460) | 10,162,368 | 131,753,137 | 141,039 | 8,195,681 | 1377.9% | 1060.8% | 111.2% | 104.1% |
| 2048 | 2,077,146 | 7,608,913 | 9,883,719 | 9,892,106 | 111,626,621 | (1,181,876) | 8,341,336 | 115,518,338 | 103,984 | 6,597,909 | 1467.1% | 1129.4% | 111.6% | 104.6% |
| 2049 | 1,700,807 | 6,217,869 | 8,077,057 | 8,083,634 | 97,021,558 | (817,159) | 6,807,784 | 100,602,765 | 78,212 | 5,378,601 | 1560.4% | 1201.2% | 112.0% | 104.9% |
| 2050 | 1,386,189 | 5,058,294 | 6,570,989 | 6,576,095 | 83,784,292 | (551,964) | 5,527,168 | 87,008,456 | 59,658 | 4,438,124 | 1656.4% | 1275.1% | 112.3% | 105.2% |
| 2051 | 1,124,850 | 4,097,690 | 5,323,312 | 5,327,237 | 71,917,920 | (425,792) | 4,465,548 | 74,833,062 | 45,052 | 3,629,776 | 1755.1% | 1351.0% | 112.6% | 105.4% |
| 2052 | 909,079 | 3,306,580 | 4,295,750 | 4,298,737 | 61,445,104 | (333,783) | 3,592,276 | 64,056,003 | 33,419 | 2,924,152 | 1858.3% | 1430.4% | 112.8% | 105.6% |
| 2053 | 731,908 | 2,658,503 | 3,453,941 | 3,456,189 | 52,299,405 | (259,095) | 2,878,970 | 54,598,856 | 24,221 | 2,329,312 | 1967.3% | 1514.2% | 113.0% | 105.8% |
| 2054 | 587,139 | 2,130,061 | 2,767,504 | 2,769,179 | 44,344,937 | (198,531) | 2,299,468 | 46,350,202 | 17,389 | 1,851,853 | 2081.9% | 1602.3% | 113.1% | 105.9% |
| 2055 | 469,368 | 1,700,984 | 2,210,116 | 2,211,351 | 37,403,665 | (149,498) | 1,831,327 | 39,161,662 | 12,296 | 1,478,786 | 2198.9% | 1692.4% | 113.2% | 106.0% |
| 2056 | 373,974 | 1,354,029 | 1,759,387 | 1,760,287 | 31,384,440 | (110,195) | 1,455,149 | 32,923,998 | 8,775 | 1,201,003 | 2317.9% | 1783.8% | 113.3% | 106.1% |
| 2057 | 297,009 | 1,074,513 | 1,396,250 | 1,396,900 | 26,191,395 | (79,542) | 1,153,850 | 27,543,943 | 6,503 | 986,031 | 2437.5% | 1875.8% | 113.4% | 106.2% |
| 2058 | 235,118 | 850,020 | 1,104,583 | 1,105,048 | 21,777,167 | (55,714) | 913,253 | 22,945,359 | 4,847 | 793,462 | 2562.0% | 1971.5% | 113.5% | 106.2% |
| 2059 | 185,491 | 670,200 | 870,945 | 871,275 | 18,038,267 | (37,568) | 721,563 | 19,018,380 | 3,547 | 615,797 | 2691.5% | 2071.1% | 113.5% | 106.3% |
| 2060 | 145,811 | 526,554 | 684,298 | 684,530 | 14,874,628 | (24,492) | 569,210 | 15,681,950 | 2,540 | 462,665 | 2824.9% | 2173.7% | 113.6% | 106.3% |
| 2061 | 114,183 | 412,147 | 535,636 | 535,797 | 12,194,850 | (15,430) | 448,194 | 12,865,588 | 1,766 | 334,414 | 2958.9% | 2276.7% | 113.6% | 106.3% |
| 2062 | 89,068 | 321,362 | 417,664 | 417,775 | 9,933,315 | (9,415) | 352,410 | 10,489,545 | 1,174 | 227,436 | 3091.0% | 2378.3% | 113.6% | 106.4% |
| 2063 | 69,196 | 249,574 | 324,373 | 324,448 | 8,048,312 | (5,482) | 276,345 | 8,496,598 | 719 | 144,567 | 3224.8% | 2481.2% | 113.6% | 106.4% |
| 2064 | 53,526 | 192,998 | 250,848 | 250,899 | 6,481,832 | (2,955) | 216,067 | 6,832,394 | 422 | 84,973 | 3358.5% | 2584.0% | 113.6% | 106.4% |
| PV Past | 738,999,844 | 1,120,281,708 | 1,120,281,708 | 4,161,521,400 | 562,824,674 | | 1,120,281,708 | 562,824,674 | 554,721,113 | 186,209,898 | 50.2% | 50.2% | | |
| PV Future | 113,576,599 | 426,312,994 | 531,582,567 | 580,360,278 | 1,194,643,551 | (61,674,440) | 423,946,434 | 1,145,458,773 | 24,875,912 | 137,556,234 | 280.2% | 224.7% | | |
| PV Lifetime | 852,576,443 | 1,546,594,702 | 1,651,864,275 | 4,741,881,678 | 1,757,468,225 | | 1,544,228,142 | 1,708,283,447 | 579,597,025 | 323,766,133 | 113.6% | 106.4% | | |
| Sum Future | 667,509,449 | 2,519,896,489 | 3,175,394,252 | 3,389,043,630 | 8,822,361,187 | (376,196,932) | | | | | 350.1% | 277.8% | | |

60/80 Calculation

| | | |
|---|---|---|
| A | 852,576,443 | PV LT EPR0 |
| B | 1,757,468,225 | PV LT IC |
| C | 799,287,832 | PV LT EPPRL - PV LT EPR0 |
| D | 1,150,976,131 | .6*A + .8*C |
| E | 606,492,094 | B - D |

# Exhibit I.LT NoBIO

## Transamerica Life Insurance Company

**TPLIC Flex 2 TQ, TPLIC LTC 5 TQ, ML1, MLPOOL, PC1, Future Care 2 NTQ, Future Care 2 TQ, Future Care Pool TQ, NEA Group, Protector, Protector II, Protector III TQ, Flex, Flex 2, Flex 2 TQ, LTC 3 / 4, LTC 5 TQ, TransCare 2, TransCare Companion, TransCare TQ and TransGenerations**

**Nationwide Experience Adjusted to Virginia-Specific Rate History**

**All Policyholders Pay the Requested Increase - Premium Paying Policies Only**

| | Earned Premium | | | | Incurred Claims | | Prior Assumptions | | Original Pricing | | Loss Ratios Excluding Change in ALR | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Year | Actual Past & Projected Future at Original RateLevel | Actual Past & Projected Future w/o Proposed Rate Increase | Actual Past & Projected Future w/ Proposed Rate Increase | Proposed Rate Level Applied Since Inception | Actual Past & Projected Future | Change In Original Pricing ALR | Actual Past & Projected Future Earned Premium | Actual Past & Projected Future Incurred Claims | Earned Premium at Original Rate Level | Incurred Claims | Actual w/o Rate Increase | Actual w/ Rate Increase | PV Actual Cumulative w/o Rate Increase | PV Actual Cumulative w/ Rate Increase |
| 1988-1992 | 2,086,207 | 2,086,207 | 2,086,207 | 15,029,408 | 290,049 | | 2,086,207 | 290,049 | 2,400,127 | 229,508 | 13.9% | 13.9% | 13.7% | 13.7% |
| 1987 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 1988 | 1,108 | 1,108 | 1,108 | 9,420 | 0 | | 1,108 | 0 | 1,846 | 148 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1989 | 14,358 | 14,358 | 14,358 | 120,865 | 0 | | 14,358 | 0 | 21,542 | 1,782 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1990 | 93,825 | 93,825 | 93,825 | 699,965 | 0 | | 93,825 | 0 | 115,506 | 9,645 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1991 | 478,586 | 478,586 | 478,586 | 3,390,931 | 5,183 | | 478,586 | 5,183 | 535,131 | 47,399 | 1.1% | 1.1% | 0.9% | 0.9% |
| 1992 | 1,498,330 | 1,498,330 | 1,498,330 | 10,808,228 | 284,866 | | 1,498,330 | 284,866 | 1,726,103 | 170,535 | 19.0% | 19.0% | 13.7% | 13.7% |
| 1993 | 5,101,679 | 5,101,679 | 5,101,679 | 38,152,655 | 390,511 | | 5,101,679 | 390,511 | 5,540,959 | 572,736 | 7.7% | 7.7% | 9.5% | 9.5% |
| 1994 | 10,595,580 | 10,595,580 | 10,595,580 | 80,779,431 | 1,112,666 | | 10,595,580 | 1,112,666 | 11,450,844 | 1,334,983 | 10.5% | 10.5% | 10.1% | 10.1% |
| 1995 | 18,177,639 | 18,177,639 | 18,177,639 | 139,319,640 | 3,834,785 | | 18,177,639 | 3,834,785 | 18,969,091 | 2,528,812 | 21.1% | 21.1% | 15.5% | 15.5% |
| 1996 | 27,285,871 | 27,285,871 | 27,285,871 | 206,259,638 | 5,772,991 | | 27,285,871 | 5,772,991 | 27,690,116 | 4,184,649 | 21.2% | 21.2% | 17.8% | 17.8% |
| 1997 | 38,012,192 | 38,012,192 | 38,012,192 | 275,933,729 | 10,568,609 | | 38,012,192 | 10,568,609 | 36,879,694 | 6,159,601 | 27.8% | 27.8% | 21.4% | 21.4% |
| 1998 | 46,394,443 | 46,394,443 | 46,394,443 | 319,324,776 | 17,945,009 | | 46,394,443 | 17,945,009 | 44,024,442 | 8,221,800 | 38.7% | 38.7% | 26.4% | 26.4% |
| 1999 | 53,009,695 | 53,009,695 | 53,009,695 | 350,090,999 | 23,734,150 | | 53,009,695 | 23,734,150 | 49,380,605 | 10,320,274 | 44.8% | 44.8% | 30.9% | 30.9% |
| 2000 | 57,624,836 | 57,624,836 | 57,624,836 | 368,256,716 | 29,179,971 | | 57,624,836 | 29,179,971 | 53,269,693 | 12,380,956 | 50.6% | 50.6% | 34.9% | 34.9% |
| 2001 | 61,929,568 | 62,407,750 | 62,407,750 | 385,870,563 | 43,079,006 | | 62,407,750 | 43,079,006 | 55,318,198 | 14,328,629 | 69.0% | 69.0% | 40.8% | 40.8% |
| 2002 | 64,053,475 | 65,313,682 | 65,313,682 | 391,402,698 | 42,962,017 | | 65,313,682 | 42,962,017 | 55,684,344 | 16,171,164 | 65.8% | 65.8% | 44.4% | 44.4% |
| 2003 | 63,838,281 | 65,481,320 | 65,481,320 | 385,325,855 | 52,772,055 | | 65,481,320 | 52,772,055 | 53,830,981 | 17,816,991 | 80.6% | 80.6% | 48.9% | 48.9% |
| 2004 | 61,411,558 | 71,279,910 | 71,279,910 | 368,970,621 | 54,960,531 | | 71,279,910 | 54,960,531 | 49,809,118 | 19,192,556 | 77.1% | 77.1% | 52.2% | 52.2% |
| 2005 | 58,545,929 | 70,282,810 | 70,282,810 | 349,948,194 | 63,561,456 | | 70,282,810 | 63,561,456 | 45,465,260 | 20,360,151 | 90.4% | 90.4% | 55.9% | 55.9% |
| 2006 | 55,777,803 | 70,221,327 | 70,221,327 | 331,801,318 | 61,786,708 | | 70,221,327 | 61,786,708 | 41,376,093 | 21,395,060 | 88.0% | 88.0% | 58.6% | 58.6% |
| 2007 | 52,472,398 | 79,203,969 | 79,203,969 | 310,699,348 | 70,557,826 | | 79,203,969 | 70,557,826 | 37,569,253 | 22,336,608 | 89.1% | 89.1% | 61.2% | 61.2% |
| 2008 | 49,103,357 | 87,501,184 | 87,501,184 | 289,361,590 | 67,720,385 | | 87,501,184 | 67,720,385 | 34,024,147 | 23,169,950 | 77.4% | 77.4% | 62.5% | 62.5% |
| 2009 | 45,994,932 | 87,342,374 | 87,342,374 | 269,535,182 | 70,690,180 | | 87,342,374 | 70,690,180 | 30,722,396 | 23,819,917 | 80.9% | 80.9% | 63.8% | 63.8% |
| 2010 | 42,777,604 | 90,283,521 | 90,283,521 | 249,646,285 | 72,057,701 | | 90,283,521 | 72,057,701 | 27,642,432 | 24,262,985 | 79.8% | 79.8% | 64.9% | 64.9% |
| 2011 | 40,148,962 | 87,143,109 | 87,143,109 | 233,498,431 | 69,216,630 | | 87,143,109 | 69,216,630 | 24,779,596 | 24,500,864 | 79.4% | 79.4% | 65.8% | 65.8% |
| 2012 | 37,593,406 | 87,918,899 | 87,918,899 | 217,900,110 | 77,427,277 | | 87,918,899 | 77,427,277 | 22,127,551 | 24,537,472 | 88.1% | 88.1% | 66.9% | 66.9% |
| 2013 | 34,781,913 | 84,795,777 | 84,795,777 | 200,523,137 | 76,881,197 | | 84,795,777 | 76,881,197 | 19,685,167 | 24,374,600 | 90.7% | 90.7% | 68.0% | 68.0% |
| 2014 | 32,320,754 | 85,747,084 | 85,747,084 | 185,157,302 | 74,227,776 | | 85,747,084 | 74,227,776 | 17,447,991 | 24,007,803 | 86.6% | 86.6% | 68.9% | 68.9% |
| 2015 | 29,655,800 | 82,203,312 | 82,203,312 | 168,841,769 | 71,610,871 | | 82,203,312 | 71,610,871 | 15,403,248 | 23,459,838 | 87.1% | 87.1% | 69.5% | 69.5% |
| 2016 | 27,146,302 | 74,689,432 | 74,689,432 | 153,492,197 | 71,843,314 | | 74,689,432 | 71,843,314 | 13,532,695 | 22,782,441 | 96.2% | 96.2% | 70.4% | 70.4% |
| 2017 | 24,579,024 | 67,179,389 | 67,179,389 | 138,157,541 | 72,236,785 | | 67,179,389 | 72,236,785 | 11,832,647 | 21,997,611 | 107.5% | 107.5% | 71.4% | 71.4% |
| 2018 | 22,290,814 | 60,478,648 | 60,478,648 | 124,525,798 | 73,978,843 | | 60,478,648 | 73,978,843 | 10,299,791 | 21,116,214 | 122.3% | 122.3% | 72.6% | 72.6% |
| 2019 | 20,278,153 | 54,627,252 | 54,627,252 | 112,515,930 | 68,590,650 | | 54,627,252 | 68,590,650 | 8,922,973 | 20,132,361 | 125.6% | 125.6% | 73.6% | 73.6% |
| 2020Q1 | 6,353,221 | 17,278,483 | 17,278,483 | 35,179,542 | 11,843,342 | | 17,278,483 | 11,843,342 | 1,922,491 | 4,767,417 | 68.5% | 68.5% | 73.5% | 73.5% |
| 2020Q234 | 13,650,548 | 36,928,167 | 36,928,167 | 75,286,113 | 58,448,842 | (5,590,692) | 37,199,023 | 57,421,414 | 5,767,474 | 14,302,251 | 158.3% | 158.3% | 74.6% | 74.6% |
| 2021 | 16,308,705 | 63,410,833 | 66,697,763 | 89,386,603 | 74,618,711 | (6,067,146) | 64,533,649 | 74,361,136 | 6,594,744 | 17,954,261 | 117.7% | 111.9% | 75.4% | 75.4% |
| 2022 | 14,332,568 | 59,717,435 | 75,763,370 | 78,000,622 | 71,001,116 | (5,505,828) | 61,435,806 | 71,692,518 | 5,625,247 | 16,798,597 | 118.9% | 93.7% | 76.2% | 75.8% |
| 2023 | 12,538,075 | 51,882,100 | 67,423,663 | 67,752,560 | 67,883,343 | (4,963,461) | 53,960,468 | 68,670,577 | 4,770,669 | 15,620,282 | 130.8% | 100.7% | 77.0% | 76.2% |
| 2024 | 10,976,175 | 45,092,911 | 58,599,933 | 58,873,387 | 64,508,891 | (4,243,785) | 47,391,694 | 65,348,902 | 4,032,157 | 14,427,640 | 143.1% | 110.1% | 77.7% | 76.7% |
| 2025 | 9,590,103 | 39,108,106 | 50,821,774 | 51,047,871 | 60,974,747 | (3,677,045) | 41,519,935 | 61,832,781 | 3,395,642 | 13,229,284 | 155.9% | 120.0% | 78.5% | 77.3% |
| 2026 | 8,351,418 | 33,806,055 | 43,931,138 | 44,117,065 | 57,318,156 | (3,213,576) | 36,236,677 | 58,184,139 | 2,845,631 | 12,044,506 | 169.5% | 130.5% | 79.2% | 77.8% |
| 2027 | 7,247,097 | 29,122,170 | 37,844,011 | 37,996,151 | 53,605,386 | (2,786,292) | 31,500,280 | 54,469,863 | 2,373,436 | 10,892,252 | 184.1% | 141.6% | 79.9% | 78.3% |
| 2028 | 6,268,434 | 25,008,675 | 32,498,290 | 32,622,181 | 49,858,406 | (2,389,321) | 27,278,369 | 50,694,048 | 1,970,474 | 9,791,594 | 199.4% | 153.4% | 80.5% | 78.8% |
| 2029 | 5,403,803 | 21,407,507 | 27,818,444 | 27,918,891 | 46,073,991 | (2,033,989) | 23,530,819 | 46,857,064 | 1,629,514 | 8,751,421 | 215.2% | 165.6% | 81.1% | 79.3% |
| 2030 | 4,642,659 | 18,266,419 | 23,736,569 | 23,817,646 | 42,354,702 | (1,718,335) | 20,221,569 | 43,068,001 | 1,342,928 | 7,783,270 | 231.9% | 178.4% | 81.6% | 79.7% |
| 2031 | 3,976,108 | 15,539,866 | 20,193,436 | 20,258,595 | 38,761,841 | (1,441,765) | 17,314,575 | 39,402,826 | 1,103,218 | 6,887,084 | 249.4% | 192.0% | 82.1% | 80.2% |
| 2032 | 3,394,081 | 13,180,042 | 17,126,905 | 17,179,030 | 35,292,298 | (1,204,661) | 14,770,137 | 36,300,430 | 903,335 | 6,057,720 | 267.8% | 206.1% | 82.5% | 80.5% |
| 2033 | 2,887,760 | 11,144,595 | 14,481,923 | 14,523,419 | 31,951,590 | (1,003,479) | 12,549,492 | 33,225,261 | 736,989 | 5,296,841 | 286.7% | 220.6% | 82.9% | 80.9% |
| 2034 | 2,448,937 | 9,394,871 | 12,208,247 | 12,241,111 | 28,737,610 | (834,347) | 10,619,698 | 30,188,585 | 599,387 | 4,603,825 | 305.9% | 235.4% | 83.3% | 81.1% |
| 2035 | 2,069,739 | 7,894,891 | 10,259,110 | 10,284,995 | 25,847,940 | (692,555) | 8,950,281 | 27,242,184 | 486,053 | 3,974,904 | 327.4% | 252.0% | 83.6% | 81.4% |
| 2036 | 1,743,117 | 6,612,772 | 8,593,079 | 8,613,352 | 23,120,499 | (572,737) | 7,512,290 | 24,439,716 | 392,992 | 3,403,703 | 349.6% | 269.1% | 83.8% | 81.6% |
| 2037 | 1,462,879 | 5,520,738 | 7,174,054 | 7,189,841 | 20,559,055 | (471,024) | 6,278,977 | 21,790,177 | 316,470 | 2,886,118 | 372.4% | 286.6% | 84.0% | 81.8% |
| 2038 | 1,223,319 | 4,593,712 | 5,969,448 | 5,981,670 | 18,174,158 | (385,339) | 5,225,895 | 19,307,969 | 253,463 | 2,425,912 | 395.6% | 304.5% | 84.2% | 82.0% |
| 2039 | 1,019,218 | 3,809,140 | 4,949,949 | 4,959,354 | 15,942,125 | (313,410) | 4,330,743 | 16,969,232 | 201,953 | 2,025,630 | 418.5% | 322.1% | 84.4% | 82.2% |
| 2040 | 845,987 | 3,147,471 | 4,090,152 | 4,097,342 | 13,877,384 | (253,360) | 3,573,418 | 14,796,518 | 160,087 | 1,683,794 | 440.9% | 339.3% | 84.5% | 82.3% |
| 2041 | 699,513 | 2,591,396 | 3,367,566 | 3,373,022 | 12,000,062 | (203,272) | 2,935,761 | 12,815,826 | 125,696 | 1,384,751 | 463.1% | 356.3% | 84.6% | 82.4% |
| 2042 | 576,233 | 2,126,075 | 2,762,905 | 2,767,010 | 10,316,804 | (161,540) | 2,401,545 | 11,035,871 | 97,609 | 1,125,110 | 485.3% | 373.4% | 84.7% | 82.5% |
| 2043 | 472,932 | 1,738,284 | 2,258,989 | 2,262,046 | 8,827,022 | (127,478) | 1,956,230 | 9,450,826 | 75,158 | 909,945 | 507.8% | 390.8% | 84.8% | 82.5% |
| 2044 | 386,749 | 1,416,426 | 1,840,745 | 1,842,999 | 7,499,110 | (101,406) | 1,586,717 | 8,030,126 | 57,661 | 736,548 | 529.4% | 407.4% | 84.9% | 82.6% |
| 2045 | 315,142 | 1,150,302 | 1,494,921 | 1,496,563 | 6,329,656 | (82,247) | 1,281,428 | 6,779,952 | 43,639 | 590,123 | 550.3% | 423.4% | 84.9% | 82.7% |
| 2046 | 255,905 | 931,154 | 1,210,140 | 1,211,322 | 5,313,611 | (66,754) | 1,030,456 | 5,697,057 | 32,624 | 467,581 | 570.6% | 439.1% | 85.0% | 82.7% |
| 2047 | 207,114 | 751,415 | 976,566 | 977,406 | 4,442,551 | (51,690) | 824,920 | 4,765,270 | 24,381 | 368,579 | 591.2% | 454.9% | 85.0% | 82.7% |
| 2048 | 167,084 | 604,536 | 785,690 | 786,278 | 3,702,198 | (35,702) | 657,263 | 3,969,784 | 18,414 | 292,098 | 612.4% | 471.2% | 85.0% | 82.8% |
| 2049 | 134,374 | 484,951 | 630,282 | 630,689 | 3,069,124 | (24,291) | 521,097 | 3,289,389 | 14,253 | 235,513 | 632.9% | 486.9% | 85.1% | 82.8% |
| 2050 | 107,737 | 387,906 | 504,163 | 504,441 | 2,532,857 | (18,268) | 410,930 | 2,713,779 | 11,092 | 190,646 | 653.0% | 502.4% | 85.1% | 82.8% |
| 2051 | 86,127 | 309,428 | 402,172 | 402,358 | 2,080,284 | (13,956) | 322,114 | 2,230,221 | 8,576 | 153,491 | 672.3% | 517.3% | 85.1% | 82.8% |
| 2052 | 68,662 | 246,186 | 319,980 | 320,104 | 1,701,112 | (10,575) | 250,889 | 1,825,893 | 6,577 | 122,677 | 691.0% | 531.6% | 85.1% | 82.8% |
| 2053 | 54,597 | 195,395 | 253,970 | 254,051 | 1,386,428 | (7,910) | 194,077 | 1,489,229 | 4,989 | 97,218 | 709.5% | 545.9% | 85.1% | 82.8% |
| 2054 | 43,305 | 154,723 | 201,109 | 201,161 | 1,126,798 | (5,831) | 149,205 | 1,211,457 | 3,752 | 76,879 | 728.3% | 560.3% | 85.1% | 82.8% |
| 2055 | 34,265 | 122,243 | 158,893 | 158,927 | 912,043 | (4,223) | 113,984 | 982,042 | 2,806 | 60,848 | 746.1% | 574.0% | 85.1% | 82.8% |
| 2056 | 27,050 | 96,384 | 125,284 | 125,306 | 734,861 | (2,990) | 86,520 | 793,736 | 2,097 | 48,101 | 762.4% | 586.6% | 85.1% | 82.8% |
| 2057 | 21,313 | 75,868 | 98,618 | 98,631 | 589,939 | (2,063) | 65,429 | 638,826 | 1,572 | 37,634 | 777.6% | 598.2% | 85.1% | 82.8% |
| 2058 | 16,763 | 59,629 | 77,510 | 77,519 | 472,531 | (1,378) | 49,439 | 512,822 | 1,169 | 28,749 | 792.5% | 609.6% | 85.1% | 82.8% |
| 2059 | 13,160 | 46,790 | 60,822 | 60,828 | 377,582 | (890) | 37,400 | 410,602 | 857 | 21,391 | 807.0% | 620.8% | 85.1% | 82.8% |
| 2060 | 10,309 | 36,649 | 47,641 | 47,644 | 300,032 | (558) | 28,409 | 326,816 | 619 | 15,574 | 818.7% | 629.8% | 85.1% | 82.8% |
| 2061 | 8,058 | 28,652 | 37,246 | 37,248 | 237,316 | (339) | 21,847 | 259,683 | 438 | 11,067 | 828.3% | 637.2% | 85.1% | 82.8% |
| 2062 | 6,286 | 22,358 | 29,063 | 29,065 | 186,286 | (201) | 17,020 | 205,192 | 302 | 7,613 | 833.2% | 641.0% | 85.1% | 82.8% |
| 2063 | 4,891 | 17,408 | 22,630 | 22,631 | 145,715 | (114) | 13,445 | 161,414 | 202 | 5,056 | 837.1% | 643.9% | 85.1% | 82.8% |
| 2064 | 3,796 | 13,520 | 17,576 | 17,576 | 113,398 | (62) | 10,758 | 126,213 | 130 | 3,224 | 838.7% | 645.2% | 85.1% | 82.8% |
| PV Past | 495,839,395 | 699,130,545 | 699,130,545 | 3,111,727,617 | 514,192,965 | | 699,130,545 | 514,192,965 | 399,048,855 | 179,395,729 | 73.5% | 73.5% | | |
| PV Future | 24,723,768 | 95,079,770 | 117,058,644 | 131,902,176 | 161,985,693 | (9,401,970.0) | 100,349,261 | 164,757,326 | 8,842,866 | 33,166,219 | 170.4% | 138.4% | | |
| PV Lifetime | 520,563,163 | 794,210,315 | 816,189,189 | 3,243,629,792 | 676,178,658 | | 799,479,806 | 678,950,291 | 407,891,721 | 212,561,948 | 85.1% | 82.8% | | |
| Sum Future | 134,102,092 | 518,196,153 | 644,793,906 | 709,852,622 | 973,308,107 | (50,285,886) | | | | | 187.8% | 150.9% | | |

60/80 Calculation

| | | |
|---|---|---|
| A | 520,563,163 | PV LT EPR0 |
| B | 676,178,658 | PV LT IC |
| C | 295,626,027 | PV LT EPPRL - PV LT EPR0 |
| D | 548,838,719 | .6*A + .8*C |
| E | 127,339,939 | B - D |

# Exhibit I.NonLT BIO

## Transamerica Life Insurance Company

**TPLIC Flex 2 TQ, TPLIC LTC 5 TQ, ML1, MLPOOL, PC1, Future Care 2 NTQ, Future Care 2 TQ, Future Care Pool TQ, NEA Group, Protector, Protector II, Protector III TQ, Flex, Flex 2, Flex 2 TQ, LTC 3 / 4, LTC 5 TQ, TransCare 2, TransCare Companion, TransCare TQ and TransGenerations**

**Nationwide Experience Adjusted to Virginia-Specific Rate History**

**All Policyholders Pay the Requested Increase - Premium Paying Policies Only**

| | Earned Premium | | | | Incurred Claims | | Prior Assumptions | | Original Pricing | | Loss Ratios Excluding Change in ALR | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Year | Actual Past & Projected Future at Original RateLevel | Actual Past & Projected Future w/o Proposed Rate Increase | Actual Past & Projected Future w/ Proposed Rate Increase | Proposed Rate Level Applied Since Inception | Actual Past & Projected Future | Change In Original Pricing ALR | Actual Past & Projected Future Earned Premium | Actual Past & Projected Future Incurred Claims | Earned Premium at Original Rate Level | Incurred Claims | Actual w/o Rate Increase | Actual w/ Rate Increase | PV Actual Cumulative w/o Rate Increase | PV Actual Cumulative w/ Rate Increase |
| 1988-1992 | 451,868 | 451,868 | 451,868 | 2,131,190 | 0 | | 451,868 | 0 | 482,693 | 25,419 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1987 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 1988 | 804 | 804 | 804 | 3,218 | 0 | | 804 | 0 | 804 | 68 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1989 | 3,662 | 3,662 | 3,662 | 14,664 | 0 | | 3,662 | 0 | 2,527 | 260 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1990 | 17,827 | 17,827 | 17,827 | 79,987 | 0 | | 17,827 | 0 | 17,660 | 1,147 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1991 | 95,377 | 95,377 | 95,377 | 446,319 | 0 | | 95,377 | 0 | 101,362 | 5,031 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1992 | 334,197 | 334,197 | 334,197 | 1,587,002 | 0 | | 334,197 | 0 | 360,340 | 18,914 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1993 | 1,420,848 | 1,420,848 | 1,420,848 | 7,151,652 | 5,633 | | 1,420,848 | 5,633 | 1,434,588 | 77,885 | 0.4% | 0.4% | 0.3% | 0.3% |
| 1994 | 3,027,544 | 3,027,544 | 3,027,544 | 15,874,627 | 330,895 | | 3,027,544 | 330,895 | 3,124,566 | 199,476 | 10.9% | 10.9% | 6.7% | 6.7% |
| 1995 | 5,307,064 | 5,307,064 | 5,307,064 | 28,331,052 | 118,379 | | 5,307,064 | 118,379 | 5,455,053 | 408,698 | 2.2% | 2.2% | 4.5% | 4.5% |
| 1996 | 9,096,085 | 9,096,085 | 9,096,085 | 48,070,125 | 459,869 | | 9,096,085 | 459,869 | 9,232,737 | 780,457 | 5.1% | 5.1% | 4.7% | 4.7% |
| 1997 | 15,248,281 | 15,248,281 | 15,248,281 | 77,337,874 | 757,329 | | 15,248,281 | 757,329 | 14,609,860 | 1,345,192 | 5.0% | 5.0% | 4.8% | 4.8% |
| 1998 | 21,467,917 | 21,467,917 | 21,467,917 | 100,887,515 | 2,015,103 | | 21,467,917 | 2,015,103 | 20,414,828 | 2,073,047 | 9.4% | 9.4% | 6.5% | 6.5% |
| 1999 | 30,839,810 | 30,839,810 | 30,839,810 | 134,844,251 | 3,189,934 | | 30,839,810 | 3,189,934 | 29,162,046 | 3,063,770 | 10.3% | 10.3% | 7.8% | 7.8% |
| 2000 | 42,210,286 | 42,210,286 | 42,210,286 | 174,516,436 | 5,908,043 | | 42,210,286 | 5,908,043 | 40,474,254 | 4,337,671 | 14.0% | 14.0% | 9.7% | 9.7% |
| 2001 | 54,686,260 | 54,738,303 | 54,738,303 | 219,745,886 | 7,438,884 | | 54,738,303 | 7,438,884 | 51,512,419 | 5,858,014 | 13.6% | 13.6% | 10.7% | 10.7% |
| 2002 | 67,884,265 | 68,020,693 | 68,020,693 | 269,553,501 | 10,172,213 | | 68,020,693 | 10,172,213 | 63,126,806 | 7,637,844 | 15.0% | 15.0% | 11.8% | 11.8% |
| 2003 | 78,250,748 | 78,556,380 | 78,556,380 | 309,097,041 | 12,288,966 | | 78,556,380 | 12,288,966 | 71,511,997 | 9,568,211 | 15.6% | 15.6% | 12.6% | 12.6% |
| 2004 | 80,296,901 | 84,016,277 | 84,016,277 | 317,004,153 | 11,605,451 | | 84,016,277 | 11,605,451 | 71,417,342 | 11,473,762 | 13.8% | 13.8% | 12.8% | 12.8% |
| 2005 | 78,510,246 | 83,820,921 | 83,820,921 | 309,426,325 | 16,821,265 | | 83,820,921 | 16,821,265 | 66,404,427 | 13,337,832 | 20.1% | 20.1% | 13.9% | 13.9% |
| 2006 | 75,630,158 | 83,270,077 | 83,270,077 | 297,791,297 | 20,292,356 | | 83,270,077 | 20,292,356 | 61,153,844 | 15,174,193 | 24.4% | 24.4% | 15.2% | 15.2% |
| 2007 | 72,709,438 | 93,965,236 | 93,965,236 | 285,953,884 | 28,929,079 | | 93,965,236 | 28,929,079 | 56,294,752 | 16,978,245 | 30.8% | 30.8% | 17.0% | 17.0% |
| 2008 | 69,328,661 | 103,790,084 | 103,790,084 | 272,338,511 | 32,304,921 | | 103,790,084 | 32,304,921 | 51,742,089 | 18,763,836 | 31.1% | 31.1% | 18.5% | 18.5% |
| 2009 | 67,367,314 | 107,604,181 | 107,604,181 | 264,552,570 | 39,061,356 | | 107,604,181 | 39,061,356 | 47,460,717 | 20,502,037 | 36.3% | 36.3% | 20.3% | 20.3% |
| 2010 | 64,295,100 | 104,277,992 | 104,277,992 | 252,097,092 | 44,136,636 | | 104,277,992 | 44,136,636 | 43,413,857 | 22,185,906 | 42.3% | 42.3% | 22.1% | 22.1% |
| 2011 | 61,631,205 | 100,152,353 | 100,152,353 | 241,510,448 | 47,694,725 | | 100,152,353 | 47,694,725 | 39,584,145 | 23,830,511 | 47.6% | 47.6% | 23.9% | 23.9% |
| 2012 | 59,223,152 | 98,478,751 | 98,478,751 | 231,900,913 | 58,181,059 | | 98,478,751 | 58,181,059 | 35,949,966 | 25,432,543 | 59.1% | 59.1% | 26.1% | 26.1% |
| 2013 | 56,712,993 | 95,725,048 | 95,725,048 | 221,723,447 | 66,651,082 | | 95,725,048 | 66,651,082 | 32,564,845 | 26,986,839 | 69.6% | 69.6% | 28.5% | 28.5% |
| 2014 | 54,458,839 | 100,110,586 | 100,110,586 | 212,611,830 | 73,941,979 | | 100,110,586 | 73,941,979 | 29,464,031 | 28,447,834 | 73.9% | 73.9% | 30.9% | 30.9% |
| 2015 | 51,998,856 | 98,121,798 | 98,121,798 | 202,727,801 | 84,953,592 | | 98,121,798 | 84,953,592 | 26,611,363 | 29,774,747 | 86.6% | 86.6% | 33.5% | 33.5% |
| 2016 | 49,873,932 | 93,959,576 | 93,959,576 | 194,130,187 | 86,875,185 | | 93,959,576 | 86,875,185 | 23,964,682 | 30,970,201 | 92.5% | 92.5% | 35.9% | 35.9% |
| 2017 | 47,269,936 | 88,856,988 | 88,856,988 | 183,621,312 | 103,768,667 | | 88,856,988 | 103,768,667 | 21,511,350 | 32,043,336 | 116.8% | 116.8% | 38.8% | 38.8% |
| 2018 | 44,642,201 | 83,771,418 | 83,771,418 | 173,168,883 | 98,052,377 | | 83,771,418 | 98,052,377 | 19,242,274 | 32,986,465 | 117.0% | 117.0% | 41.3% | 41.3% |
| 2019 | 42,518,857 | 79,648,323 | 79,648,323 | 164,735,089 | 98,462,919 | | 79,648,323 | 98,462,919 | 17,141,584 | 33,751,465 | 123.6% | 123.6% | 43.5% | 43.5% |
| 2020Q1 | 13,583,536 | 25,648,615 | 25,648,615 | 52,586,680 | 26,744,518 | | 25,648,615 | 26,744,518 | 3,797,080 | 8,578,950 | 104.3% | 104.3% | 44.1% | 44.1% |
| 2020Q234 | 29,893,822 | 56,413,306 | 56,413,306 | 115,680,169 | 116,416,419 | (12,146,911) | 54,052,638 | 92,673,865 | 11,391,241 | 25,736,851 | 206.4% | 206.4% | 47.0% | 47.0% |
| 2021 | 37,101,367 | 101,585,504 | 106,522,121 | 143,431,480 | 159,831,077 | (17,176,200) | 97,509,684 | 129,034,714 | 13,363,439 | 34,731,288 | 157.3% | 150.0% | 50.4% | 50.3% |
| 2022 | 33,893,362 | 100,569,271 | 127,438,444 | 130,863,397 | 165,080,107 | (19,421,928) | 97,186,272 | 135,098,644 | 11,632,769 | 35,020,564 | 164.1% | 129.5% | 53.6% | 53.1% |
| 2023 | 30,770,406 | 91,214,006 | 118,522,153 | 118,682,986 | 171,398,203 | (19,962,193) | 88,753,493 | 140,486,629 | 10,055,994 | 35,267,016 | 187.9% | 144.6% | 56.8% | 55.9% |
| 2024 | 28,025,404 | 82,991,128 | 107,837,295 | 107,976,739 | 176,793,048 | (17,429,198) | 81,415,709 | 145,023,373 | 8,714,997 | 35,474,364 | 213.0% | 163.9% | 60.0% | 58.7% |
| 2025 | 25,633,143 | 75,838,376 | 98,542,923 | 98,663,557 | 181,265,448 | (15,254,509) | 75,032,622 | 148,764,977 | 7,573,647 | 35,514,244 | 239.0% | 183.9% | 63.1% | 61.5% |
| 2026 | 23,372,937 | 69,096,959 | 89,783,087 | 89,887,112 | 184,987,117 | (14,706,812) | 68,961,821 | 151,852,877 | 6,562,004 | 35,278,146 | 267.7% | 206.0% | 66.2% | 64.2% |
| 2027 | 21,226,353 | 62,705,079 | 81,477,478 | 81,566,961 | 187,895,115 | (14,133,672) | 63,147,461 | 154,302,470 | 5,662,677 | 34,761,334 | 299.6% | 230.6% | 69.2% | 66.9% |
| 2028 | 19,193,599 | 56,664,839 | 73,628,867 | 73,705,633 | 189,601,765 | (13,477,509) | 57,593,301 | 155,791,157 | 4,866,251 | 33,990,739 | 334.6% | 257.5% | 72.1% | 69.5% |
| 2029 | 17,283,810 | 50,998,843 | 66,266,607 | 66,332,317 | 189,874,720 | (12,626,240) | 52,324,371 | 156,117,018 | 4,164,180 | 32,992,751 | 372.3% | 286.5% | 74.9% | 72.1% |
| 2030 | 15,493,643 | 45,695,306 | 59,375,355 | 59,431,489 | 188,735,589 | (11,721,859) | 47,338,321 | 155,323,795 | 3,547,875 | 31,783,088 | 413.0% | 317.9% | 77.6% | 74.5% |
| 2031 | 13,820,017 | 40,744,519 | 52,942,470 | 52,990,352 | 186,426,868 | (10,777,010) | 42,637,072 | 153,602,855 | 3,009,188 | 30,398,500 | 457.6% | 352.1% | 80.2% | 76.8% |
| 2032 | 12,265,968 | 36,152,773 | 46,976,123 | 47,016,904 | 183,075,215 | (9,786,950) | 38,225,869 | 153,117,789 | 2,540,317 | 28,868,897 | 506.4% | 389.7% | 82.6% | 79.1% |
| 2033 | 10,831,322 | 31,917,762 | 41,473,313 | 41,507,992 | 178,511,311 | (8,810,676) | 34,098,626 | 151,607,454 | 2,134,894 | 27,282,970 | 559.3% | 430.4% | 84.9% | 81.2% |
| 2034 | 9,511,949 | 28,026,586 | 36,417,261 | 36,446,700 | 172,644,159 | (7,912,361) | 30,252,849 | 148,886,824 | 1,787,645 | 25,736,593 | 616.0% | 474.1% | 87.0% | 83.1% |
| 2035 | 8,305,841 | 24,471,966 | 31,798,513 | 31,823,452 | 166,568,436 | (7,071,261) | 26,689,202 | 144,893,147 | 1,491,867 | 24,208,375 | 680.6% | 523.8% | 89.0% | 85.0% |
| 2036 | 7,209,896 | 21,243,913 | 27,604,088 | 27,625,164 | 159,317,726 | (6,273,285) | 23,406,699 | 139,838,166 | 1,241,718 | 22,626,606 | 749.9% | 577.2% | 90.8% | 86.6% |
| 2037 | 6,220,810 | 18,331,878 | 23,820,281 | 23,838,042 | 151,099,990 | (5,516,694) | 20,402,764 | 133,925,299 | 1,030,645 | 20,967,205 | 824.2% | 634.3% | 92.5% | 88.2% |
| 2038 | 5,334,057 | 15,721,883 | 20,428,931 | 20,443,844 | 142,032,376 | (4,807,812) | 17,672,704 | 127,237,241 | 851,673 | 19,241,525 | 903.4% | 695.3% | 94.0% | 89.6% |
| 2039 | 4,544,016 | 13,397,131 | 17,408,214 | 17,420,684 | 132,299,135 | (4,155,566) | 15,209,599 | 119,809,358 | 700,072 | 17,502,118 | 987.5% | 760.0% | 95.4% | 90.9% |
| 2040 | 3,845,801 | 11,342,768 | 14,738,832 | 14,749,207 | 121,932,043 | (3,551,718) | 13,004,138 | 111,654,938 | 572,284 | 15,815,823 | 1075.0% | 827.3% | 96.6% | 92.0% |
| 2041 | 3,233,855 | 9,542,148 | 12,399,154 | 12,407,736 | 111,267,574 | (2,997,702) | 11,044,832 | 103,076,661 | 464,620 | 14,196,127 | 1166.1% | 897.4% | 97.7% | 93.0% |
| 2042 | 2,701,961 | 7,976,890 | 10,365,297 | 10,372,351 | 100,590,194 | (2,493,205) | 9,318,676 | 94,363,649 | 374,209 | 12,643,959 | 1261.0% | 970.5% | 98.6% | 93.8% |
| 2043 | 2,243,436 | 6,627,201 | 8,611,546 | 8,617,302 | 90,261,063 | (2,043,865) | 7,810,591 | 85,716,257 | 299,022 | 11,195,946 | 1362.0% | 1048.1% | 99.4% | 94.6% |
| 2044 | 1,851,425 | 5,472,836 | 7,111,591 | 7,116,251 | 80,391,859 | (1,664,223) | 6,503,882 | 77,218,432 | 237,054 | 9,872,664 | 1468.9% | 1130.4% | 100.1% | 95.2% |
| 2045 | 1,519,057 | 4,493,594 | 5,839,184 | 5,842,928 | 70,992,397 | (1,387,373) | 5,380,747 | 68,929,146 | 184,525 | 8,589,288 | 1579.9% | 1215.8% | 100.6% | 95.7% |
| 2046 | 1,239,562 | 3,669,600 | 4,768,499 | 4,771,483 | 62,166,697 | (1,160,436) | 4,423,214 | 61,008,980 | 140,460 | 7,337,677 | 1694.1% | 1303.7% | 101.1% | 96.2% |
| 2047 | 1,006,359 | 2,981,604 | 3,874,523 | 3,876,880 | 54,059,218 | (934,736) | 3,613,616 | 53,615,760 | 105,770 | 6,177,138 | 1813.1% | 1395.2% | 101.5% | 96.6% |
| 2048 | 813,175 | 2,411,230 | 3,133,379 | 3,135,223 | 46,768,741 | (689,881) | 2,934,550 | 46,804,751 | 79,470 | 5,159,759 | 1939.6% | 1492.6% | 101.9% | 96.9% |
| 2049 | 654,199 | 1,941,450 | 2,522,943 | 2,524,371 | 40,308,575 | (472,336) | 2,369,612 | 40,585,671 | 61,311 | 4,352,065 | 2076.2% | 1597.7% | 102.1% | 97.2% |
| 2050 | 524,189 | 1,556,914 | 2,023,268 | 2,024,360 | 34,559,552 | (350,261) | 1,903,128 | 34,948,735 | 48,124 | 3,689,149 | 2219.7% | 1708.1% | 102.4% | 97.4% |
| 2051 | 418,491 | 1,243,985 | 1,616,636 | 1,617,462 | 29,466,441 | (280,747) | 1,520,701 | 29,911,550 | 37,446 | 3,105,424 | 2368.7% | 1822.7% | 102.6% | 97.6% |
| 2052 | 333,025 | 990,701 | 1,287,505 | 1,288,121 | 25,007,208 | (225,570) | 1,209,276 | 25,463,264 | 28,772 | 2,587,316 | 2524.2% | 1942.3% | 102.7% | 97.7% |
| 2053 | 264,231 | 786,621 | 1,022,307 | 1,022,760 | 21,149,758 | (179,743) | 957,225 | 21,555,064 | 21,721 | 2,125,290 | 2688.7% | 2068.8% | 102.8% | 97.8% |
| 2054 | 209,064 | 622,806 | 809,428 | 809,756 | 17,858,963 | (141,107) | 754,407 | 18,164,618 | 16,154 | 1,725,580 | 2867.5% | 2206.4% | 102.9% | 97.9% |
| 2055 | 164,981 | 491,771 | 639,144 | 639,379 | 15,038,153 | (108,350) | 592,140 | 15,230,778 | 11,775 | 1,389,013 | 3058.0% | 2352.9% | 103.0% | 98.0% |
| 2056 | 129,873 | 387,315 | 503,396 | 503,561 | 12,613,989 | (80,864) | 463,050 | 12,716,835 | 8,439 | 1,139,662 | 3256.8% | 2505.8% | 103.1% | 98.0% |
| 2057 | 101,999 | 304,301 | 395,512 | 395,627 | 10,550,941 | (58,975) | 360,769 | 10,582,701 | 6,287 | 962,472 | 3467.3% | 2667.7% | 103.1% | 98.1% |
| 2058 | 79,927 | 238,507 | 310,004 | 310,083 | 8,805,948 | (41,743) | 280,189 | 8,773,106 | 4,818 | 806,978 | 3692.1% | 2840.6% | 103.2% | 98.1% |
| 2059 | 62,481 | 186,462 | 242,362 | 242,415 | 7,343,466 | (28,226) | 216,844 | 7,253,192 | 3,626 | 648,713 | 3938.3% | 3030.0% | 103.2% | 98.2% |
| 2060 | 48,722 | 145,387 | 188,977 | 189,013 | 6,112,209 | (18,287) | 167,335 | 5,976,459 | 2,675 | 502,331 | 4204.1% | 3234.4% | 103.2% | 98.2% |
| 2061 | 37,894 | 113,042 | 146,937 | 146,961 | 5,072,336 | (11,463) | 128,674 | 4,914,929 | 1,928 | 377,247 | 4487.1% | 3452.0% | 103.3% | 98.2% |
| 2062 | 29,387 | 87,622 | 113,897 | 113,913 | 4,200,178 | (6,947) | 98,540 | 4,034,658 | 1,343 | 272,076 | 4793.5% | 3687.7% | 103.3% | 98.2% |
| 2063 | 22,719 | 67,691 | 87,991 | 88,001 | 3,466,437 | (4,037) | 75,120 | 3,303,021 | 888 | 183,369 | 5120.9% | 3939.5% | 103.3% | 98.2% |
| 2064 | 17,500 | 52,090 | 67,712 | 67,718 | 2,854,039 | (2,271) | 56,981 | 2,697,924 | 550 | 110,971 | 5479.1% | 4215.0% | 103.3% | 98.3% |
| PV Past | 537,368,995 | 709,019,383 | 709,019,383 | 2,165,767,909 | 312,520,240 | | 709,019,383 | 312,520,240 | 414,968,713 | 146,294,762 | 44.1% | 44.1% | | |
| PV Future | 66,882,816 | 188,459,745 | 234,531,663 | 257,580,078 | 614,529,152 | (42,035,860) | 189,153,831 | 521,198,712 | 19,607,099 | 106,026,598 | 326.1% | 262.0% | | |
| PV Lifetime | 604,251,811 | 897,479,127 | 943,551,046 | 2,423,347,987 | 927,049,392 | | 898,173,213 | 833,718,953 | 434,575,812 | 252,321,360 | 103.3% | 98.3% | | |
| Sum Future | 381,485,037 | 1,087,515,565 | 1,367,496,853 | 1,468,207,837 | 4,366,691,802 | (252,102,714) | | | | | 401.5% | 319.3% | | |

60/80 Calculation

| | | |
|---|---|---|
| A | 604,251,811 | PV LT EPR0 |
| B | 927,049,392 | PV LT IC |
| C | 339,299,235 | PV LT EPPRL - PV LT EPR0 |
| D | 633,990,474 | .6*A + .8*C |
| E | 293,058,918 | B - D |

# Exhibit I.NonLT NoBIO

## Transamerica Life Insurance Company

**TPLIC Flex 2 TQ, TPLIC LTC 5 TQ, ML1, MLPOOL, PC1, Future Care 2 NTQ, Future Care 2 TQ, Future Care Pool TQ, NEA Group, Protector, Protector II, Protector III TQ, Flex, Flex 2, Flex 2 TQ, LTC 3 / 4, LTC 5 TQ, TransCare 2, TransCare Companion, TransCare TQ and TransGenerations**

**Nationwide Experience Adjusted to Virginia-Specific Rate History**

**All Policyholders Pay the Requested Increase - Premium Paying Policies Only**

| | Earned Premium | | | | Incurred Claims | | Prior Assumptions | | Original Pricing | | Loss Ratios Excluding Change in ALR | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Year | Actual Past & Projected Future at Original RateLevel | Actual Past & Projected Future w/o Proposed Rate Increase | Actual Past & Projected Future w/ Proposed Rate Increase | Proposed Rate Level Applied Since Inception | Actual Past & Projected Future | Change In Original Pricing ALR | Actual Past & Projected Future Earned Premium | Actual Past & Projected Future Incurred Claims | Earned Premium at Original Rate Level | Incurred Claims | Actual w/o Rate Increase | Actual w/ Rate Increase | PV Actual Cumulative w/o Rate Increase | PV Actual Cumulative w/ Rate Increase |
| 1988-1992 | 1,248,452 | 1,248,452 | 1,248,452 | 4,841,574 | 52,297 | | 1,248,452 | 52,297 | 1,584,709 | 151,670 | 4.2% | 4.2% | 4.2% | 4.2% |
| 1987 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 1988 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 208 | 11 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 1989 | 7,227 | 7,227 | 7,227 | 33,297 | 0 | | 7,227 | 0 | 12,134 | 861 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1990 | 45,851 | 45,851 | 45,851 | 188,087 | 0 | | 45,851 | 0 | 66,309 | 5,153 | 0.0% | 0.0% | 0.0% | 0.0% |
| 1991 | 239,825 | 239,825 | 239,825 | 904,183 | 12,514 | | 239,825 | 12,514 | 308,768 | 27,520 | 5.2% | 5.2% | 4.2% | 4.2% |
| 1992 | 955,548 | 955,548 | 955,548 | 3,716,006 | 39,783 | | 955,548 | 39,783 | 1,197,290 | 118,125 | 4.2% | 4.2% | 4.2% | 4.2% |
| 1993 | 4,091,337 | 4,091,337 | 4,091,337 | 16,435,428 | 169,617 | | 4,091,337 | 169,617 | 4,823,636 | 497,647 | 4.1% | 4.1% | 4.2% | 4.2% |
| 1994 | 8,964,701 | 8,964,701 | 8,964,701 | 37,483,761 | 1,044,463 | | 8,964,701 | 1,044,463 | 10,886,544 | 1,293,244 | 11.7% | 11.7% | 8.8% | 8.8% |
| 1995 | 15,485,371 | 15,485,371 | 15,485,371 | 65,414,845 | 1,961,628 | | 15,485,371 | 1,961,628 | 18,807,630 | 2,626,818 | 12.7% | 12.7% | 10.7% | 10.7% |
| 1996 | 23,972,305 | 23,972,305 | 23,972,305 | 99,455,827 | 3,603,637 | | 23,972,305 | 3,603,637 | 29,110,145 | 4,656,534 | 15.0% | 15.0% | 12.6% | 12.6% |
| 1997 | 34,475,431 | 34,475,431 | 34,475,431 | 137,357,354 | 6,838,712 | | 34,475,431 | 6,838,712 | 40,362,463 | 7,238,672 | 19.8% | 19.8% | 15.3% | 15.3% |
| 1998 | 42,777,887 | 42,777,887 | 42,777,887 | 160,822,582 | 9,299,547 | | 42,777,887 | 9,299,547 | 49,492,639 | 10,055,849 | 21.7% | 21.7% | 17.2% | 17.2% |
| 1999 | 50,578,978 | 50,578,978 | 50,578,978 | 181,073,178 | 16,870,585 | | 50,578,978 | 16,870,585 | 58,644,059 | 13,155,054 | 33.4% | 33.4% | 21.4% | 21.4% |
| 2000 | 57,578,659 | 57,578,659 | 57,578,659 | 197,493,813 | 17,972,651 | | 57,578,659 | 17,972,651 | 68,370,166 | 16,542,430 | 31.2% | 31.2% | 23.5% | 23.5% |
| 2001 | 62,956,273 | 63,255,848 | 63,255,848 | 210,476,592 | 22,878,977 | | 63,255,848 | 22,878,977 | 75,315,543 | 19,948,540 | 36.2% | 36.2% | 25.9% | 25.9% |
| 2002 | 65,678,123 | 66,458,065 | 66,458,065 | 216,578,295 | 27,446,003 | | 66,458,065 | 27,446,003 | 79,726,118 | 23,342,129 | 41.3% | 41.3% | 28.3% | 28.3% |
| 2003 | 66,367,441 | 67,445,509 | 67,445,509 | 216,958,256 | 31,199,920 | | 67,445,509 | 31,199,920 | 80,462,185 | 26,511,687 | 46.3% | 46.3% | 30.7% | 30.7% |
| 2004 | 63,297,708 | 70,828,959 | 70,828,959 | 206,075,012 | 35,583,143 | | 70,828,959 | 35,583,143 | 75,380,644 | 29,112,634 | 50.2% | 50.2% | 33.0% | 33.0% |
| 2005 | 59,640,022 | 68,955,318 | 68,955,318 | 193,424,265 | 42,289,598 | | 68,955,318 | 42,289,598 | 68,399,079 | 31,200,226 | 61.3% | 61.3% | 35.8% | 35.8% |
| 2006 | 55,525,093 | 66,689,887 | 66,689,887 | 179,696,105 | 43,983,349 | | 66,689,887 | 43,983,349 | 61,368,170 | 32,834,940 | 66.0% | 66.0% | 38.4% | 38.4% |
| 2007 | 51,193,799 | 73,176,659 | 73,176,659 | 165,341,659 | 46,165,612 | | 73,176,659 | 46,165,612 | 53,510,808 | 34,081,728 | 63.1% | 63.1% | 40.4% | 40.4% |
| 2008 | 46,797,365 | 77,264,183 | 77,264,183 | 150,779,675 | 45,965,248 | | 77,264,183 | 45,965,248 | 46,767,202 | 35,007,290 | 59.5% | 59.5% | 41.8% | 41.8% |
| 2009 | 43,159,187 | 74,245,750 | 74,245,750 | 139,030,080 | 46,919,004 | | 74,245,750 | 46,919,004 | 40,696,377 | 35,583,280 | 63.2% | 63.2% | 43.2% | 43.2% |
| 2010 | 39,183,988 | 67,830,926 | 67,830,926 | 125,826,933 | 51,630,475 | | 67,830,926 | 51,630,475 | 35,416,126 | 35,849,890 | 76.1% | 76.1% | 45.0% | 45.0% |
| 2011 | 35,721,363 | 61,923,128 | 61,923,128 | 114,753,132 | 49,688,638 | | 61,923,128 | 49,688,638 | 30,905,048 | 35,874,449 | 80.2% | 80.2% | 46.6% | 46.6% |
| 2012 | 32,543,718 | 57,209,739 | 57,209,739 | 104,594,970 | 51,208,385 | | 57,209,739 | 51,208,385 | 27,011,776 | 35,690,487 | 89.5% | 89.5% | 48.2% | 48.2% |
| 2013 | 29,385,496 | 52,702,197 | 52,702,197 | 94,174,412 | 51,004,009 | | 52,702,197 | 51,004,009 | 23,685,552 | 35,330,760 | 96.8% | 96.8% | 49.8% | 49.8% |
| 2014 | 26,619,226 | 52,221,667 | 52,221,667 | 85,295,661 | 49,741,204 | | 52,221,667 | 49,741,204 | 20,588,587 | 34,785,005 | 95.3% | 95.3% | 51.1% | 51.1% |
| 2015 | 23,789,456 | 47,848,361 | 47,848,361 | 75,941,282 | 50,729,493 | | 47,848,361 | 50,729,493 | 17,843,380 | 34,022,731 | 106.0% | 106.0% | 52.5% | 52.5% |
| 2016 | 21,223,071 | 42,482,534 | 42,482,534 | 67,483,776 | 46,780,636 | | 42,482,534 | 46,780,636 | 15,585,150 | 33,048,949 | 110.1% | 110.1% | 53.8% | 53.8% |
| 2017 | 18,760,594 | 37,403,538 | 37,403,538 | 59,448,588 | 47,122,104 | | 37,403,538 | 47,122,104 | 13,539,778 | 31,879,824 | 126.0% | 126.0% | 55.0% | 55.0% |
| 2018 | 16,376,278 | 32,505,254 | 32,505,254 | 51,713,037 | 43,358,976 | | 32,505,254 | 43,358,976 | 11,400,079 | 30,542,193 | 133.4% | 133.4% | 56.2% | 56.2% |
| 2019 | 14,325,781 | 28,345,923 | 28,345,923 | 45,155,018 | 40,092,597 | | 28,345,923 | 40,092,597 | 8,698,718 | 29,040,782 | 141.4% | 141.4% | 57.2% | 57.2% |
| 2020Q1 | 4,244,524 | 8,489,328 | 8,489,328 | 13,399,624 | 7,364,191 | | 8,489,328 | 7,364,191 | 1,794,596 | 6,851,631 | 86.7% | 86.7% | 57.3% | 57.3% |
| 2020Q234 | 9,279,012 | 18,493,129 | 18,493,129 | 29,180,579 | 32,708,950 | (4,750,250) | 18,660,630 | 29,125,575 | 5,383,788 | 20,554,892 | 176.9% | 176.9% | 58.2% | 58.2% |
| 2021 | 10,858,756 | 31,263,677 | 31,263,677 | 34,050,098 | 40,648,719 | (4,150,525) | 31,916,039 | 36,966,160 | 6,085,266 | 25,675,162 | 130.0% | 130.0% | 59.0% | 59.0% |
| 2022 | 9,287,103 | 28,911,849 | 28,911,849 | 29,023,408 | 37,509,168 | (3,857,959) | 29,981,298 | 34,844,236 | 5,125,877 | 23,874,482 | 129.7% | 129.7% | 59.7% | 59.7% |
| 2023 | 7,901,960 | 24,513,954 | 24,513,954 | 24,606,158 | 34,847,715 | (3,371,514) | 25,875,719 | 32,633,296 | 4,294,043 | 22,057,038 | 142.2% | 142.2% | 60.4% | 60.4% |
| 2024 | 6,735,964 | 20,819,567 | 20,819,567 | 20,895,452 | 32,233,507 | (2,774,141) | 22,369,054 | 30,354,835 | 3,586,812 | 20,263,665 | 154.8% | 154.8% | 61.1% | 61.1% |
| 2025 | 5,737,900 | 17,667,444 | 17,667,444 | 17,729,578 | 29,685,801 | (2,338,675) | 19,292,985 | 28,085,646 | 2,986,317 | 18,497,427 | 168.0% | 168.0% | 61.6% | 61.6% |
| 2026 | 4,876,573 | 14,958,809 | 14,958,809 | 15,009,425 | 27,229,195 | (1,990,268) | 16,581,884 | 25,860,954 | 2,475,233 | 16,769,667 | 182.0% | 182.0% | 62.2% | 62.2% |
| 2027 | 4,136,330 | 12,639,672 | 12,639,672 | 12,680,706 | 24,893,096 | (1,683,446) | 14,196,342 | 23,718,395 | 2,043,008 | 15,087,801 | 196.9% | 196.9% | 62.6% | 62.6% |
| 2028 | 3,498,607 | 10,649,539 | 10,649,539 | 10,682,623 | 22,653,748 | (1,418,683) | 12,106,890 | 21,641,177 | 1,678,673 | 13,481,773 | 212.7% | 212.7% | 63.1% | 63.1% |
| 2029 | 2,949,529 | 8,943,618 | 8,943,618 | 8,970,180 | 20,506,456 | (1,193,059) | 10,284,449 | 19,630,143 | 1,373,797 | 11,976,241 | 229.3% | 229.3% | 63.4% | 63.4% |
| 2030 | 2,479,783 | 7,490,848 | 7,490,848 | 7,512,089 | 18,478,994 | (994,192) | 8,703,054 | 17,715,395 | 1,120,266 | 10,592,885 | 246.7% | 246.7% | 63.8% | 63.8% |
| 2031 | 2,079,019 | 6,257,001 | 6,257,001 | 6,273,924 | 16,586,171 | (825,533) | 7,338,005 | 15,920,193 | 910,079 | 9,329,559 | 265.1% | 265.1% | 64.1% | 64.1% |
| 2032 | 1,738,463 | 5,213,203 | 5,213,203 | 5,226,642 | 14,837,380 | (681,593) | 6,165,239 | 14,442,529 | 735,884 | 8,176,195 | 284.6% | 284.6% | 64.3% | 64.3% |
| 2033 | 1,450,158 | 4,333,428 | 4,333,428 | 4,344,068 | 13,215,630 | (560,581) | 5,161,076 | 13,035,456 | 592,337 | 7,134,156 | 305.0% | 305.0% | 64.5% | 64.5% |
| 2034 | 1,206,777 | 3,593,898 | 3,593,898 | 3,602,299 | 11,721,989 | (460,571) | 4,305,482 | 11,702,668 | 475,960 | 6,206,832 | 326.2% | 326.2% | 64.7% | 64.7% |
| 2035 | 1,001,942 | 2,974,071 | 2,974,071 | 2,980,685 | 10,423,400 | (378,148) | 3,579,916 | 10,452,729 | 382,013 | 5,385,207 | 350.5% | 350.5% | 64.9% | 64.9% |
| 2036 | 830,053 | 2,456,004 | 2,456,004 | 2,461,197 | 9,230,050 | (310,059) | 2,967,223 | 9,292,403 | 306,755 | 4,658,058 | 375.8% | 375.8% | 65.0% | 65.0% |
| 2037 | 686,156 | 2,023,994 | 2,023,994 | 2,028,056 | 8,132,836 | (253,759) | 2,451,981 | 8,221,863 | 246,624 | 3,999,332 | 401.8% | 401.8% | 65.1% | 65.1% |
| 2038 | 565,898 | 1,664,330 | 1,664,330 | 1,667,495 | 7,128,903 | (207,248) | 2,020,473 | 7,239,253 | 197,709 | 3,400,095 | 428.3% | 428.3% | 65.2% | 65.2% |
| 2039 | 465,575 | 1,365,384 | 1,365,384 | 1,367,837 | 6,215,461 | (168,855) | 1,660,523 | 6,340,677 | 157,786 | 2,864,603 | 455.2% | 455.2% | 65.3% | 65.3% |
| 2040 | 382,072 | 1,117,436 | 1,117,436 | 1,119,325 | 5,384,686 | (137,051) | 1,361,318 | 5,521,523 | 125,279 | 2,397,210 | 481.9% | 481.9% | 65.4% | 65.4% |
| 2041 | 312,757 | 912,333 | 912,333 | 913,778 | 4,632,869 | (110,564) | 1,113,354 | 4,781,867 | 98,165 | 1,978,856 | 507.8% | 507.8% | 65.5% | 65.5% |
| 2042 | 255,361 | 743,081 | 743,081 | 744,180 | 3,960,072 | (88,510) | 908,522 | 4,118,440 | 75,633 | 1,608,423 | 532.9% | 532.9% | 65.5% | 65.5% |
| 2043 | 207,945 | 603,722 | 603,722 | 604,552 | 3,366,466 | (70,239) | 739,866 | 3,530,771 | 57,632 | 1,297,198 | 557.6% | 557.6% | 65.5% | 65.5% |
| 2044 | 168,885 | 489,284 | 489,284 | 489,908 | 2,845,350 | (56,473) | 601,374 | 3,010,944 | 43,409 | 1,038,050 | 581.5% | 581.5% | 65.6% | 65.6% |
| 2045 | 136,820 | 395,621 | 395,621 | 396,087 | 2,390,036 | (48,684) | 487,959 | 2,552,705 | 31,347 | 812,720 | 604.1% | 604.1% | 65.6% | 65.6% |
| 2046 | 110,571 | 319,165 | 319,165 | 319,511 | 1,996,634 | (38,622) | 395,303 | 2,154,168 | 22,015 | 629,323 | 625.6% | 625.6% | 65.6% | 65.6% |
| 2047 | 89,147 | 256,929 | 256,929 | 257,184 | 1,660,552 | (26,989) | 319,822 | 1,811,000 | 15,328 | 483,532 | 646.3% | 646.3% | 65.6% | 65.6% |
| 2048 | 71,711 | 206,403 | 206,403 | 206,590 | 1,378,429 | (18,095) | 258,442 | 1,518,352 | 11,051 | 377,967 | 667.8% | 667.8% | 65.7% | 65.7% |
| 2049 | 57,564 | 165,498 | 165,498 | 165,632 | 1,141,226 | (11,813) | 208,647 | 1,268,504 | 8,505 | 306,583 | 689.6% | 689.6% | 65.7% | 65.7% |
| 2050 | 46,122 | 132,481 | 132,481 | 132,577 | 942,544 | (8,800) | 168,326 | 1,056,684 | 6,719 | 252,484 | 711.5% | 711.5% | 65.7% | 65.7% |
| 2051 | 36,890 | 105,891 | 105,891 | 105,957 | 776,390 | (6,780) | 135,707 | 878,252 | 5,295 | 207,487 | 733.2% | 733.2% | 65.7% | 65.7% |
| 2052 | 29,458 | 84,523 | 84,523 | 84,568 | 637,628 | (5,222) | 109,348 | 728,983 | 4,136 | 169,016 | 754.4% | 754.4% | 65.7% | 65.7% |
| 2053 | 23,485 | 67,377 | 67,377 | 67,408 | 522,879 | (3,985) | 88,077 | 604,035 | 3,193 | 135,906 | 776.0% | 776.0% | 65.7% | 65.7% |
| 2054 | 18,694 | 53,645 | 53,645 | 53,664 | 428,207 | (3,004) | 70,938 | 499,612 | 2,441 | 107,735 | 798.2% | 798.2% | 65.7% | 65.7% |
| 2055 | 14,859 | 42,661 | 42,661 | 42,674 | 349,367 | (2,226) | 57,162 | 412,220 | 1,841 | 84,450 | 818.9% | 818.9% | 65.7% | 65.7% |
| 2056 | 11,794 | 33,890 | 33,890 | 33,898 | 284,253 | (1,622) | 46,103 | 339,725 | 1,377 | 66,761 | 838.8% | 838.8% | 65.7% | 65.7% |
| 2057 | 9,349 | 26,898 | 26,898 | 26,902 | 230,478 | (1,160) | 37,223 | 279,415 | 1,044 | 53,551 | 856.9% | 856.9% | 65.7% | 65.7% |
| 2058 | 7,402 | 21,326 | 21,326 | 21,328 | 186,156 | (804) | 30,078 | 229,317 | 794 | 42,343 | 872.9% | 872.9% | 65.7% | 65.7% |
| 2059 | 5,851 | 16,886 | 16,886 | 16,888 | 150,203 | (537) | 24,317 | 188,032 | 594 | 32,437 | 889.5% | 889.5% | 65.7% | 65.7% |
| 2060 | 4,619 | 13,356 | 13,356 | 13,356 | 120,936 | (345) | 19,664 | 153,668 | 436 | 24,152 | 905.5% | 905.5% | 65.7% | 65.7% |
| 2061 | 3,641 | 10,549 | 10,549 | 10,550 | 97,333 | (215) | 15,898 | 125,519 | 315 | 17,571 | 922.7% | 922.7% | 65.7% | 65.7% |
| 2062 | 2,864 | 8,318 | 8,318 | 8,319 | 78,421 | (130) | 12,843 | 102,714 | 222 | 12,389 | 942.7% | 942.7% | 65.7% | 65.7% |
| 2063 | 2,249 | 6,547 | 6,547 | 6,547 | 63,253 | (76) | 10,366 | 84,117 | 150 | 8,368 | 966.1% | 966.1% | 65.7% | 65.7% |
| 2064 | 1,762 | 5,142 | 5,142 | 5,142 | 51,183 | (43) | 8,351 | 69,129 | 96 | 5,312 | 995.5% | 995.5% | 65.7% | 65.7% |
| PV Past | 468,118,574 | 584,294,256 | 584,294,256 | 1,600,487,046 | 334,729,110 | | 584,294,256 | 334,729,110 | 511,588,213 | 257,428,211 | 57.3% | 57.3% | | |
| PV Future | 15,061,755 | 43,410,816 | 43,410,816 | 46,643,423 | 77,730,676 | (6,308,520) | 46,752,404 | 73,539,037 | 7,883,867 | 46,443,893 | 179.1% | 179.1% | | |
| PV Lifetime | 483,180,329 | 627,705,072 | 627,705,072 | 1,647,130,469 | 412,459,786 | | 631,046,660 | 408,268,147 | 519,472,080 | 303,872,104 | 65.7% | 65.7% | | |
| Sum Future | 79,777,429 | 232,072,382 | 232,072,382 | 246,139,025 | 452,562,719 | (33,011,045) | | | | | 195.0% | 195.0% | | |

60/80 Calculation

| | | |
|---|---|---|
| A | 483,180,329 | PV LT EPR0 |
| B | 412,459,786 | PV LT IC |
| C | 144,524,743 | PV LT EPPRL - PV LT EPR0 |
| D | 405,527,992 | .6*A + .8*C |
| E | 6,931,795 | B - D |

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

**Company Name and NAIC Number:** Transamerica Life Insurance Company - 86231

**SERFF Tracking Number:** AEGB-133074343

**Revised Rates**

**Average Annual Premium Per Member:** $3,618

**Average Requested Percentage Rate Change Per Member:** 22.9%

**Range of Requested Rate Changes:** 0-30%

**Number of Virginia Policyholders Affected:** 1,133

| Form Number | Product Name | Issue Dates | Prior Rate Increases – Date and Percentage Approved | Outlook for Future Rate Increases |
|---|---|---|---|---|
| 1-820 53-191, 1-822 53-191 | TransCare 2 | 1991-1995 | 56% 2020 | See narrative attached |
| LTC-104-194-VA, LTC-105-194-VA, LTC-106-194-VA | TransCare Companion | 1995-1998 | 56% 2020 | See narrative attached |
| LTC 124-197-VA, LTC 125-197-VA, LTC 126-197-VA | TransCare TQ | 1996-2003 | 56% 2020 | See narrative attached |
| LTC 304-198-VA, LTC 305-198-VA | TransGenerations | 1999-2003 | 56% 2020 | See narrative attached |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

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

This document is prepared by the carrier to help explain the requested rate change and 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 at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

Premiums rates on your policy are being raised as a result of different than expected persistency (how long policies stay in force) and morbidity (both the incidence of illness in the insured population and the duration of the illness). The policy's claim incidence and duration of illness in the population have been higher than previously anticipated which means that premium rates must be adjusted to ensure current and future claims are adequately funded.

TRANSAMERICA®

P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

November 12, 2021

Re: Rate Increase Filing
Virginia Department of Insurance
Policy forms previously filed under Transamerica Occidental Life Insurance Company ("**TOLIC**"):
1-820 53-191, 1-822 53-191 As TransCare 2; LTC-104-194-VA, LTC-105-194-VA, LTC-106-194-VA As TransCare Companion; LTC 124-197-VA, LTC 125-197-VA, LTC 126-197-VA As TransCare TQ; LTC 304-198-VA, LTC 305-198-VA As TransGenerations

**Applicable to All Policies with an Issue Date prior to October 1, 2003 (Pre Rate Stability)**

Attached is an actuarial memorandum and accompanying rates for the Company's proposed premium rate increase filing on the above-captioned forms as well as all associated riders. This increase is needed due to claim levels that produce unacceptable lifetime loss ratios exceeding the statutorily required minimum loss ratio.

The policy forms indicated above as originally filed under Transamerica Occidental Life Insurance Company are now associated with Transamerica Life Insurance Company. The Transamerica Occidental company was merged into Transamerica Life Insurance Company in October 2008. As a result, the Transamerica Occidental Company no longer exists as a separate statutory entity. Therefore, the policy form shown above is being filed on Transamerica Life letterhead.

Active life reserves were used in the original pricing of these forms to demonstrate compliance with the minimum 60% loss ratio. However, active life reserves have not been used in this rate filing to demonstrate compliance with the 60% loss ratio requirement. As a result, we are requesting a lesser increase than would have been necessary had we included the cost of the active life reserves.

At this time, we are requesting a premium rate increase of 30% on the above-captioned forms and all associated riders issued prior to October 1, 2003 (pre rate stability). The increase for any policy holder will not become effective until a period of one year has elapsed since the effective date of the most recent previously approved rate increase, if applicable. Even though the traditional NAIC method of determining premium rate increases indicates that the Company could request an increase greater than that requested herein the Company has chosen not to do so at this time. However, going forward, the Company will continue to monitor the experience of this block and reserves the right to take additional rate action if currently unanticipated future deterioration thereof justifies.

The referenced policy form series subject to this filing do not comprise all the of LTCI policy forms for which the company will be requesting a rate increase at this time (hereafter, "the entire block"). See Attachment C of the actuarial memorandum for a complete list of policy form series referred to as "the entire block" for the purpose of this filing. Even though some policy forms of the entire block will be filed separately, the company would still prefer to manage the entire block collectively as one in terms of the rate increase requested and the associated justification thereof.

The attached actuarial memorandum includes the following experience exhibits:

Exhibit I Displays nationwide loss ratio experience associated with all policies (and certificates if applicable) associated with the company's entire block of policy forms by calendar year adjusted to the rate history of this state in terms of timing and magnitude before and after application of the proposed rate increase assuming all policyholders and certificate holders subject to the filing pay the requested rate increase

Exhibit II Displays nationwide actual-to-expected ("A/E") loss ratio experience associated with all policies (and certificates if applicable) associated with the company's entire block of policy forms by duration adjusted to the rate history of this state in terms of timing and magnitude before application of the proposed rate increase

Exhibit III Displays nationwide loss ratio experience associated with all policies (and certificates if applicable) of only the captioned policy forms included in this filing by calendar year adjusted to the rate history of this state in terms of timing and magnitude before and after application of the proposed rate increase assuming all policyholders (and certificates if applicable) subject to the filing pay the requested rate increase

The purpose of Exhibit I is to demonstrate compliance with the minimum loss ratio of this state as applicable. Exhibit II shows how actual lifetime experience compares to expected experience per original pricing assumptions by duration, where actual experience consists of historical experience from inception to date combined with projected experience thereafter per current assumptions. In order to see a complete picture of how adverse experience impacts A/E loss ratios by duration for all factors combined, A/E cumulative loss ratios by duration are displayed in the last column of Exhibit II. The A/E cumulative loss ratios in the last column of Exhibit II capture the full impact of all factors, including lapse experience, and hence reveal a complete picture of the lifetime experience of this block by duration. In particular, A/E cumulative loss ratios reflect the fact that greater-than-anticipated persistency to later durations generates much more additional incurred claims than additional earned premium over time, which in turn drives up the currently projected lifetime loss ratio well above expected. More additional incurred claims than premium are generated due to the sharply increasing slope of LTCI claims by duration relative to the level slope of premiums.

A Contingent Nonforfeiture Benefit, more generous than that required by NAIC Long-Term Care Insurance Model Regulation, will be offered to all insureds affected by the premium rate increase who allow their coverage to lapse within 120 days following the increase. Also, the Company will provide insureds with various downgrade options to maintain existing premium levels as the proposed premium rate increase becomes effective. In addition to the traditional downgrade options the Company has made available to policy holders subject to prior rate increase filings, such as changes in elimination period, benefit period, benefit amounts or a combination thereof, the Company intends to also make available to all policy holders a Benefit Reduction and Cost Sharing option to offset the rate increase premium. The company will offer these policy holders the option to completely avoid, or at least substantially mitigate, paying the requested rate increase of this filing in return for agreeing to reduce all policy benefit amounts by an assigned Cost Sharing percentage and to pay the Cost Sharing percentage of covered charges plus all charges exceeding the reduced daily amount going forward. Furthermore, the Company has set up a customer service unit with a toll-free line that is dedicated to answering rate increase related questions policy holders may have and to facilitating changes in coverage if they so choose.

I look forward to your review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

Brad Rokosh, ASA, MAAA
Director, Actuarial, Individual Solutions I Inforce Management I LTC

TRANSAMERICA®

P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

John Doe
123 Address Lane
Any City, VA 12345

August 1, 2022

Transamerica Life Insurance Company Policy Number: 012345678
Insured Name: John Doe

Dear Policyholder:

Thank you for being a valued customer of Transamerica Life Insurance Company (Transamerica). We are writing today to give you important information about your Transamerica Life Insurance Company long term care insurance policy. At Transamerica, we make every effort to provide quality coverage at reasonable and affordable rates. Unfortunately, continued increases in projected claims experience make premium rate increases unavoidable.

**Premium rates are increasing on your long term care insurance policy identified above.** Effective 11/1/2022 (the "Rate Increase Effective Date"), your monthly Long Term Care Insurance premiums will increase from $207.90 to $282.87. This represents a 36.06% increase in your premiums. Rates are being raised on all policies in Virginia like yours due to claim levels 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 increased to ensure adequate funding to pay current and anticipated future claims. This premium increase is not based on your individual claims history, age, health status, or any other factor.

The rate increase requested was reviewed by the Virginia State Corporation 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 https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

We understand that this rate increase may have a significant impact on your budget. If you cannot afford the premium increase, you may want to consider options that may be available to offset all or a portion of your premium increase by reducing or changing your current level of benefits.

In addition you may want to consider the new alternative to a rate increase, the Policy Buyback Offer, which is described below.

***A new alternative: we are offering to buy back your policy.*** A new alternative that is available at this time only in conjunction with this rate increase, is the **Policy Buyback Offer**. It gives you a limited time opportunity to terminate your long term care policy and receive a lump sum payment in exchange. **If you choose this option, you must make this election within 180 days from the date of this letter.** Because the Policy Buyback Offer cancels your policy, if you accept the offer and cancel your policy, you will be solely responsible for all of your future long term care expenses. Therefore, give this option careful thought and discuss it with family members and your professional advisors. We've enclosed a Things to Consider document to help with your discussions. In order to accept the Policy Buyback Offer, you will be required to sign a policy cancellation agreement to cancel your policy and receive the lump sum payment.

**Available options to offset all or a portion of your premium increase**
Depending on your current level of benefits, you may be able to offset all or a portion of your premium increase by selecting one or more of the following options:

- Reduce your maximum lifetime benefit.
- Reduce your maximum daily benefit.
- Increase the length of your elimination period.
- Reduce your Benefit Increase Option rate, if your policy includes this feature.
- Reduce your policy benefit limits and share the costs associated with claims (Benefit Reduction and Cost Sharing Option).

**Please be aware that not all options are equal and some will impact your coverage and premium more than others.**

For the Benefit Reduction and Cost Sharing Option, you can only exercise this option within 90 days of receiving the rate increase notification letter. If you choose this option, you could avoid this premium increase entirely. All policy benefit amounts in effect (including, but not limited to, all Maximum Daily/Monthly Benefit Amounts and Policy Maximum Amount, however those terms are defined in your policy) will be reduced by your Cost Sharing Percentage of 22%. Additionally, you will be responsible for a portion of any claim payments. When you qualify for benefits, Transamerica will pay a portion of the claim cost up to 78% of Maximum Daily/Monthly Benefit Amounts per day/month as long as all other policy provisions and conditions are satisfied. You will be responsible for any remaining portion. Once your Reduced Benefit and Cost Sharing Option is in effect, we will guarantee to not increase your current premium rate for 5 years.

We have enclosed a Frequently Asked Questions document to provide additional information, along with a Quote Selection Sheet that you can use to learn about the Policy Buyback Offer and various premium reduction options available to you. You may also visit options.taltc.com to schedule a phone call from us to discuss your options.

***Contingent Benefit Upon Lapse***

If your policy lapses within 120 days of the due date of the premium so increased, the Contingent Benefit Upon Lapse will automatically take effect. Contingent Benefit Upon Lapse provides you very limited coverage with a maximum lifetime benefit equal to the dollar amount of premiums you've paid. Contingent Benefit Upon Lapse isn't available if you stop paying premiums at any other time.

If the Contingent Benefit Upon Lapse takes effect, your maximum lifetime benefit will be reduced to an amount equal to the total amount of the premiums you have already paid. Your minimum lifetime benefit will not be less than 30 times the daily nursing home benefit at the time of lapse. Benefit increases under your Benefit Increase Option (if you have one) will stop. The Contingent Benefit Upon Lapse is described in greater detail in the enclosed Frequently Asked Questions and Benefit Reduction Options – Quote Selection Sheet.

***Return Of Premium Benefit (ROP)***

If your policy includes a Return of Premium (ROP) benefit, ROP will no longer be available if you elect the Policy Buyback Offer or you stop paying your premium and receive the Contingent Benefit Upon Lapse.

**Important information**

Please remember that your policy is guaranteed renewable. We cannot cancel your policy as long as you pay the required premium on or before the premium due date or during the grace period. We are available to work with you to offset all or a portion of your premium increase by reducing or changing your current benefits, but you should be aware, that even if you decide to reduce or change your current benefits, additional rate increases may occur in the future.

**Available resources**

Please read the Frequently Asked Questions document enclosed with this letter. It addresses topics such as the likelihood of future premium rate increases, benefit and premium reduction options, and special coverage considerations. In addition, if you would like to receive a revised premium rate schedule for your policy, please contact us.

We also encourage you to visit our website at options.taltc.com. You can use the website's online scheduling tool to arrange a time for a trained Long Term Care customer service representative to call you—a time that is convenient for you and any family members, friends, or advisors that you would like to have on the call with you.

The website was designed to help you consider and evaluate your benefit reduction options. You can use the website to determine the cost of long term care services in your area—something you should consider when selecting the right amount of coverage you need. And, you can also see how changes to your current coverage and policy benefits will affect your premium.

We understand that you may have questions about the rate increase and your options. To avoid waiting on hold for a representative, please visit options.taltc.com to schedule a phone call from us. If you'd rather call us directly, we can be reached at 866-311-2048. Customer Service representatives are available Monday through Friday between 9:00 A.M. and 6:30 P.M. ET to respond to questions about the premium increase.

Best regards,

Transamerica

Enclosures: Things to Consider When Evaluating the Policy Cancellation Offer
Alternatives to Premium Increase – Quote Selection Sheet
Frequently Asked Questions
Envelope

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**Transamerica Life Insurance Company**
**Long Term Care Insurance**
*Rate Increase*

# FREQUENTLY ASKED QUESTIONS

## Premium Increases

**Does my policy allow you to increase my premiums?**
Your policy states that Transamerica Life Insurance Company has the right to increase your premiums. The face page of your policy describes how this must be done. Transamerica has complied with the terms of your policy and with applicable state insurance regulations.

The rate increase request was reviewed by Virginia's State Corporation 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 https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

As a reminder, your policy is guaranteed renewable. We cannot cancel your policy if you pay the required premium on or before the premium due date or during the grace period. However, we do have a right to change the premiums on your policy subject to approval by the appropriate state regulatory agency, if such approval is required. You should also be aware that even if you decide to change or reduce your current benefits, premium increases can occur in the future.

**Will my premiums increase again in the future?**
While we have no current plans for additional rate increases beyond those shown in the cover letter, future rate increases may occur. As with this increase, any future increases will be based on our experience with all long term care insurance policies like the one you hold. As stated in your policy, we will notify you of any future rate increases and provide you with at least 75 days written notice prior to implementation. In the event of any premium increase, you have the right to a revised premium rate schedule.

We hope that you can use this information about the likelihood of future premium increases to make an informed decision about benefit reduction options that may be available to lower your premium now.

## Policy Buyback Offer

**If I want to take advantage of the Policy Buyback Offer, how long do I have to choose this option?**

If you choose the Policy Buyback Offer you must do so within **180** days from the date of the rate increase letter. If you selected this option on the Quote Selection Sheet you must return it to us within 60 days from the date of the rate increase notice letter. We will then send you a policy cancellation agreement which you must execute and return to us within 180 days from the date of the rate increase letter before the policy buyback payment will be made. If you are considering the Policy Buyback Offer, we encourage you to allow enough time to discuss it with your trusted legal/financial advisors and family members and share with them the policy cancellation agreement.

**If I don't choose the Policy Buyback Offer but choose not to pay my premium, what will happen to my coverage?**

If you do not elect the Policy Buyback Offer and you do not pay your premium when it becomes due, your current coverage will lapse. This treatment also will apply if you inform us of your intention to elect the Policy Buyback Offer, but then do not timely execute and return the signed policy cancellation agreement to us and you do not timely pay your premium. To prevent you from forfeiting (losing) the premiums you have already paid, we will provide a Contingent Benefit Upon Lapse. Please see the section below called "Contingent Benefit Upon Lapse".

## Benefit Reduction Options

**If I don't want to pay the increased premium, do I have options to reduce my benefits?**
Depending on your current level of benefits, you may be able to offset all or a portion of the premium increase by reducing the benefits in your policy. One or more of the following benefit reduction options may be available to you:

- Reduce your maximum lifetime benefit.
- Reduce your maximum daily benefit amount.
- Increase the length of your elimination period.
- Reduce your Benefit Increase Option rate, if your policy includes this feature.
- Reduce your policy benefit limits and share the costs associated with claims (Benefit Reduction and Cost Sharing Option).

Not all options are equal and some options will impact your coverage and your premium more than others. You should also keep in mind that if you reduce your coverage, you run the risk of increasing your out-of-pocket expenses at claim time. Furthermore, reducing your coverage now will not prevent rate increases in the future.

For more information about your options, please visit our website at options.taltc.com or contact our dedicated customer service representatives at 866-311-2048.

**If I want to reduce my premiums, how long do I have to choose an option?**
Although your premiums will increase on the Rate Increase Effective Date (see rate increase letter), you may choose to reduce the maximum lifetime benefit, reduce the maximum daily benefit, or increase the length of your elimination period *at any time*. For the Benefit Reduction and Cost Sharing Option, you can only exercise this option within 90 days of receiving the rate increase notification letter. If you choose the Contingent Benefit Upon Lapse, you must do so—either by not paying your increased premium when it comes due or by notifying us—within 120 days of the due date of the premium so increased. (Please see the section below called "Contingent Benefit Upon Lapse.")

**Can you delay making my premium increase effective until I decide which option is best for me?**
No, unfortunately, we cannot delay the premium increase. The increase will take effect on the Rate Increase Effective Date and you will need to pay your premium when due to prevent your policy from lapsing. However, you can still select a benefit reduction option or options (depending on your current level of benefits), even after you pay the increased premium.
The Policy Buyback Offer and certain benefit reduction options are available only for specified periods of time. Please see the previous question about how long you have to choose an option. If you pay the increased premium, then later select a premium reduction option, we will return the premium collected in error or credit to you any overpayment of premium.

**If I select a benefit reduction option (or options), when will my reduced premium take effect?**
If we receive your selection *before* the Rate Increase Effective Date and your premium payments are up to date, your benefit reduction will take effect on the Rate Increase Effective Date. If we receive your selection *after* the Rate Increase Effective Date and your premium payments are up to date, your benefit reduction will take effect in the month after we receive your selection on the day of the month that matches your policy effective date. Your reduced premium will take effect on the same date.

**If I elect the Benefit Reduction and Cost Sharing Option, what impact will that have to my daily/monthly benefit amounts and Policy Maximum Amount?**
If you elect this option, all policy benefit amounts (including but not limited to, all Maximum Daily/Monthly Benefit Amounts and Policy Maximum Amount, however those terms are defined in your policy) will be reduced by your cost sharing percentage. We will pay our cost sharing percentage of each covered claim, but we will pay no more than the applicable reduced Daily/Monthly Benefit Amounts and reduced Policy Maximum Amount. You will be responsible for paying the remaining portion of the applicable long-term care expenses associated with such claim.

Example: If your **revised** daily benefits for Long Term Care Facility Care is $100 and your cost sharing percentage is 9%, the Company will pay up to 91% of the facility charges, but no more than the revised daily benefit of $100.

- If the facility charges are $80, the Company will pay $72.80 and you will be responsible for $7.20.

- If the facility charges are $100, the Company will pay $91 and you will be responsible for $9.
- If the facility charges are $120, the Company will pay $100 and you will be responsible for $20.

## Contingent Benefit Upon Lapse

**If I choose not to pay my premium, what will happen to my coverage?**
If you do not pay your premium when it becomes due, your current coverage will lapse. To prevent you from forfeiting (losing) the premiums you have already paid, we will provide a Contingent Benefit Upon Lapse. The Contingent Benefit Upon Lapse is not a cash value benefit. It provides benefits only if you become eligible for benefits and receive covered care.

This Contingent Benefit Upon Lapse will allow your coverage to continue in a limited form without further premium payments. Although your daily benefit amount and elimination period will remain the same, your maximum lifetime benefit will be reduced to an amount equal to the total amount of the premiums you have already paid. Your minimum lifetime benefit will not be less than 30 times the daily nursing home benefit at the time of lapse. Benefit increases under your Benefit Increase Option (if you have one) will stop. You will not be allowed to resume payment of premiums or make changes to your policy.

**If your policy lapses within 120 days of the due date of the premium so increased, the Contingent Benefit Upon Lapse will automatically take effect. This Contingent Benefit Upon Lapse will *not* be available to policyholders who cease paying premiums at any other time.**

Note: The Contingent Benefit Upon Lapse provides very limited benefits. We urge you to carefully consider whether or not such limited benefits are appropriate for you. You may want to call our trained LTC customer service representatives, or speak with your legal/financial advisor, to discuss the Contingent Benefit Upon Lapse in greater detail.

## Survivorship Considerations

**My policy has a survivorship benefit. How will the premium increase affect me?**
If your spouse or partner is deceased and your premiums are being waived under your survivorship benefit, then this premium increase will have *no* effect on you. However, subject to the exact terms of your policy, the rate increase would apply to premiums for benefits you may have added to your policy, for example, after your spouse or partner passed away.

If your policy has a survivorship benefit, but the benefit has not been invoked, then your policy is subject to the premium increase. To prevent your policy from lapsing, you must pay the increased premium or elect to reduce the premium increase by selecting one or more of the benefit reduction options described in these materials.

Please refer to your policy for the specific terms of your survivorship benefit. Generally, the survivorship benefit becomes available after two conditions are met: 1) your spouse or partner is deceased, and 2) you have paid premiums for 10 years (the actual terms in your policy may vary). If you think you may be eligible for the survivorship benefit—paid up status and no premiums to pay—in the future, it may be in your best interest to pay the increased premium and make no changes to your coverage. For example, if your spouse or partner has passed away and you have paid in eight years of premiums, your policy could become paid up after two more years of premium payments. In this example, you might prefer to pay the increased premium for two more years.

## Other Questions

**My premiums are taken directly from my bank account. Do you need a new bank authorization form, now that my premium amount has changed?**
No, your existing form will allow us to deduct the correct premium from your account.

**I am currently receiving benefits under my policy and my premiums are being waived. How will the premium increase affect me?**
The premium increase will not affect your current claim. Your policy will continue to provide benefits under the terms of the coverage you purchased. Your waiver of premium benefit will continue to work in the same way. If your premiums are currently being waived, the new premium will also be waived, until you are no longer eligible for waiver of premium, as stated in your policy. If you return to premium-paying status, you will need to pay the increased premium or choose one of the benefit reduction options available to you at that time. As noted, the Policy Buyback Option and certain benefit reduction options are available only for a specified period of time.

## Contact Us

We encourage you to visit our website at options.taltc.com. The website was specially designed to help you consider and evaluate your benefit reduction options. You can use the website to determine the cost of long term care services in your area—something you should consider when selecting the right amount of coverage for you.

You can also use the website's online scheduling tool to arrange a time for a trained Long Term Care customer service representative to call you—a time that is convenient for you and any family members, friends, and/or advisors that you would like to have on the call with you.

After visiting the website, you may have additional questions. Please feel free to call our trained Long Term Care Insurance customer service representatives at **866-311-2048**. We are available Monday through Friday between 9:00 A.M. and 6:30 P.M. ET to respond to questions about the premium increase**.** Please don't hesitate to contact us.

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**Transamerica Life Insurance Company**
**Long Term Care Insurance**
*Rate Increase*

# Alternatives to Premium Increase – Quote Selection Sheet

## Understanding your LTC Policy

You chose to purchase long term care coverage to give yourself more control over the type of care you may want in the future. Your current benefits are as follows:

### Summary of Your Policy's Current Benefits

| Benefit Name | Current Benefit | Current Value |
|---|---|---|
| Nursing Home - Maximum Daily | $120 | $120 |
| Nursing Home - Maximum Lifetime* | 1,460 Days AND/OR $175,200 | 1,460 Days AND/OR $175,200 |
| Nursing Home - Elimination Period | 60 days | 60 days |
| Nursing Home/Assisted Living - Maximum Daily | $0 | $0 |
| Nursing Home/Assisted Living - Maximum Lifetime* | 0 Days | 0 Days |
| Nursing Home/Assisted Living - Elimination Period | 0 days | 0 days |
| Community Based Services/Assisted Living - Maximum Daily | $60 | $60 |
| Community Based Services/Assisted Living: | | |
| Professional Services (Level 1) – Maximum Daily | $120 | $120 |
| Basic Services (Level II) – Maximum Daily | $60 | $60 |
| Community Based Services/Assisted Living - Maximum Lifetime* | 1,460 Days AND/OR $175,200 | 1,460 Days AND/OR $175,200 |
| Community Based Services/Assisted Living - Elimination Period | 20 Days | 20 Days |

* If any claims have been paid, actual lifetime amount may be less.

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## New Alternative Rate Increase Option – Policy Buyback Offer

Prepared for Policy Number: 012345678

The Policy Buyback Offer is a new alternative that is only available for a limited time in conjunction with this rate increase. It gives you a limited time opportunity to terminate your long term care policy and receive a lump sum payment in exchange. **If you choose this option, you must make this election within 180 days from the date of the rate increase notice letter.** In order to do so, select this option on the Quote Selection Sheet and return it to us within 60 days from the date of the rate increase notice letter. We will then send you a Policy Cancellation Agreement which you must execute and return to us within 180 days from the date of the rate increase letter before the policy buyback payment will be made. If you are considering the Policy Buyback Offer, we encourage you to allow enough time to discuss it with your trusted legal/financial advisors and family members and share with them the Policy Cancellation Agreement. We've enclosed a Things to Consider document to help your discussions. Because the Policy Buyback Offer cancels your policy, once you have signed the Policy Cancellation Agreement, you will be solely responsible for all of your future long term care expenses. Therefore, give this option careful thought. If (1) you have previously designated someone to receive notice if your policy is in danger of lapsing or being terminated, and (2) you choose this option, you agree that we will notify that person of your intent to enter into a Policy Cancellation Agreement.

## Benefit Reduction Options

Prepared for Policy Number: 012345678

If you are concerned about the upcoming rate increase (see rate increase letter) and you want to keep your premium amount closer to your current premium amount, please review the benefit reduction options and quotes presented in this document. **If, however, you plan to pay the increased premium and do not want to reduce your benefits, you may disregard this document.**

**How to select the Policy Buyback Offer or a benefit reduction option.** Review the options displayed in the *Quote Selection Sheet* at the end of this document. To select an option, place a check in the box next to the option you want. After you've checked an option, sign and date the *Quote Selection Sheet* and mail it to us in the enclosed envelope or fax it to **866-311-2047**.

Before you make your selection, please visit our website at options.taltc.com for more information. If you have questions or would like to learn about other options that may be available, please use the website to schedule a phone call from us—at a time that's convenient for you—or call us directly at **866-311-2048**.

**Considering your options.** To see how reducing a benefit could offset all or a portion of your premium increase, please review the *Quote Selection Sheet* at the end of this document. You can use the *Quote Selection Sheet* to select an option that best fits your budget and coverage needs. Please be aware that not all options are equal and some will impact your coverage and premium more than others. And keep in mind that changes to your coverage that reduce benefits may or may not be in your best interest and should be considered carefully, especially if you are on claim, or are eligible to make a claim, or if your policy has the survivorship benefit and you think that you will soon be eligible to claim this benefit.

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**Current Benefit and Reduced Benefit.** Each option below is displayed in a table that shows a Current Benefit and a Reduced Benefit. The Current Benefit is your benefit today. It reflects any benefit changes requested by you after the start of your policy. The Reduced Benefit shows the benefit you are choosing if you select the option.

**Benefit Reduction and Cost Sharing Option.** You have the option of selecting the Benefit Reduction and Cost Sharing Option—this option is only available within the first 90 days of receiving the notification letter.

If you choose this option, you could avoid this premium increase entirely. If you elect this option, all policy benefit amounts in effect (including but not limited to, all Maximum Daily/Monthly Benefit Amounts and Policy Maximum Amount, however those terms are defined in your policy) will be reduced by your cost sharing percentage. And you will also be responsible for the cost sharing portion of each claim up to the revised Maximum Benefit Amounts.

Here is an example of how the Maximum Daily Benefit and Policy Maximum Amount will be reduced:

If your Policy Maximum Amount is $100,000 and your Cost Sharing Percentage is 9%, your Policy Maximum Amount will be reduced to $91,000. We will not be responsible for any costs that exceed the reduced Policy Maximum Amount.

If your Maximum Daily Benefit amount is $100, and your Cost Sharing Percentage is 9%, Your Maximum Daily Benefit amount will be reduced to $91. We will not be responsible for any daily costs that exceed the reduced Maximum Daily Benefit.

Note, regardless of whether your policy pays benefits on an indemnity basis or reimburses actual charges up to a specified benefit amount, the amount payable by us for your daily benefit amount may be reduced.

Here are some examples of the Cost Sharing amount being applied to a claim payment:

If your revised Maximum Daily Benefit for a covered Long Term Care Facility is $100 and your cost sharing percentage is 9%, the Company will pay up to 91% of the facility charges, but no more than the revised Maximum Daily Benefit of $100. Using this same assumption:

- If the facility charges are $80, the Company will pay $72.80 and you will be responsible for $7.20.
- If the facility charges are $100, the Company will pay $91 and you will be responsible for $9.
- If the facility charges are $120, the Company will pay $100 and you will be responsible for $20.

**Maximum Lifetime Benefit.** The original Maximum Lifetime Benefit of your policy is shown in the *Quote Selection Sheet*. If you have incurred any claims under your policy, your Maximum Lifetime Benefit may have been reduced by the amount of the claims paid. The amount of the Maximum Lifetime Benefit shown in the *Quote Selection Sheet* does *not* reflect possible reductions to the Maximum Lifetime Benefit as a result of any claims paid. If you choose to reduce your Maximum Lifetime Benefit in order to lessen the impact of this rate increase, you will be further reducing the remaining Maximum Lifetime Benefit.

**Reduced Premium quote.** Each option on the *Quote Selection Sheet* displays your Increased Premium, if you do *not* select the Policy Buyback Offer or a benefit reduction option. It also shows a Reduced Premium, if you select a benefit reduction option.

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Please be aware that the Reduced Premium displayed is a QUOTE only and IS NOT A GUARANTEE of any rate(s) quoted or a revision of your current policy contract. Actual premium(s) may differ slightly. Premium calculations are based on information and policy coverage as of August 1, 2022. If you select one of the options below, your policy will be endorsed to reflect the actual premium.

**Contingent Benefit Upon Lapse – another option.** If you do not pay your premium when it becomes due, your current coverage will lapse. To prevent you from forfeiting (losing) the premiums you have already paid, we will provide a Contingent Benefit Upon Lapse. The Contingent Benefit Upon Lapse is not a cash value benefit. It provides benefit dollars only if you become eligible for benefits and receive covered care.

This Contingent Benefit Upon Lapse will allow your coverage to continue in a limited form without further premium payments. Although your daily benefit amount and elimination period will remain the same, your maximum lifetime benefit will be reduced to an amount equal to the total amount of the premiums you have already paid. Your minimum lifetime benefit will not be less than 30 times the daily nursing home benefit at the time of lapse. Benefit increases under your Benefit Increase Option (if you have one) will stop. You will not be allowed to resume payment of premiums or make changes to your policy.

**If your policy lapses within 120 days of the due date of the premium so increased, the Contingent Benefit Upon Lapse will automatically take effect. This Contingent Benefit Upon Lapse will *not* be available to policyholders who cease paying premiums at any other time.**

Note: The Contingent Benefit Upon Lapse provides very limited benefits. We urge you to carefully consider whether or not such limited benefits are appropriate for you. You may want to call our trained Long Term Care customer service representatives, or your insurance agent, to discuss the Contingent Benefit Upon Lapse in greater detail.

**Other options.** Options *not* shown on this quote sheet may also be available to you. For example, you may be able to reduce more than one benefit or increase your policy's elimination period. To explore other benefit reduction options, you will need to speak with a trained Long Term Care customer service representative. Go to options.taltc.com to schedule a call from us or call us at **866-311-2048**.

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**For more information.** We encourage you to visit options.taltc.com for more information about your coverage and options. You can use the website's online scheduling tool to arrange a time for a customer service representative to call you—a time that is convenient for you and any family members, friends, or advisors that you would like to have on the call with you.

After visiting the website, you may have additional questions. Please feel free to call our Long Term Care Insurance customer service representatives at 866-311-2048. Customer service representatives are available Monday through Friday between 9:00 A.M. and 6:30 P.M. ET to respond to questions about the premium increase.

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# Coverage Options

Customer Service:
**866-311-2048** M-F: 9AM-6:30 PM ET

Website:**options.taltc.com**

**Policyholder:** John Doe

**Date:** August 1, 2022
**Policy Number:** 012345678
**Premium before increase:** $207.90 monthly

| **Your Options** | **Keep Current Coverage*** <br><br> If you are comfortable with your current level of coverage, pay the increased premium when you receive your next bill. If we don't hear from you by November 1, 2021, this 36.06% rate increase will take effect. | **Option 1** <br> Policy Buyback Offer <br><br> If you choose to exercise your Policy Buyback Offer and terminate your policy, you will receive a lump sum payment from Transamerica in the amount of $70.000. | **Option 2** <br><br> Cost Sharing and Benefit Reduction | **Option 3** <br><br> Reduce Maximum Lifetime Benefit |
|---|---|---|---|---|
| Mode Premium | $282.87 | | $282.87 | $282.87 |
| *Current Lifetime Maximum Benefit | $175,200 | | $136,656 | $131,400 |
| *Maximum Daily Benefit | $120 | | $93.60 | $120 |

*For explanation of Options, please refer to detailed Quotes section of this Quote Sheet.

**For <u>Additional Downgrade Options</u>;** please visit our website at options.taltc.com or contact the Customer Service team at **866-311-2048** for additional quotes.

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# Quote Selection Sheet

To select an option, place a check in the box next to the option you want. After you have checked an option, sign and date the *Quote Selection Sheet* and mail it to us in the enclosed envelope or fax it to **866-311-2047**. If you have questions or would like information about the other options that may be available, contact us at **866-311-2048** before you make your selection.

## ☐ Option 1: Policy Buyback Offer (time-limited offer)

| Option | Amount |
|---|---|
| Policy Buyback Offer | $70,000 as of December 1, 2022 |

If you select this option, we will send you the Policy Cancellation Agreement which you must execute and return to us within the time specified before the Policy Buyback Offer amount will be paid. If you check the box for this option but do not timely execute and return the Policy Cancellation Agreement to us, you will need to pay your premiums when due to prevent your coverage from lapsing. If (1) you have previously designated someone to receive notice if your policy is in danger of lapsing or being terminated, and (2) you choose this option, you agree that we will notify that person of your intent to enter into a Policy Cancellation Agreement. See also the discussion of the Contingent Benefit Upon Lapse above.

## ☐ Option 2: Benefit Reduction and Cost Sharing Option (time limited option) Offset full rate increase

| Benefit | Current Benefit | Reduced Benefit | Current Value | Reduced Value |
|---|---|---|---|---|
| Company Cost Sharing Percentage | N/A | 78% | 100% | 78% |
| Your Cost Sharing Percentage | N/A | 22% | 0% | 22% |
| Long Term Care Facility Benefit – Maximum Daily Benefit | $120 | $93.60 | $120 | $93.60 |
| Home Care and Adult Day Care Benefit – Maximum Daily Benefit | $120 | $93.60 | $120 | $93.60 |
| Policy Maximum Amount | $175,200 | $136,656 | $175,200 | $136,656 |

| Mode | Increased Premium | Reduced Premium |
|---|---|---|
| Monthly | $0 | $0 |

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## Option 3: Reduce Maximum Lifetime Benefit

| Benefit | Current Benefit | Reduced Benefit |
|---|---|---|
| Nursing Home Lifetime | $175,200 | $131,400** |
| Home Health Lifetime* | $175,200 | $131,400** |

* Pooled with Maximum Nursing Home Lifetime
** If any claims have been paid, actual lifetime amount may be less.

| Mode | Increased Premium | Reduced Premium |
|---|---|---|
| Monthly | $0 | $57.00 |

## Option 4: Reduce Maximum Daily Benefit

| Benefit | Current Benefit | Reduced Benefit |
|---|---|---|
| Nursing Home Daily | $120 | $70 |
| Home Health Daily | $120 | $70 |
| Nursing Home Lifetime | $175,200 | $175,200*** |
| Home Health Lifetime* | $175,200 | $175,200*** |

* Pooled with Maximum Nursing Home Lifetime
*** If any claims have been paid, actual lifetime amount may be less.

| Mode | Increased Premium | Reduced Premium |
|---|---|---|
| Monthly | $55 | $0 |

## Option 5: Increase Elimination Period

| Elimination Period | Current Period | Increased Period |
|---|---|---|
| Nursing Home | 60 Days | 90 Days |
| Home Health | 60 Days | 90 Days |

| Mode | Increased Premium | Reduced Premium |
|---|---|---|
| Monthly | $75 | $0 |

As a reminder, your policy is guaranteed renewable. We cannot cancel your policy if you pay the required premium on or before the premium due date or during the grace period. However, we do have a right to increase premiums on your policy subject to approval by the appropriate state regulatory agency, if such approval is required. Even if you decide to reduce your current benefits or adjust a feature of your policy, premium increases can occur in the future.

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I have placed a check mark in the box next to the option that I am selecting. **By signing below, I am authorizing Transamerica Life Insurance Company to proceed with the changes to my coverage as indicated above.**

Signature of Insured Person: _____ Date: _____

Transamerica Life Insurance Company Policy Number: 012345678

**TRANSAMERICA LIFE INSURANCE COMPANY**

**STATEMENT OF VARIABILITY**

**TLC LTC VA 0121**

1. Recipient's name and address is bracketed to show the name and address of the particular recipient of the letter.
2. Date [Month Day, Year] is bracketed to show the current date used by our Company.
3. The term policy and certificate are bracketed throughout the form. The appropriate term will be used based on the form that the rate increase letter is used with.
4. The policy/certificate number is bracketed to show the policy/certificate number for that particular insured.
5. The insured's name is bracketed to show the name of the particular insured person's name.
6. The Rate Increase Effective date is bracketed as it varies based on when the rate increase is effective for that particular insured.
7. The premium mode is bracketed. It will be filled in with the insured's premium payment mode.
8. The current premium is bracketed and will reflect the current premium applicable to the policy/certificate.
9. The new premium amount is bracketed and will reflect the new premium amount after the rate increase applicable to the policy/certificate.
10. The rate increase percentage is bracketed. It varies based on what percentage is approved in the rate increase filing.
11. The phased implementation paragraphs are bracketed and will be included when there is a phased implementation of the rate increase. It will not be included if there is not a phased implementation of the rate increase. The first 2 sentences will be tailored to the phase that the rate increase letter applies to.
12. On page 2 under the phased implementation paragraph, there is bracketed variables for Month/Year. These variable fields will be filled in with the month and year of the rate increase when a rate increase is done in multiple phases.
13. On page 2 under the phased implementation paragraph, there is bracketed variables for Old Modal Premium. These variable fields will be filled in with the old modal premium amounts when a rate increase is done in multiple phases.
14. On page 2 under the phased implementation paragraph, there is bracketed variables for New Modal Premium. These variable fields will be filled in with the new modal premium amounts when a rate increase is done in multiple phases.
15. On page 2 under the phased implementation last paragraph, the following sentence will be omitted with the letter being sent for the last phase of the rate increase: These options may also be available for the additional increases mentioned above.
16. On page 2, the policy/certificate buyback paragraphs are bracketed, and will be included when there is a policy/certificate buyback offered as a part of the rate increase. It will not be included if there is not a policy/certificate buyback offered as a part of the rate increase.
17. On page 2, the Cost Sharing bullet is in brackets, and will be included when there is a Cost Sharing option being offered as a part of the rate increase. If Cost Sharing option is not included then this will be omitted.
18. On page 3, the following sentence will only be included if the option to reduce the BIO rate and the Cost Sharing option are included: Some options cannot be combined, such as reducing your Benefit Increase Option rate and the Benefit Reduction and Cost Sharing Option.

19. On page 3, the paragraph regarding reducing the BIO rate is bracketed, and will be included when the option to reduce the BIO rate is offered as a part of the rate increase. It will not be included if there is not an option to reduce the BIO rate offered with the rate increase.
20. On page 3, the Cost Sharing paragraphs are bracketed, and will be included when there is a Cost Sharing is offered as a part of the rate increase. It will not be included if there is not a Cost Sharing offered as a part of the rate increase.
21. On page 3, the Cost Sharing Percentage of the insured is bracketed, and may change based on what is offered with the rate increase.
22. On page 3, the company's cost sharing percentage is bracketed, and may changed based on what is being offered with the rate increase.
23. On page 3, the sentence with the number of years and the variable for the number of years is bracketed that we will guarantee to not increase the insured's current premium will vary based on the insured's policy/certificate and what is being offered as a part of the rate increase.
24. On page 3-4, reference to the policy/certificate buyback offer is bracketed in multiple places in the event it is not offered.
25. On page 3-4, the company's website address is bracketed in multiple places. This is in the event that it changes in the future.
26. On page 4, a paragraph for partnerships is bracketed. This will be added when an insured has a policy/certificate that qualifies as a long term care partnership policy/certificate. If they do not have a partnership long term care policy/certificate, this paragraph will be removed.
27. The company's phone number is bracketed in the event that the phone number used changes in the future.
28. The company's customer service available times is bracketed in the event that the days of the week or hours available changes in the future.
29. The Things to Consider When Evaluating the Policy/Certificate Cancellation Offer and Alternatives to Premium Increase – Quote Selection Sheet are bracketed for the enclosures. If they are not enclosed, reference will be removed.

**TLC LTC FAQ VA 0521**

1. The term policy and certificate are bracketed throughout the form. The appropriate term will be used based on the form that the Frequently Asked Questions form is used with.
2. On page 2, the policy/certificate buyback paragraphs are bracketed and will be included when there is a policy/certificate buyback offered as a part of the rate increase. It will not be included if there is not a policy/certificate buyback offered as a part of the rate increase.
3. On page 2, the Cost Sharing bullet is in brackets, and will be included when there is a Cost Sharing option being offered as a part of the rate increase.
4. On page 2, the following sentence will only be included if the option to reduce the BIO rate and the Cost Sharing option are included: Some options cannot be combined, such as reducing your Benefit Increase Option rate and the Benefit Reduction and Cost Sharing Option.
5. On page 3, the following sentence will only be included if the option to reduce the BIO rate is included: You may choose to reduce the Benefit Increase Option (BIO) within the first 120 days of receiving the rate increase notice, if your policy/certificate includes this feature.
6. On page 3, the following sentence will only be included if the Benefit Reduction and Cost Sharing option is included: For the Benefit Reduction and Cost Sharing Option, you can only exercise this option within 90 days of receiving the rate increase notification letter.

7. On page 3-4, the paragraph regarding reducing the BIO rate is bracketed, and will be included when the option to reduce the BIO rate is offered as a part of the rate increase. It will not be included if there is not an option to reduce the BIO rate offered with the rate increase.
8. On page 4, the Cost Sharing paragraphs are bracketed, and will be included when there is a Cost Sharing is offered as a part of the rate increase. It will not be included if there is not a Cost Sharing offered as a part of the rate increase.
9. On page 5, a paragraph for partnerships is bracketed. This will be added when an insured has a policy/certificate that qualifies as a long term care partnership policy/certificate. If they do not have a partnership long term care policy/certificate, this paragraph will be removed.
10. On page 3 & 6, reference to the Policy/Certificate Buyback Option was bracketed in the event it is not offer.
11. On page 3 & 6, the company's website address is bracketed. This is in the event that it changes in the future.
12. On page 3 & 6, the company's phone number is bracketed in the event that the phone number used changes in the future.
13. On page 6, the company's customer service available times is bracketed in the event that the days of the week or hours available changes in the future.

**TLC LTC QS VA 0521**

1. The term policy and certificate are bracketed throughout the form. The appropriate term will be used based on the form that the Alternatives to Premium Increase – Quote Selection Sheet is used with.
2. The website address is bracketed in multiple places. This is in the event that it changes in the future.
3. The company's phone number is bracketed in multiple places in the event that the phone number used changes in the future.
4. Under the Summary of Your Policy/Certificate's Current Benefits, the Benefit Names, Current Benefit and Current Value are bracketed and will reflect the Benefit names of the insured's policy/certificate along with their benefit amounts and current value. Coverage varies based on the insured's policy/certificate and not all rows will be used depending on their coverage.
5. The Benefit Increase Option (BIO) Rate line is bracketed in the event that there is no BIO. Then the line would be omitted.
6. The Benefit Increase Option current benefit and current value will reflect what is BIO is being included in the insured's policy/certificate.
7. Nursing Home term is bracketed in the event that the insured's policy/certificate form series uses different terminology.
8. The Nursing Home lines are bracketed in the event that the insured's policy/certificate does not contain Nursing Home Benefit.
9. The term Maximum Daily is bracketed in the event that the terminology is different or if the insured's policy/certificate does not pay daily. For example, if their policy/certificate has a maximum monthly benefit instead.
10. The Current Benefit and Current Value of the Nursing Home – Maximum Daily will reflect the amounts of the insured's policy/certificate.
11. The term Maximum Lifetime is bracketed in the event that terminology is different in the insured's policy/certificate.

12. The line for Nursing Home – Maximum Lifetime is bracketed in the event that the insured's policy/certificate does not have a Maximum Lifetime.
13. The asterisk after Maximum Lifetime and the applicable footer may be excluded if they do not apply to the insured's policy/certificate.
14. The Current Benefit and Current Value of the Nursing Home – Maximum Lifetime will reflect the amounts of the insured's policy/certificate.
15. The term Elimination Period is bracketed in the event that the terminology is different in the insured's policy/certificate.
16. The line for Nursing Home – Elimination Period is bracketed in the event that the insured's policy/certificate does not have an Elimination Period applicable.
17. The Current Benefit and Current Value of the Nursing Home – Elimination period will reflect the number of Elimination Period days of the insured's policy/certificate.
18. Nursing Home/Assisted Living is bracketed in the event that the insured's policy/certificate uses different terminology.
19. The Nursing Home/Assisted Living lines are bracketed in the event that the insured's policy/certificate does not contain Nursing Home/Assisted Living benefits.
20. The term Maximum Daily is bracketed in the event that the terminology is different or if the insured's policy/certificate does not pay daily. For example, if their policy/certificate has a maximum monthly benefit instead.
21. The Current Benefit and Current Value of the Nursing Home/Assisted Living – Maximum Daily will reflect the amounts of the insured's policy/certificate.
22. The term Maximum Lifetime is bracketed in the event that terminology is different in the insured's policy/certificate.
23. The line for Nursing Home/Assisted Living – Maximum Lifetime is bracketed in the event that the insured's policy/certificate does not have a Maximum Lifetime.
24. The asterisk after Maximum Lifetime and the applicable footer may be excluded if they do not apply to the insured's policy/certificate.
25. The Current Benefit and Current Value of the Nursing Home/Assisted Living – Maximum Lifetime will reflect the amounts of the insured's policy/certificate.
26. The term Elimination Period is bracketed in the event that the terminology is different in the insured's policy/certificate.
27. The line for Nursing Home/Assisted Living – Elimination Period is bracketed in the event that the insured's policy/certificate does not have an Elimination Period applicable.
28. The Current Benefit and Current Value of the Nursing Home/Assisted Living – Elimination period will reflect the number of Elimination Period days of the insured's policy/certificate.
29. Community Based Services is bracketed in the event that the insured's policy/certificate uses different terminology.
30. If Assisted Living is combined with the Community Based Services in the insured's policy/certificate then that variable will be used.
31. Community Based Service lines are bracketed in the event that the insured's policy/certificate does not contain Community Based Services.
32. The term Maximum Daily is bracketed in the event that the terminology is different or if the insured's policy/certificate does not pay daily. For example, if their policy/certificate has a maximum monthly benefit instead.

33. Community Based Service lines for Professional and Basic Services are bracketed in the event that the insured's policy/certificate does not pay separate benefits based on those terms. If so, they will be omitted.
34. The term Professional Services (Level 1) is bracketed in the event that the term is different in the insured's policy/certificate. If the insured's policy/certificate does not include different levels of care, this line may be omitted.
35. The term Basic Services (Level 2) is bracketed in the event that the term is different in the insured's policy/certificate. If the insured's policy/certificate does not include different levels of care, this line may be omitted.
36. The Current Benefit and Current Values for the Community Based Services/Assisted Living – Maximum Daily, Professional Series and Basic Services will reflect the amounts of the insured's policy/certificate if applicable.
37. The term Maximum Daily is bracketed in the event that the terminology is different or if the insured's policy/certificate does not pay daily. For example if their policy/certificate has a maximum monthly benefit instead.
38. The term Maximum Lifetime is bracketed in the event that terminology is different in the insured's policy/certificate.
39. The line for Community Based Services/Assisted Living – Maximum Lifetime is bracketed in the event that the insured's policy/certificate does not have a Maximum Lifetime.
40. The asterisk after Maximum Lifetime and the applicable footer may be excluded if they do not apply to the insured's policy/certificate.
41. The Current Benefit and Current Value of the Community Based Services/Assisted Living – Maximum Lifetime will reflect the amounts of the insured's policy/certificate.
42. The term Elimination Period is bracketed in the event that the terminology is different in the insured's policy/certificate.
43. The line for Community Based Services/Assisted Living – Elimination Period is bracketed in the event that the insured's policy/certificate does not have an Elimination Period applicable.
44. The Current Benefit and Current Value of the Community Based Services/Assisted Living – Elimination period will reflect the number of Elimination Period days of the insured's policy/certificate.
45. On page 2, the policy/certificate buyback paragraphs are bracketed, and will be included when there is a policy/certificate buyback offered as a part of the rate increase. It will not be included if there is not a policy/certificate buyback offered as a part of the rate increase.
46. The policy/certificate number is bracketed in multiple places because it varies based on the insured's policy/certificate.
47. Reference to the policy/certificate buyback offer is bracketed in multiple places in the event the policy/certificate buyback is not offered for that rate increase.
48. The fax number of the company is bracketed in multiple places and will reflect the appropriate company fax number.
49. The Current Value and Reduced Value and the Reducing your BIO rate paragraphs are bracketed and will be included when the insured's policy/certificate includes a Benefit Increase Option.
50. The date is bracketed under the Current Value and Reduced Value paragraph and will reflect the date applicable to the insured's policy/certificate.
51. The Cost Sharing paragraphs are bracketed, and will be included when there is a Cost Sharing is offered as a part of the rate increase. It will not be included if there is not a Cost Sharing offered as a part of the rate increase.

52. Reference to the policy/certificate buyback offer is bracketed in the event the policy/certificate buyback is not offered for that rate increase.
53. The date to respond to the Reduced Premium Quote is bracketed and will vary based on when the quote is given.
54. The partnership paragraphs are bracketed. This will be added when an insured has a policy/certificate that qualifies as a long term care partnership policy/certificate. If they do not have a partnership long term care policy/certificate, these paragraphs will be removed.
55. The company's customer service available times is bracketed in multiple places in the event that the days of the week or hours available changes in the future.
56. The Policyholder's or Certificateholder's name is bracketed and will vary based on the policyholder or certificateholder's actual name.
57. The date the Coverage Options is given is bracketed and will vary based on when the quote is given.
58. When referencing the Premium before increase field, the premium amount and premium mode will reflect the premium amount and payment mode of the insured's policy/certificate.
59. Under Keeping Current Coverage column, the date that a response is needed will vary based on when the quote is offered.
60. Under Keeping Current Coverage column, the rate increase percentage will reflect the rate increase percentage applicable to the insured's policy/certificate. We may omit the rate increase percentage if there are system limitations to include it.
61. Under Keep Current Coverage column, the statement regarding "the first phase of this" may be revised if it is not the first phrase or may be removed if there is only one phase total.
62. Under Keeping Current Coverage column, Option 2 and Option 3 (if applicable) columns, the mode premium will reflect the mode premium amount of the insured's policy/certificate, if applicable. If the term mode amount is different, then it will reflect the terminology of the insured's policy/certificate.
63. Under Keeping Current Coverage column, the Current Lifetime Maximum Benefit amount will reflect the amount applicable to the insured's policy/certificate. Also, the term Lifetime Maximum Benefit may be changed to reflect the terminology of the policy/certificate form series. If no Lifetime Maximum Benefit amount apples to the insured's policy/certificate then this line may be omitted.
64. Under Keeping Current Coverage column, the Maximum Daily Benefit amount will reflect the amount applicable to the insured's policy/certificate. Also, the term Maximum Daily Benefit may be changed to reflect the terminology of the policy/certificate series. If no Maximum Daily Benefit applies to the insured's policy/certificate, then this line may be omitted. If a different benefit like a Monthly Benefit applies, then that term may be used instead.
65. The row for Inflation protection is bracketed. If there is no Inflation Protection, then this line will be omitted.
66. Under Keeping Current Coverage, the inflation protection shown will be the inflation protection on the insured's policy/certificate, if applicable.
67. The Options offered are variable and may be tailored to what is offered to the insured as an alternative to the rate increase. The order of the options displayed may also vary.
68. Option 1 is variable. This option may be shown if the policy/certificate buyback is offered. If not offered, the other options being offered may be changed to Option 1.
69. Under Option 1, the lump sum amount of the policy/certificate buyback offer will be tailored to the insured's policy/certificate buyback offering.
70. Option 2 is variable. This option may be shown if Cost Sharing and Benefit Reduction is offered. Else it will be omitted and the numbering will be revised.
71. The paragraph under Option 2 may be shown if Cost Sharing and Benefit Reduction is offered.

72. The Mode Premium under Option 2 will show the quoted mode premium if Cost Sharing and Benefit Reduction is included, if applicable.
73. The Current Lifetime Maximum under Option 2 will show the quoted Current Lifetime Maximum if Cost Sharing and Benefit Reduction is included, if applicable.
74. The Maximum Daily Benefit under Option 2 will show the quoted Maximum Daily Benefit if Cost Sharing and Benefit Reduction is included, if applicable.
75. The Inflation Protection under Option 2 will show the quoted Inflation Protection if Cost Sharing and Benefit Reduction is included, if applicable.
76. Option 3 is variable. This option may be shown if Reduce Benefit Increase Option (BIO) rate is offered. Else it will be omitted and the numbering will be revised.
77. The Mode Premium under Option 3 will show the quoted mode premium if Reduce Benefit Increase Option (BIO) rate is included, if applicable.
78. The Current Lifetime Maximum under Option 3 will show the quoted Current Lifetime Maximum if Reduce Benefit Increase Option (BIO) rate is included, if applicable.
79. The Maximum Daily Benefit under Option 3 will show the quoted Maximum Daily Benefit if Reduce Benefit Increase Option (BIO) rate is included, if applicable.
80. The Inflation Protection under Option 3 will show the quoted Inflation Protection if Reduce Benefit Increase Option (BIO) rate is included, if applicable.
81. The Options section will reflect the Options that will be based on what is included in the insured's policy/certificate. The order of the options displayed may also vary.
82. Option 1 will be policy/certificate buyback if policy/certificate buyback is offered. This option may be shown if the policy/certificate buyback is offered. If not offered, the other options being offered may be changed to Option 1.
83. The policy/certificate buyback offer amount will be tailored to the insured's policy/certificate.
84. The date will be tailored to the date that the policy/certificate buyback is offered.
85. Option 2 will be shown if Benefit Reduction and Cost Sharing Option is offered. Else it will be omitted and the numbering will be revised.
86. Under Option 2 if the Benefit Reduction and Cost Sharing offsets the full rate increase then that language will be included. If it does not offset the full rate increase, then this statement will be omitted. Also, we may omit this field completely for all insureds based on the capabilities of our admin system.
87. Option 2 will be tailored to the insured's coverage, the policy/certificate form series terminology and what is being offered with the quote.
88. Option 2, the Company's Cost Sharing Percentage fields for Current Benefit, Reduced Benefit, Current Value and Reduced Value will reflect the percentage applicable for that insured.
89. Option 2, your Cost Sharing Percentage fields for Current Benefit, Reduced Benefit, Current Value and Reduced Value will reflect the percentage applicable for that insured.
90. Option 2, Long Term Care Facility Benefit terminology will be tailored to the insured's policy/certificate form series. It may include other coverage, for example, Assisted Living Facility, and in that case, the term may be updated to match their policy/certificate. If their policy/certificate did not include a Long Term Care Facility benefit then this line would be removed.
91. Option 2, Long Term Care Facility – Maximum Daily Benefit, the term Maximum Daily Benefit will be tailored to the insured's policy/certificate form series terminology. It also may be changed to a monthly benefit if the insured's policy/certificate includes that language instead.
92. Option 2, Long Term Care Facility – Maximum Daily Benefit, fields for Current Benefit, Reduced Benefit, Current Value and Reduced Value will reflect the options available for that insured.

93. Option 2, if no Long Term Care Facility – Maximum Daily Benefit applies then the line may be omitted.

94. Option 2, Home Care and Adult Day Care terminology will be tailored to the insured's policy/certificate form series. It may include other coverage, for example, Assisted Living Facility, and in that case, the term may be updated to match their policy/certificate. If their policy/certificate did not include a Home Care and Adult Day Care benefit then this line would be removed.

95. Option 2, Home Care and Adult Day Care – Maximum Daily Benefit, the term Maximum Daily Benefit will be tailored to the insured's policy/certificate form series terminology. It also may be changed to a monthly benefit if the insured's policy/certificate includes that language instead.

96. Option 2, Home Care and Adult Day Care – Maximum Daily Benefit, fields for Current Benefit, Reduced Benefit, Current Benefit and Reduced Value will reflect the options available for that insured.

97. Option 2, if no Home and Adult Day Care – Maximum Daily Benefit applies then the line may be omitted.

98. Option 2, the term Policy or Certificate Maximum Amount will be tailored to the insured's policy/certificate form series terminology.

99. Option 2, Policy or Certificate Maximum Amount, fields for Current Benefit, Reduced Benefit, Current Benefit and Reduced Value will reflect the options available for that insured.

100. Option 2, Policy or Certificate Maximum Amount line may be omitted if no Policy or Certificate Maximum Amount applies to the insured's policy/certificate.

101. Option 2, the premium paying mode, amount of increased premium and reduced premium fields may be omitted if they do not apply to policy/certificate form series or quote being offered.

102. Option 2, the insured's mode, amount of the insured's increased or reduced premium will vary based on the insured's policy/certificate.

103. Option 2, the footers will be displayed if they apply. If they do not apply then they will not be shown.

104. Option 3 will be shown if we offer an option to reduce the Benefit Increase Option (BIO) rate. Else it will be omitted and the numbering will be revised.

105. Option 3, the Nursing Home Daily terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Nursing Home coverage. It may be changed if for example the Nursing Home Benefit also included Assisted Living Facility.

106. Option 3, fields for Current Benefit, Reduced Benefit and Reduced Value will reflect the options available for that insured.

107. Option 3, the Home Health Daily terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Home Health coverage. It may be changed if for example the Home Health Care Benefit also included Assisted Living Facility.

108. Option 3, the Nursing Home Lifetime terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Nursing Home coverage or a Lifetime Maximum Benefit for it.

109. Option 3, the Home Health Lifetime terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Home Health coverage or a Lifetime Maximum Benefit for it.

110. Option 3, the * asterisk after Home Health Lifetime and the applicable footer may only be included if the insured's Home Health Lifetime Benefit amount is pooled with the Maximum Nursing Home Lifetime. Also note the terminology in the footer will match the terminology in the insured's policy/certificate. If the footer does not apply, then this footer will be omitted and other footers may be renumbered.

111. Option 3, the ** asterisk and the applicable footer may only be included if it applies to the insured in that the daily benefit amounts retain the BIO increases accumulated at the old rate and that future increases will occur at the reduced rate.

112. Option 3, the *** asterisk and the applicable footer may only be included if it applies to the insured in that the lifetime benefit amounts retain the BIO increases accumulated at the old rate and that future increases will occur at the reduced rate. It also adds the sentence that if any claims are paid, the actual lifetime amount may be less.

113. Option 3, the premium paying mode, amount of increased premium and reduced premium fields may be omitted if they do not apply to policy/certificate form series or quote being offered.

114. Option 3, the insured's mode, amount of the insured's increased or reduced premium will vary based on the insured's policy/certificate.

115. Option 4 will be shown if we offer a reduction in the Maximum Lifetime Benefit. Else it will be omitted and the numbering will be revised.

116. Option 4, the Nursing Home Lifetime terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Nursing Home coverage. It may be edited to include a term like Assisted Living Facility if it is a combined benefit with the Nursing Home Benefit.

117. Option 4, the Home Health Lifetime terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Home Health coverage. It may be edited to include a term like Assisted Living Facility if it is a combined benefit with Home Health Benefit.

118. Option 4, fields for Current Benefit, Reduced Benefit and Reduced Value will reflect the options available for that insured. If the insured's coverage does not include a benefit increase option, then the Reduced Value column will be omitted.

119. Option 4, the * asterisk after Home Health Lifetime and the applicable footer may only be included if the insured's Home Health Lifetime Benefit amount is pooled with the Maximum Nursing Home Lifetime. Also note the terminology in the footer will match the terminology in the insured's policy/certificate.

120. Option 4, the ** asterisk and the applicable footer may only be included if there is a BIO applied to the Reduced Benefit from the start date. If it does not apply, then this footer will be omitted. The ** asterisk may changed to being on the Reduced Benefit column if there is no Reduced Value column.

121. Option 4, the premium paying mode, amount of increased premium and reduced premium fields may be omitted if they do not apply to policy/certificate form series or quote being offered.

122. Option 4, the insured's mode, amount of the insured's increased or reduced premium will vary based on the insured's policy/certificate.

123. Option 5 will be shown if we offer a reduction in the maximum daily benefit option. Else it will be omitted and the numbering will be revised.

124. Option 5, the Nursing Home Daily terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Nursing Home coverage. It may be changed if for example the Nursing Home Benefit also included Assisted Living Facility.

125. Option 5, fields for Current Benefit, Reduced Benefit and Reduced Value will reflect the options available for that insured. If the insured's coverage does not include a benefit increase option, then the Reduced Value column will be omitted.

126. Option 5, the Home Health Daily terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Home Health coverage. It may be changed if for example the Home Health Care Benefit also included Assisted Living Facility.

127. Option 5, the Nursing Home Lifetime terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Nursing Home coverage or a Lifetime Maximum Benefit for it.

128. Option 5, the Home Health Lifetime terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Home Health coverage or a Lifetime Maximum Benefit for it.

129. Option 5, the * asterisk after Home Health Lifetime and the applicable footer may only be included if the insured's Home Health Lifetime Benefit amount is pooled with the Maximum Nursing Home Lifetime. Also note the terminology in the footer will match the terminology in the insured's policy/certificate. If the footer does not apply, then this footer will be omitted and other footers may be renumbered.

130. Option 5, the ** asterisk and the applicable footer may only be included if there is a BIO applied to the Reduced Benefit from the start date. If it does not apply, then this footer will be omitted and other footers may be renumbered.

131. Option 5, the *** asterisk and the applicable footer may only be included if there is claim paid and the actual lifetime amount is less. If it does not apply, then this footer will be omitted. The *** asterisk may changed to being on the Reduced Benefit column if there is no Reduced Value column.

132. Option 5, the premium paying mode, amount of increased premium and reduced premium fields may be omitted if they do not apply to policy/certificate form series or quote being offered.

133. Option 5, the insured's mode, amount of the insured's increased or reduced premium will vary based on the insured's policy/certificate.

134. Option 6 will be shown if we offer an increase in the Elimination Period. Else it will be omitted and the numbering will be revised.

135. Option 6, the Nursing Home terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Nursing Home coverage. The term may also be revised if the Nursing Home Benefit includes coverage for example with Assisted Living Facility.

136. Option 6, the Home Health terminology may change based on the insured's policy/certificate form series and the line may be omitted if the insured's policy/certificate does not include Home Health coverage. The term may also be revised if the Home Health Benefit includes coverage for example with Assisted Living Facility.

137. Option 6, the current period will reflect the insured's current Elimination Period for Nursing Home and Home Health (if applicable).

138. Option 6, the increased period will reflect the insured's new Elimination Period that we are offering.

139. Option 6, the premium paying mode, amount of increased premium and reduced premium fields may be omitted if they do not apply to policy/certificate form series or quote being offered.

140. Option 6, the insured's mode, amount of the insured's increased or reduced premium will vary based on the insured's policy/certificate.

141. A paragraph for partnerships is bracketed. This will be added when an insured has a policy/certificate that qualifies as a long term care partnership policy/certificate. If they do not have a partnership long term care policy/certificate, this paragraph will be removed.

142. In all applicable Cost Sharing references, if a different alternative is offered instead of Cost Sharing, for example, Benefit Increase Option downgrade, then all applicable places will be updated to reflect that option (Note the rate filing will also be updated).

**TLC LTC PBB VA 0121**

1. The term policy and certificate are bracketed throughout the form. The appropriate term will be used based on the form that the Agreement to Cancel Long-Term Care Insurance form is used with.
2. Recipient's name and address is bracketed to show the name and address of the particular recipient of the letter.
3. Date [Month Day, Year] is bracketed to show the current date used by our Company.
4. The policyholder or certificateholder's name field will show the name of the particular policyholder or certificateholder.
5. The policyholder or certificateholder's policy/certificate number field will show the policy/certificate number for that particular policy/certificate.
6. The original issuance date of policy/certificate will show the original issuance date of their policy/certificate for that particular insured.
7. The amount of your policy/certificate cancellation payment field will be tailored to insured's policy/certificate.
8. The agreement to return due date will be filled in by our company and will be tailored to the insured's quote.
9. The jurisdiction has brackets around it and will vary based on the insured's policy/certificate issue state.

14. The company's phone number is bracketed in the event that the phone number used changes in the future.

15. The company's customer service available times is bracketed in the event that the days of the week or hours available changes in the future.

16. The officer signature, name and title are bracketed and will be changed if another president.

17. The dollar amount given when the policy/certificate is cancelled will vary based on the insured's policy/certificate and the buy back offer.

18. The date notarized and witnessed will be changed based on the year that the buyback is offered.

**TLC LTC PBB TTC VA 0323**

1. The term policy and certificate are bracketed throughout the form. The appropriate term will be used based on the form that the Things to Consider When Evaluating the…Cancellation Offer form is used with.

2. The company's website address is bracketed. This is in the event that it changes in the future.

TRANSAMERICA®

6400 C Street SW
Cedar Rapids, IA 52499

January 04, 2021

To: The Insurance Commissioner

**Authorization**

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Kansas City, Missouri, to represent the following companies in the submission of filings and to negotiate with insurance departments for their approval of such filings.

| | | |
|---|---|---|
| Transamerica Life Insurance Company | NAIC: 468-86231 | FEIN: 39-0989781 |
| Transamerica Financial Life Insurance Company | NAIC: 468-70688 | FEIN: 36-6071399 |
| Transamerica Premier Life Insurance Company | NAIC: 468-66281 | FEIN: 52-0419790 |
| Transamerica Casualty Insurance Company | NAIC: 468-10952 | FEIN: 31-4423946 |

This Authorization shall be valid until revoked by us.

Sincerely,

Douglas Simino
Vice President – Contract Development and Filing
Doug.Simino@Transamerica.com

TRANSAMERICA®

P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

February 1, 2022

Mr. Bobby Toone
Virginia Insurance Division

Re: **Rate Increase Filing: AEGB-133074343**
**Transamerica Life Insurance Company**
**Long Term Care Policy Forms: 1-820 53-191, 1-822 53-191 As TransCare 2; et al.**

Dear Mr. Toone,

This letter is in response to your letter to Transamerica dated December 22, 2021.

1. The rate sheets as submitted are not acceptable to the Bureau. The Bureau does not review or approve the final premiums. Please re-submit the rate sheets with the rates used to develop the premiums.

   Current and Proposed rate sheets by form series are attached.

I look forward to your continued review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

Brad Rokosh, ASA, MAAA
Senior Director, Individual Solutions | Financial Assets | LTC

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | $7500 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 44.30 | 32.87 | 29.58 | 27.94 | 24.65 |
| 41 | 45.73 | 34.30 | 30.87 | 29.16 | 25.73 |
| 42 | 47.16 | 35.73 | 32.16 | 30.37 | 26.80 |
| 43 | 48.59 | 37.16 | 33.44 | 31.59 | 27.87 |
| 44 | 50.02 | 38.59 | 34.73 | 32.80 | 28.94 |
| 45 | 52.88 | 40.02 | 36.02 | 34.02 | 30.02 |
| 46 | 55.74 | 41.45 | 37.31 | 35.23 | 31.09 |
| 47 | 58.60 | 42.88 | 38.59 | 36.45 | 32.16 |
| 48 | 61.45 | 45.73 | 41.16 | 38.87 | 34.30 |
| 49 | 64.31 | 48.59 | 43.73 | 41.30 | 36.44 |
| 50 | 68.60 | 51.45 | 46.31 | 43.73 | 38.59 |
| 51 | 72.89 | 54.31 | 48.88 | 46.16 | 40.73 |
| 52 | 78.60 | 58.60 | 52.74 | 49.81 | 43.95 |
| 53 | 84.32 | 62.88 | 56.59 | 53.45 | 47.16 |
| 54 | 90.04 | 67.17 | 60.45 | 57.09 | 50.38 |
| 55 | 97.18 | 72.89 | 65.60 | 61.96 | 54.67 |
| 56 | 105.76 | 80.03 | 72.03 | 68.03 | 60.02 |
| 57 | 115.76 | 87.18 | 78.46 | 74.10 | 65.39 |
| 58 | 125.77 | 94.33 | 84.90 | 80.18 | 70.75 |
| 59 | 138.63 | 104.33 | 93.90 | 88.68 | 78.25 |
| 60 | 152.92 | 114.33 | 102.90 | 97.18 | 85.75 |
| 61 | 168.64 | 127.20 | 114.48 | 108.12 | 95.40 |
| 62 | 187.22 | 140.06 | 126.05 | 119.05 | 105.05 |
| 63 | 207.23 | 155.78 | 140.20 | 132.41 | 116.84 |
| 64 | 230.10 | 172.93 | 155.64 | 146.99 | 129.70 |
| 65 | 254.39 | 191.51 | 172.36 | 162.78 | 143.63 |
| 66 | 281.55 | 211.52 | 190.37 | 179.79 | 158.64 |
| 67 | 311.56 | 234.38 | 210.94 | 199.22 | 175.79 |
| 68 | 345.86 | 260.11 | 234.10 | 221.09 | 195.08 |
| 69 | 383.02 | 287.26 | 258.53 | 244.17 | 215.45 |
| 70 | 425.89 | 318.70 | 286.83 | 270.90 | 239.03 |
| 71 | 471.63 | 353.00 | 317.70 | 300.05 | 264.75 |
| 72 | 524.50 | 393.02 | 353.72 | 334.07 | 294.77 |
| 73 | 583.10 | 437.33 | 393.60 | 371.73 | 328.00 |
| 74 | 650.27 | 487.35 | 438.62 | 414.25 | 365.51 |
| 75 | 726.02 | 544.51 | 490.06 | 462.83 | 408.38 |
| 76 | 813.20 | 608.83 | 547.95 | 517.51 | 456.62 |
| 77 | 908.95 | 681.71 | 613.54 | 579.45 | 511.28 |
| 78 | 1033.29 | 774.61 | 697.15 | 658.42 | 580.96 |
| 79 | 1166.20 | 874.65 | 787.19 | 743.45 | 655.99 |
| 80 | 1306.26 | 978.98 | 881.08 | 832.13 | 734.24 |
| 81 | 1454.89 | 1090.46 | 981.41 | 926.89 | 817.85 |
| 82 | 1610.67 | 1207.65 | 1086.89 | 1026.50 | 905.74 |
| 83 | 1775.03 | 1330.56 | 1197.50 | 1130.98 | 997.92 |
| 84 | 1947.96 | 1460.61 | 1314.55 | 1241.52 | 1095.46 |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | $7500 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 44.30 | 34.30 | 30.87 | 29.16 | 25.73 |
| 41 | 47.16 | 35.73 | 32.16 | 30.37 | 26.80 |
| 42 | 50.02 | 38.59 | 34.73 | 32.80 | 28.94 |
| 43 | 54.31 | 41.45 | 37.31 | 35.23 | 31.09 |
| 44 | 58.60 | 44.30 | 39.87 | 37.66 | 33.23 |
| 45 | 62.88 | 48.59 | 43.73 | 41.30 | 36.44 |
| 46 | 67.17 | 52.88 | 47.59 | 44.95 | 39.66 |
| 47 | 71.46 | 55.74 | 50.17 | 47.38 | 41.81 |
| 48 | 77.18 | 60.03 | 54.03 | 51.03 | 45.02 |
| 49 | 84.32 | 64.31 | 57.88 | 54.66 | 48.23 |
| 50 | 90.04 | 68.60 | 61.74 | 58.31 | 51.45 |
| 51 | 95.75 | 72.89 | 65.60 | 61.96 | 54.67 |
| 52 | 101.47 | 78.60 | 70.74 | 66.81 | 58.95 |
| 53 | 107.19 | 82.89 | 74.60 | 70.46 | 62.17 |
| 54 | 115.76 | 90.04 | 81.04 | 76.53 | 67.53 |
| 55 | 122.91 | 95.75 | 86.18 | 81.39 | 71.81 |
| 56 | 130.05 | 100.04 | 90.04 | 85.03 | 75.03 |
| 57 | 137.20 | 107.19 | 96.47 | 91.11 | 80.39 |
| 58 | 147.20 | 114.33 | 102.90 | 97.18 | 85.75 |
| 59 | 155.78 | 121.48 | 109.33 | 103.26 | 91.11 |
| 60 | 164.35 | 128.63 | 115.77 | 109.34 | 96.47 |
| 61 | 172.93 | 134.34 | 120.91 | 114.19 | 100.76 |
| 62 | 182.93 | 142.92 | 128.63 | 121.48 | 107.19 |
| 63 | 192.94 | 151.49 | 136.34 | 128.77 | 113.62 |
| 64 | 204.37 | 160.07 | 144.06 | 136.06 | 120.05 |
| 65 | 217.23 | 170.07 | 153.06 | 144.56 | 127.55 |
| 66 | 228.67 | 178.65 | 160.79 | 151.85 | 133.99 |
| 67 | 240.10 | 187.22 | 168.50 | 159.14 | 140.42 |
| 68 | 254.39 | 195.80 | 176.22 | 166.43 | 146.85 |
| 69 | 268.68 | 207.23 | 186.51 | 176.15 | 155.42 |
| 70 | 282.98 | 218.66 | 196.79 | 185.86 | 164.00 |
| 71 | 298.70 | 231.53 | 208.38 | 196.80 | 173.65 |
| 72 | 315.85 | 244.39 | 219.95 | 207.73 | 183.29 |
| 73 | 334.43 | 258.68 | 232.81 | 219.88 | 194.01 |
| 74 | 351.58 | 274.40 | 246.96 | 233.24 | 205.80 |
| 75 | 368.73 | 287.26 | 258.53 | 244.17 | 215.45 |
| 76 | 397.31 | 311.56 | 280.40 | 264.83 | 233.67 |
| 77 | 433.04 | 337.28 | 303.55 | 286.69 | 252.96 |
| 78 | 453.05 | 354.43 | 318.99 | 301.27 | 265.82 |
| 79 | 480.20 | 375.87 | 338.28 | 319.49 | 281.90 |
| 80 | 514.50 | 404.45 | 364.01 | 343.78 | 303.34 |
| 81 | 550.23 | 434.47 | 391.02 | 369.30 | 325.85 |
| 82 | 585.96 | 461.62 | 415.46 | 392.38 | 346.22 |
| 83 | 618.83 | 488.78 | 439.90 | 415.46 | 366.59 |
| 84 | 650.27 | 515.93 | 464.34 | 438.54 | 386.95 |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | $15000 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 61.45 | 45.73 | 41.16 | 38.87 | 34.30 |
| 41 | 62.88 | 47.16 | 42.44 | 40.09 | 35.37 |
| 42 | 65.74 | 50.02 | 45.02 | 42.52 | 37.52 |
| 43 | 67.17 | 51.45 | 46.31 | 43.73 | 38.59 |
| 44 | 70.03 | 52.88 | 47.59 | 44.95 | 39.66 |
| 45 | 72.89 | 55.74 | 50.17 | 47.38 | 41.81 |
| 46 | 77.18 | 57.17 | 51.45 | 48.59 | 42.88 |
| 47 | 81.46 | 60.03 | 54.03 | 51.03 | 45.02 |
| 48 | 85.75 | 62.88 | 56.59 | 53.45 | 47.16 |
| 49 | 88.61 | 67.17 | 60.45 | 57.09 | 50.38 |
| 50 | 95.75 | 71.46 | 64.31 | 60.74 | 53.60 |
| 51 | 101.47 | 75.75 | 68.18 | 64.39 | 56.81 |
| 52 | 108.62 | 81.46 | 73.31 | 69.24 | 61.10 |
| 53 | 117.19 | 87.18 | 78.46 | 74.10 | 65.39 |
| 54 | 124.34 | 92.90 | 83.61 | 78.97 | 69.68 |
| 55 | 134.34 | 101.47 | 91.32 | 86.25 | 76.10 |
| 56 | 147.20 | 111.48 | 100.33 | 94.76 | 83.61 |
| 57 | 160.07 | 121.48 | 109.33 | 103.26 | 91.11 |
| 58 | 174.36 | 131.48 | 118.33 | 111.76 | 98.61 |
| 59 | 192.94 | 144.35 | 129.92 | 122.70 | 108.26 |
| 60 | 211.52 | 158.64 | 142.78 | 134.84 | 118.98 |
| 61 | 234.38 | 175.79 | 158.21 | 149.42 | 131.84 |
| 62 | 260.11 | 194.37 | 174.93 | 165.21 | 145.78 |
| 63 | 287.26 | 215.80 | 194.22 | 183.43 | 161.85 |
| 64 | 318.70 | 240.10 | 216.09 | 204.09 | 180.08 |
| 65 | 353.00 | 265.83 | 239.25 | 225.96 | 199.37 |
| 66 | 390.16 | 292.98 | 263.68 | 249.03 | 219.74 |
| 67 | 431.61 | 324.42 | 291.98 | 275.76 | 243.32 |
| 68 | 480.20 | 360.15 | 324.14 | 306.13 | 270.11 |
| 69 | 531.65 | 398.74 | 358.87 | 338.93 | 299.06 |
| 70 | 590.25 | 441.61 | 397.45 | 375.37 | 331.21 |
| 71 | 654.56 | 490.20 | 441.18 | 416.67 | 367.65 |
| 72 | 727.45 | 544.51 | 490.06 | 462.83 | 408.38 |
| 73 | 808.91 | 605.97 | 545.37 | 515.07 | 454.48 |
| 74 | 901.81 | 676.00 | 608.40 | 574.60 | 507.00 |
| 75 | 1007.56 | 754.60 | 679.14 | 641.41 | 565.95 |
| 76 | 1127.61 | 844.64 | 760.18 | 717.94 | 633.48 |
| 77 | 1260.53 | 946.11 | 851.50 | 804.19 | 709.58 |
| 78 | 1433.46 | 1074.73 | 967.26 | 913.52 | 806.05 |
| 79 | 1617.82 | 1213.36 | 1092.02 | 1031.36 | 910.02 |
| 80 | 1812.19 | 1357.71 | 1221.94 | 1154.05 | 1018.28 |
| 81 | | | | | |
| 82 | | | | | |
| 83 | | | | | |
| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | $15000 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 61.45 | 47.16 | 42.44 | 40.09 | 35.37 |
| 41 | 65.74 | 50.02 | 45.02 | 42.52 | 37.52 |
| 42 | 70.03 | 52.88 | 47.59 | 44.95 | 39.66 |
| 43 | 75.75 | 57.17 | 51.45 | 48.59 | 42.88 |
| 44 | 81.46 | 62.88 | 56.59 | 53.45 | 47.16 |
| 45 | 87.18 | 67.17 | 60.45 | 57.09 | 50.38 |
| 46 | 92.90 | 72.89 | 65.60 | 61.96 | 54.67 |
| 47 | 98.61 | 77.18 | 69.46 | 65.60 | 57.89 |
| 48 | 107.19 | 82.89 | 74.60 | 70.46 | 62.17 |
| 49 | 117.19 | 88.61 | 79.75 | 75.32 | 66.46 |
| 50 | 124.34 | 94.33 | 84.90 | 80.18 | 70.75 |
| 51 | 131.48 | 101.47 | 91.32 | 86.25 | 76.10 |
| 52 | 140.06 | 108.62 | 97.76 | 92.33 | 81.47 |
| 53 | 148.63 | 115.76 | 104.18 | 98.40 | 86.82 |
| 54 | 160.07 | 125.77 | 113.19 | 106.90 | 94.33 |
| 55 | 170.07 | 134.34 | 120.91 | 114.19 | 100.76 |
| 56 | 178.65 | 140.06 | 126.05 | 119.05 | 105.05 |
| 57 | 190.08 | 148.63 | 133.77 | 126.34 | 111.47 |
| 58 | 202.94 | 158.64 | 142.78 | 134.84 | 118.98 |
| 59 | 214.38 | 168.64 | 151.78 | 143.34 | 126.48 |
| 60 | 228.67 | 178.65 | 160.79 | 151.85 | 133.99 |
| 61 | 240.10 | 187.22 | 168.50 | 159.14 | 140.42 |
| 62 | 252.96 | 198.65 | 178.79 | 168.85 | 148.99 |
| 63 | 268.68 | 210.09 | 189.08 | 178.58 | 157.57 |
| 64 | 284.40 | 221.52 | 199.37 | 188.29 | 166.14 |
| 65 | 301.55 | 235.81 | 212.23 | 200.44 | 176.86 |
| 66 | 317.28 | 247.25 | 222.53 | 210.16 | 185.44 |
| 67 | 334.43 | 258.68 | 232.81 | 219.88 | 194.01 |
| 68 | 351.58 | 271.54 | 244.39 | 230.81 | 203.66 |
| 69 | 373.01 | 285.83 | 257.25 | 242.96 | 214.37 |
| 70 | 393.02 | 301.55 | 271.40 | 256.32 | 226.16 |
| 71 | 414.46 | 318.70 | 286.83 | 270.90 | 239.03 |
| 72 | 438.75 | 337.28 | 303.55 | 286.69 | 252.96 |
| 73 | 464.48 | 357.29 | 321.56 | 303.70 | 267.97 |
| 74 | 490.20 | 377.30 | 339.57 | 320.71 | 282.98 |
| 75 | 513.07 | 397.31 | 357.58 | 337.71 | 297.98 |
| 76 | 553.09 | 430.18 | 387.16 | 365.65 | 322.64 |
| 77 | 601.68 | 465.91 | 419.32 | 396.02 | 349.43 |
| 78 | 630.26 | 490.20 | 441.18 | 416.67 | 367.65 |
| 79 | 665.99 | 520.22 | 468.20 | 442.19 | 390.17 |
| 80 | 713.16 | 560.23 | 504.21 | 476.20 | 420.17 |
| 81 | | | | | |
| 82 | | | | | |
| 83 | | | | | |
| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | UNLIMITED BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 129.28 | 108.67 | 97.80 | 92.37 | 81.50 |
| 41 | 131.15 | 110.54 | 99.49 | 93.96 | 82.91 |
| 42 | 134.90 | 112.42 | 101.18 | 95.56 | 84.32 |
| 43 | 138.65 | 116.17 | 104.55 | 98.74 | 87.13 |
| 44 | 142.40 | 119.91 | 107.92 | 101.92 | 89.93 |
| 45 | 146.14 | 123.66 | 111.29 | 105.11 | 92.75 |
| 46 | 151.76 | 127.41 | 114.67 | 108.30 | 95.56 |
| 47 | 157.39 | 131.15 | 118.04 | 111.48 | 98.36 |
| 48 | 163.01 | 136.78 | 123.10 | 116.26 | 102.59 |
| 49 | 170.50 | 142.40 | 128.16 | 121.04 | 106.80 |
| 50 | 178.00 | 148.02 | 133.22 | 125.82 | 111.02 |
| 51 | 187.36 | 155.51 | 139.96 | 132.18 | 116.63 |
| 52 | 198.61 | 163.01 | 146.71 | 138.56 | 122.26 |
| 53 | 209.85 | 172.37 | 155.13 | 146.51 | 129.28 |
| 54 | 222.96 | 183.62 | 165.26 | 156.08 | 137.72 |
| 55 | 237.95 | 194.86 | 175.37 | 165.63 | 146.15 |
| 56 | 256.69 | 209.85 | 188.87 | 178.37 | 157.39 |
| 57 | 275.43 | 226.71 | 204.04 | 192.70 | 170.03 |
| 58 | 299.78 | 245.45 | 220.91 | 208.63 | 184.09 |
| 59 | 327.89 | 267.93 | 241.14 | 227.74 | 200.95 |
| 60 | 359.74 | 292.29 | 263.06 | 248.45 | 219.22 |
| 61 | 395.34 | 322.27 | 290.04 | 273.93 | 241.70 |
| 62 | 436.56 | 354.12 | 318.71 | 301.00 | 265.59 |
| 63 | 481.53 | 391.59 | 352.43 | 332.85 | 293.69 |
| 64 | 532.11 | 432.81 | 389.53 | 367.89 | 324.61 |
| 65 | 586.45 | 475.90 | 428.31 | 404.52 | 356.93 |
| 66 | 646.41 | 526.49 | 473.84 | 447.52 | 394.87 |
| 67 | 713.86 | 578.95 | 521.06 | 492.11 | 434.21 |
| 68 | 788.80 | 638.91 | 575.02 | 543.07 | 479.18 |
| 69 | 869.37 | 704.49 | 634.04 | 598.82 | 528.37 |
| 70 | 959.30 | 777.56 | 699.80 | 660.93 | 583.17 |
| 71 | 1058.61 | 856.25 | 770.63 | 727.81 | 642.19 |
| 72 | 1171.03 | 946.19 | 851.57 | 804.26 | 709.64 |
| 73 | 1296.56 | 1047.36 | 942.62 | 890.26 | 785.52 |
| 74 | 1438.96 | 1161.66 | 1045.49 | 987.41 | 871.25 |
| 75 | 1601.96 | 1290.94 | 1161.85 | 1097.30 | 968.21 |
| 76 | 1785.58 | 1438.96 | 1295.06 | 1223.12 | 1079.22 |
| 77 | 1993.55 | 1605.71 | 1445.14 | 1364.85 | 1204.28 |
| 78 | 2261.48 | 1821.18 | 1639.06 | 1548.00 | 1365.89 |
| 79 | 2544.40 | 2047.89 | 1843.10 | 1740.71 | 1535.92 |
| 80 | 2842.31 | 2287.71 | 2058.94 | 1944.55 | 1715.78 |
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Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | UNLIMITED BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 152.33 | 132.46 | 119.21 | 112.59 | 99.35 |
| 41 | 161.16 | 139.08 | 125.17 | 118.22 | 104.31 |
| 42 | 169.99 | 147.91 | 133.12 | 125.72 | 110.93 |
| 43 | 181.03 | 156.74 | 141.07 | 133.23 | 117.56 |
| 44 | 192.06 | 165.57 | 149.01 | 140.73 | 124.18 |
| 45 | 205.31 | 174.40 | 156.96 | 148.24 | 130.80 |
| 46 | 216.35 | 183.23 | 164.91 | 155.75 | 137.42 |
| 47 | 227.39 | 194.27 | 174.84 | 165.13 | 145.70 |
| 48 | 242.84 | 205.31 | 184.78 | 174.51 | 153.98 |
| 49 | 256.09 | 218.56 | 196.70 | 185.78 | 163.92 |
| 50 | 273.75 | 231.80 | 208.62 | 197.03 | 173.85 |
| 51 | 286.99 | 242.84 | 218.56 | 206.41 | 182.13 |
| 52 | 300.24 | 256.09 | 230.48 | 217.68 | 192.07 |
| 53 | 317.90 | 271.54 | 244.39 | 230.81 | 203.66 |
| 54 | 335.56 | 284.79 | 256.31 | 242.07 | 213.59 |
| 55 | 355.43 | 302.45 | 272.21 | 257.08 | 226.84 |
| 56 | 373.09 | 315.69 | 284.12 | 268.34 | 236.77 |
| 57 | 395.17 | 333.35 | 300.02 | 283.35 | 250.01 |
| 58 | 415.04 | 351.01 | 315.91 | 298.36 | 263.26 |
| 59 | 434.90 | 366.47 | 329.82 | 311.50 | 274.85 |
| 60 | 456.98 | 386.34 | 347.71 | 328.39 | 289.76 |
| 61 | 479.06 | 404.00 | 363.60 | 343.40 | 303.00 |
| 62 | 503.34 | 423.87 | 381.48 | 360.29 | 317.90 |
| 63 | 529.83 | 445.94 | 401.35 | 379.05 | 334.46 |
| 64 | 558.53 | 468.02 | 421.22 | 397.82 | 351.02 |
| 65 | 591.65 | 496.72 | 447.05 | 422.21 | 372.54 |
| 66 | 618.14 | 514.38 | 462.94 | 437.22 | 385.79 |
| 67 | 644.63 | 540.87 | 486.78 | 459.74 | 405.65 |
| 68 | 677.74 | 567.36 | 510.62 | 482.26 | 425.52 |
| 69 | 715.27 | 596.06 | 536.45 | 506.65 | 447.05 |
| 70 | 752.80 | 626.97 | 564.27 | 532.92 | 470.23 |
| 71 | 790.33 | 657.88 | 592.09 | 559.20 | 493.41 |
| 72 | 832.28 | 693.20 | 623.88 | 589.22 | 519.90 |
| 73 | 876.43 | 730.73 | 657.66 | 621.12 | 548.05 |
| 74 | 920.58 | 766.05 | 689.45 | 651.14 | 574.54 |
| 75 | 960.32 | 801.37 | 721.23 | 681.16 | 601.03 |
| 76 | 1035.38 | 865.39 | 778.85 | 735.58 | 649.04 |
| 77 | 1117.06 | 936.04 | 842.44 | 795.63 | 702.03 |
| 78 | 1165.63 | 977.98 | 880.18 | 831.28 | 733.49 |
| 79 | 1231.86 | 1037.59 | 933.83 | 881.95 | 778.19 |
| 80 | 1317.96 | 1112.65 | 1001.39 | 945.75 | 834.49 |
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Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | $7500 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 44.30 | 32.87 | 29.58 | 27.94 | 24.65 |
| 41 | 45.73 | 34.30 | 30.87 | 29.16 | 25.73 |
| 42 | 47.16 | 35.73 | 32.16 | 30.37 | 26.80 |
| 43 | 48.59 | 37.16 | 33.44 | 31.59 | 27.87 |
| 44 | 50.02 | 38.59 | 34.73 | 32.80 | 28.94 |
| 45 | 52.88 | 40.02 | 36.02 | 34.02 | 30.02 |
| 46 | 55.74 | 41.45 | 37.31 | 35.23 | 31.09 |
| 47 | 58.60 | 42.88 | 38.59 | 36.45 | 32.16 |
| 48 | 61.45 | 45.73 | 41.16 | 38.87 | 34.30 |
| 49 | 64.31 | 48.59 | 43.73 | 41.30 | 36.44 |
| 50 | 68.60 | 51.45 | 46.31 | 43.73 | 38.59 |
| 51 | 72.89 | 54.31 | 48.88 | 46.16 | 40.73 |
| 52 | 78.60 | 58.60 | 52.74 | 49.81 | 43.95 |
| 53 | 84.32 | 62.88 | 56.59 | 53.45 | 47.16 |
| 54 | 90.04 | 67.17 | 60.45 | 57.09 | 50.38 |
| 55 | 97.18 | 72.89 | 65.60 | 61.96 | 54.67 |
| 56 | 105.76 | 80.03 | 72.03 | 68.03 | 60.02 |
| 57 | 115.76 | 87.18 | 78.46 | 74.10 | 65.39 |
| 58 | 125.77 | 94.33 | 84.90 | 80.18 | 70.75 |
| 59 | 138.63 | 104.33 | 93.90 | 88.68 | 78.25 |
| 60 | 152.92 | 114.33 | 102.90 | 97.18 | 85.75 |
| 61 | 168.64 | 127.20 | 114.48 | 108.12 | 95.40 |
| 62 | 187.22 | 140.06 | 126.05 | 119.05 | 105.05 |
| 63 | 207.23 | 155.78 | 140.20 | 132.41 | 116.84 |
| 64 | 230.10 | 172.93 | 155.64 | 146.99 | 129.70 |
| 65 | 254.39 | 191.51 | 172.36 | 162.78 | 143.63 |
| 66 | 281.55 | 211.52 | 190.37 | 179.79 | 158.64 |
| 67 | 311.56 | 234.38 | 210.94 | 199.22 | 175.79 |
| 68 | 345.86 | 260.11 | 234.10 | 221.09 | 195.08 |
| 69 | 383.02 | 287.26 | 258.53 | 244.17 | 215.45 |
| 70 | 425.89 | 318.70 | 286.83 | 270.90 | 239.03 |
| 71 | 471.63 | 353.00 | 317.70 | 300.05 | 264.75 |
| 72 | 524.50 | 393.02 | 353.72 | 334.07 | 294.77 |
| 73 | 583.10 | 437.33 | 393.60 | 371.73 | 328.00 |
| 74 | 650.27 | 487.35 | 438.62 | 414.25 | 365.51 |
| 75 | 726.02 | 544.51 | 490.06 | 462.83 | 408.38 |
| 76 | 813.20 | 608.83 | 547.95 | 517.51 | 456.62 |
| 77 | 908.95 | 681.71 | 613.54 | 579.45 | 511.28 |
| 78 | 1033.29 | 774.61 | 697.15 | 658.42 | 580.96 |
| 79 | 1166.20 | 874.65 | 787.19 | 743.45 | 655.99 |
| 80 | 1306.26 | 978.98 | 881.08 | 832.13 | 734.24 |
| 81 | 1454.89 | 1090.46 | 981.41 | 926.89 | 817.85 |
| 82 | 1610.67 | 1207.65 | 1086.89 | 1026.50 | 905.74 |
| 83 | 1775.03 | 1330.56 | 1197.50 | 1130.98 | 997.92 |
| 84 | 1947.96 | 1460.61 | 1314.55 | 1241.52 | 1095.46 |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | $7500 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 44.30 | 34.30 | 30.87 | 29.16 | 25.73 |
| 41 | 47.16 | 35.73 | 32.16 | 30.37 | 26.80 |
| 42 | 50.02 | 38.59 | 34.73 | 32.80 | 28.94 |
| 43 | 54.31 | 41.45 | 37.31 | 35.23 | 31.09 |
| 44 | 58.60 | 44.30 | 39.87 | 37.66 | 33.23 |
| 45 | 62.88 | 48.59 | 43.73 | 41.30 | 36.44 |
| 46 | 67.17 | 52.88 | 47.59 | 44.95 | 39.66 |
| 47 | 71.46 | 55.74 | 50.17 | 47.38 | 41.81 |
| 48 | 77.18 | 60.03 | 54.03 | 51.03 | 45.02 |
| 49 | 84.32 | 64.31 | 57.88 | 54.66 | 48.23 |
| 50 | 90.04 | 68.60 | 61.74 | 58.31 | 51.45 |
| 51 | 95.75 | 72.89 | 65.60 | 61.96 | 54.67 |
| 52 | 101.47 | 78.60 | 70.74 | 66.81 | 58.95 |
| 53 | 107.19 | 82.89 | 74.60 | 70.46 | 62.17 |
| 54 | 115.76 | 90.04 | 81.04 | 76.53 | 67.53 |
| 55 | 122.91 | 95.75 | 86.18 | 81.39 | 71.81 |
| 56 | 130.05 | 100.04 | 90.04 | 85.03 | 75.03 |
| 57 | 137.20 | 107.19 | 96.47 | 91.11 | 80.39 |
| 58 | 147.20 | 114.33 | 102.90 | 97.18 | 85.75 |
| 59 | 155.78 | 121.48 | 109.33 | 103.26 | 91.11 |
| 60 | 164.35 | 128.63 | 115.77 | 109.34 | 96.47 |
| 61 | 172.93 | 134.34 | 120.91 | 114.19 | 100.76 |
| 62 | 182.93 | 142.92 | 128.63 | 121.48 | 107.19 |
| 63 | 192.94 | 151.49 | 136.34 | 128.77 | 113.62 |
| 64 | 204.37 | 160.07 | 144.06 | 136.06 | 120.05 |
| 65 | 217.23 | 170.07 | 153.06 | 144.56 | 127.55 |
| 66 | 228.67 | 178.65 | 160.79 | 151.85 | 133.99 |
| 67 | 240.10 | 187.22 | 168.50 | 159.14 | 140.42 |
| 68 | 254.39 | 195.80 | 176.22 | 166.43 | 146.85 |
| 69 | 268.68 | 207.23 | 186.51 | 176.15 | 155.42 |
| 70 | 282.98 | 218.66 | 196.79 | 185.86 | 164.00 |
| 71 | 298.70 | 231.53 | 208.38 | 196.80 | 173.65 |
| 72 | 315.85 | 244.39 | 219.95 | 207.73 | 183.29 |
| 73 | 334.43 | 258.68 | 232.81 | 219.88 | 194.01 |
| 74 | 351.58 | 274.40 | 246.96 | 233.24 | 205.80 |
| 75 | 368.73 | 287.26 | 258.53 | 244.17 | 215.45 |
| 76 | 397.31 | 311.56 | 280.40 | 264.83 | 233.67 |
| 77 | 433.04 | 337.28 | 303.55 | 286.69 | 252.96 |
| 78 | 453.05 | 354.43 | 318.99 | 301.27 | 265.82 |
| 79 | 480.20 | 375.87 | 338.28 | 319.49 | 281.90 |
| 80 | 514.50 | 404.45 | 364.01 | 343.78 | 303.34 |
| 81 | 550.23 | 434.47 | 391.02 | 369.30 | 325.85 |
| 82 | 585.96 | 461.62 | 415.46 | 392.38 | 346.22 |
| 83 | 618.83 | 488.78 | 439.90 | 415.46 | 366.59 |
| 84 | 650.27 | 515.93 | 464.34 | 438.54 | 386.95 |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | $15000 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 61.45 | 45.73 | 41.16 | 38.87 | 34.30 |
| 41 | 62.88 | 47.16 | 42.44 | 40.09 | 35.37 |
| 42 | 65.74 | 50.02 | 45.02 | 42.52 | 37.52 |
| 43 | 67.17 | 51.45 | 46.31 | 43.73 | 38.59 |
| 44 | 70.03 | 52.88 | 47.59 | 44.95 | 39.66 |
| 45 | 72.89 | 55.74 | 50.17 | 47.38 | 41.81 |
| 46 | 77.18 | 57.17 | 51.45 | 48.59 | 42.88 |
| 47 | 81.46 | 60.03 | 54.03 | 51.03 | 45.02 |
| 48 | 85.75 | 62.88 | 56.59 | 53.45 | 47.16 |
| 49 | 88.61 | 67.17 | 60.45 | 57.09 | 50.38 |
| 50 | 95.75 | 71.46 | 64.31 | 60.74 | 53.60 |
| 51 | 101.47 | 75.75 | 68.18 | 64.39 | 56.81 |
| 52 | 108.62 | 81.46 | 73.31 | 69.24 | 61.10 |
| 53 | 117.19 | 87.18 | 78.46 | 74.10 | 65.39 |
| 54 | 124.34 | 92.90 | 83.61 | 78.97 | 69.68 |
| 55 | 134.34 | 101.47 | 91.32 | 86.25 | 76.10 |
| 56 | 147.20 | 111.48 | 100.33 | 94.76 | 83.61 |
| 57 | 160.07 | 121.48 | 109.33 | 103.26 | 91.11 |
| 58 | 174.36 | 131.48 | 118.33 | 111.76 | 98.61 |
| 59 | 192.94 | 144.35 | 129.92 | 122.70 | 108.26 |
| 60 | 211.52 | 158.64 | 142.78 | 134.84 | 118.98 |
| 61 | 234.38 | 175.79 | 158.21 | 149.42 | 131.84 |
| 62 | 260.11 | 194.37 | 174.93 | 165.21 | 145.78 |
| 63 | 287.26 | 215.80 | 194.22 | 183.43 | 161.85 |
| 64 | 318.70 | 240.10 | 216.09 | 204.09 | 180.08 |
| 65 | 353.00 | 265.83 | 239.25 | 225.96 | 199.37 |
| 66 | 390.16 | 292.98 | 263.68 | 249.03 | 219.74 |
| 67 | 431.61 | 324.42 | 291.98 | 275.76 | 243.32 |
| 68 | 480.20 | 360.15 | 324.14 | 306.13 | 270.11 |
| 69 | 531.65 | 398.74 | 358.87 | 338.93 | 299.06 |
| 70 | 590.25 | 441.61 | 397.45 | 375.37 | 331.21 |
| 71 | 654.56 | 490.20 | 441.18 | 416.67 | 367.65 |
| 72 | 727.45 | 544.51 | 490.06 | 462.83 | 408.38 |
| 73 | 808.91 | 605.97 | 545.37 | 515.07 | 454.48 |
| 74 | 901.81 | 676.00 | 608.40 | 574.60 | 507.00 |
| 75 | 1007.56 | 754.60 | 679.14 | 641.41 | 565.95 |
| 76 | 1127.61 | 844.64 | 760.18 | 717.94 | 633.48 |
| 77 | 1260.53 | 946.11 | 851.50 | 804.19 | 709.58 |
| 78 | 1433.46 | 1074.73 | 967.26 | 913.52 | 806.05 |
| 79 | 1617.82 | 1213.36 | 1092.02 | 1031.36 | 910.02 |
| 80 | 1812.19 | 1357.71 | 1221.94 | 1154.05 | 1018.28 |
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| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

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# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | $15000 MAXIMUM BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 61.45 | 47.16 | 42.44 | 40.09 | 35.37 |
| 41 | 65.74 | 50.02 | 45.02 | 42.52 | 37.52 |
| 42 | 70.03 | 52.88 | 47.59 | 44.95 | 39.66 |
| 43 | 75.75 | 57.17 | 51.45 | 48.59 | 42.88 |
| 44 | 81.46 | 62.88 | 56.59 | 53.45 | 47.16 |
| 45 | 87.18 | 67.17 | 60.45 | 57.09 | 50.38 |
| 46 | 92.90 | 72.89 | 65.60 | 61.96 | 54.67 |
| 47 | 98.61 | 77.18 | 69.46 | 65.60 | 57.89 |
| 48 | 107.19 | 82.89 | 74.60 | 70.46 | 62.17 |
| 49 | 117.19 | 88.61 | 79.75 | 75.32 | 66.46 |
| 50 | 124.34 | 94.33 | 84.90 | 80.18 | 70.75 |
| 51 | 131.48 | 101.47 | 91.32 | 86.25 | 76.10 |
| 52 | 140.06 | 108.62 | 97.76 | 92.33 | 81.47 |
| 53 | 148.63 | 115.76 | 104.18 | 98.40 | 86.82 |
| 54 | 160.07 | 125.77 | 113.19 | 106.90 | 94.33 |
| 55 | 170.07 | 134.34 | 120.91 | 114.19 | 100.76 |
| 56 | 178.65 | 140.06 | 126.05 | 119.05 | 105.05 |
| 57 | 190.08 | 148.63 | 133.77 | 126.34 | 111.47 |
| 58 | 202.94 | 158.64 | 142.78 | 134.84 | 118.98 |
| 59 | 214.38 | 168.64 | 151.78 | 143.34 | 126.48 |
| 60 | 228.67 | 178.65 | 160.79 | 151.85 | 133.99 |
| 61 | 240.10 | 187.22 | 168.50 | 159.14 | 140.42 |
| 62 | 252.96 | 198.65 | 178.79 | 168.85 | 148.99 |
| 63 | 268.68 | 210.09 | 189.08 | 178.58 | 157.57 |
| 64 | 284.40 | 221.52 | 199.37 | 188.29 | 166.14 |
| 65 | 301.55 | 235.81 | 212.23 | 200.44 | 176.86 |
| 66 | 317.28 | 247.25 | 222.53 | 210.16 | 185.44 |
| 67 | 334.43 | 258.68 | 232.81 | 219.88 | 194.01 |
| 68 | 351.58 | 271.54 | 244.39 | 230.81 | 203.66 |
| 69 | 373.01 | 285.83 | 257.25 | 242.96 | 214.37 |
| 70 | 393.02 | 301.55 | 271.40 | 256.32 | 226.16 |
| 71 | 414.46 | 318.70 | 286.83 | 270.90 | 239.03 |
| 72 | 438.75 | 337.28 | 303.55 | 286.69 | 252.96 |
| 73 | 464.48 | 357.29 | 321.56 | 303.70 | 267.97 |
| 74 | 490.20 | 377.30 | 339.57 | 320.71 | 282.98 |
| 75 | 513.07 | 397.31 | 357.58 | 337.71 | 297.98 |
| 76 | 553.09 | 430.18 | 387.16 | 365.65 | 322.64 |
| 77 | 601.68 | 465.91 | 419.32 | 396.02 | 349.43 |
| 78 | 630.26 | 490.20 | 441.18 | 416.67 | 367.65 |
| 79 | 665.99 | 520.22 | 468.20 | 442.19 | 390.17 |
| 80 | 713.16 | 560.23 | 504.21 | 476.20 | 420.17 |
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Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
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# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### NURSING HOME BENEFITS -- NO BIO

**Currently Approved Rates**

| | UNLIMITED BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 18-40 | 129.28 | 108.67 | 97.80 | 92.37 | 81.50 |
| 41 | 131.15 | 110.54 | 99.49 | 93.96 | 82.91 |
| 42 | 134.90 | 112.42 | 101.18 | 95.56 | 84.32 |
| 43 | 138.65 | 116.17 | 104.55 | 98.74 | 87.13 |
| 44 | 142.40 | 119.91 | 107.92 | 101.92 | 89.93 |
| 45 | 146.14 | 123.66 | 111.29 | 105.11 | 92.75 |
| 46 | 151.76 | 127.41 | 114.67 | 108.30 | 95.56 |
| 47 | 157.39 | 131.15 | 118.04 | 111.48 | 98.36 |
| 48 | 163.01 | 136.78 | 123.10 | 116.26 | 102.59 |
| 49 | 170.50 | 142.40 | 128.16 | 121.04 | 106.80 |
| 50 | 178.00 | 148.02 | 133.22 | 125.82 | 111.02 |
| 51 | 187.36 | 155.51 | 139.96 | 132.18 | 116.63 |
| 52 | 198.61 | 163.01 | 146.71 | 138.56 | 122.26 |
| 53 | 209.85 | 172.37 | 155.13 | 146.51 | 129.28 |
| 54 | 222.96 | 183.62 | 165.26 | 156.08 | 137.72 |
| 55 | 237.95 | 194.86 | 175.37 | 165.63 | 146.15 |
| 56 | 256.69 | 209.85 | 188.87 | 178.37 | 157.39 |
| 57 | 275.43 | 226.71 | 204.04 | 192.70 | 170.03 |
| 58 | 299.78 | 245.45 | 220.91 | 208.63 | 184.09 |
| 59 | 327.89 | 267.93 | 241.14 | 227.74 | 200.95 |
| 60 | 359.74 | 292.29 | 263.06 | 248.45 | 219.22 |
| 61 | 395.34 | 322.27 | 290.04 | 273.93 | 241.70 |
| 62 | 436.56 | 354.12 | 318.71 | 301.00 | 265.59 |
| 63 | 481.53 | 391.59 | 352.43 | 332.85 | 293.69 |
| 64 | 532.11 | 432.81 | 389.53 | 367.89 | 324.61 |
| 65 | 586.45 | 475.90 | 428.31 | 404.52 | 356.93 |
| 66 | 646.41 | 526.49 | 473.84 | 447.52 | 394.87 |
| 67 | 713.86 | 578.95 | 521.06 | 492.11 | 434.21 |
| 68 | 788.80 | 638.91 | 575.02 | 543.07 | 479.18 |
| 69 | 869.37 | 704.49 | 634.04 | 598.82 | 528.37 |
| 70 | 959.30 | 777.56 | 699.80 | 660.93 | 583.17 |
| 71 | 1058.61 | 856.25 | 770.63 | 727.81 | 642.19 |
| 72 | 1171.03 | 946.19 | 851.57 | 804.26 | 709.64 |
| 73 | 1296.56 | 1047.36 | 942.62 | 890.26 | 785.52 |
| 74 | 1438.96 | 1161.66 | 1045.49 | 987.41 | 871.25 |
| 75 | 1601.96 | 1290.94 | 1161.85 | 1097.30 | 968.21 |
| 76 | 1785.58 | 1438.96 | 1295.06 | 1223.12 | 1079.22 |
| 77 | 1993.55 | 1605.71 | 1445.14 | 1364.85 | 1204.28 |
| 78 | 2261.48 | 1821.18 | 1639.06 | 1548.00 | 1365.89 |
| 79 | 2544.40 | 2047.89 | 1843.10 | 1740.71 | 1535.92 |
| 80 | 2842.31 | 2287.71 | 2058.94 | 1944.55 | 1715.78 |
| 81 | | | | | |
| 82 | | | | | |
| 83 | | | | | |
| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### STANDARD RATES
### ANNUAL PREMIUM per $10 OF MAXIMUM DAILY BENEFIT
### CBIO for NURSING HOME BENEFITS

**Currently Approved Rates**

| | UNLIMITED BENEFIT | | | | |
|---|---|---|---|---|---|
| AGE | 20 DAY ELIM | 60 DAY ELIM | 90 DAY ELIM | 120 DAY ELIM | 180 DAY ELIM |
| 40 | 152.33 | 132.46 | 119.21 | 112.59 | 99.35 |
| 41 | 161.16 | 139.08 | 125.17 | 118.22 | 104.31 |
| 42 | 169.99 | 147.91 | 133.12 | 125.72 | 110.93 |
| 43 | 181.03 | 156.74 | 141.07 | 133.23 | 117.56 |
| 44 | 192.06 | 165.57 | 149.01 | 140.73 | 124.18 |
| 45 | 205.31 | 174.40 | 156.96 | 148.24 | 130.80 |
| 46 | 216.35 | 183.23 | 164.91 | 155.75 | 137.42 |
| 47 | 227.39 | 194.27 | 174.84 | 165.13 | 145.70 |
| 48 | 242.84 | 205.31 | 184.78 | 174.51 | 153.98 |
| 49 | 256.09 | 218.56 | 196.70 | 185.78 | 163.92 |
| 50 | 273.75 | 231.80 | 208.62 | 197.03 | 173.85 |
| 51 | 286.99 | 242.84 | 218.56 | 206.41 | 182.13 |
| 52 | 300.24 | 256.09 | 230.48 | 217.68 | 192.07 |
| 53 | 317.90 | 271.54 | 244.39 | 230.81 | 203.66 |
| 54 | 335.56 | 284.79 | 256.31 | 242.07 | 213.59 |
| 55 | 355.43 | 302.45 | 272.21 | 257.08 | 226.84 |
| 56 | 373.09 | 315.69 | 284.12 | 268.34 | 236.77 |
| 57 | 395.17 | 333.35 | 300.02 | 283.35 | 250.01 |
| 58 | 415.04 | 351.01 | 315.91 | 298.36 | 263.26 |
| 59 | 434.90 | 366.47 | 329.82 | 311.50 | 274.85 |
| 60 | 456.98 | 386.34 | 347.71 | 328.39 | 289.76 |
| 61 | 479.06 | 404.00 | 363.60 | 343.40 | 303.00 |
| 62 | 503.34 | 423.87 | 381.48 | 360.29 | 317.90 |
| 63 | 529.83 | 445.94 | 401.35 | 379.05 | 334.46 |
| 64 | 558.53 | 468.02 | 421.22 | 397.82 | 351.02 |
| 65 | 591.65 | 496.72 | 447.05 | 422.21 | 372.54 |
| 66 | 618.14 | 514.38 | 462.94 | 437.22 | 385.79 |
| 67 | 644.63 | 540.87 | 486.78 | 459.74 | 405.65 |
| 68 | 677.74 | 567.36 | 510.62 | 482.26 | 425.52 |
| 69 | 715.27 | 596.06 | 536.45 | 506.65 | 447.05 |
| 70 | 752.80 | 626.97 | 564.27 | 532.92 | 470.23 |
| 71 | 790.33 | 657.88 | 592.09 | 559.20 | 493.41 |
| 72 | 832.28 | 693.20 | 623.88 | 589.22 | 519.90 |
| 73 | 876.43 | 730.73 | 657.66 | 621.12 | 548.05 |
| 74 | 920.58 | 766.05 | 689.45 | 651.14 | 574.54 |
| 75 | 960.32 | 801.37 | 721.23 | 681.16 | 601.03 |
| 76 | 1035.38 | 865.39 | 778.85 | 735.58 | 649.04 |
| 77 | 1117.06 | 936.04 | 842.44 | 795.63 | 702.03 |
| 78 | 1165.63 | 977.98 | 880.18 | 831.28 | 733.49 |
| 79 | 1231.86 | 1037.59 | 933.83 | 881.95 | 778.19 |
| 80 | 1317.96 | 1112.65 | 1001.39 | 945.75 | 834.49 |
| 81 | | | | | |
| 82 | | | | | |
| 83 | | | | | |
| 84 | | | | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### Standard Rates
### Annual Premium Per $10 Maximum Daily Benefit
### Home Health Care -- NO BIO

**Currently Approved Rates (Associated with Nursing Home < 6 Years)**

| AGE | $2500 MAX | $5000 MAX | UNLIMITED |
|---|---|---|---|
| 18-40 | 29.32 | 40.31 | 53.75 |
| 41 | 29.32 | 40.31 | 53.75 |
| 42 | 29.32 | 40.31 | 53.75 |
| 43 | 29.32 | 40.31 | 53.75 |
| 44 | 29.32 | 40.31 | 53.75 |
| 45 | 29.32 | 40.31 | 53.75 |
| 46 | 29.32 | 40.31 | 53.75 |
| 47 | 29.32 | 40.31 | 53.75 |
| 48 | 29.32 | 40.31 | 53.75 |
| 49 | 29.32 | 40.31 | 53.75 |
| 50 | 29.32 | 40.31 | 53.75 |
| 51 | 29.32 | 40.31 | 53.75 |
| 52 | 29.32 | 40.31 | 53.75 |
| 53 | 29.32 | 40.31 | 53.75 |
| 54 | 29.32 | 40.31 | 53.75 |
| 55 | 29.32 | 40.31 | 53.75 |
| 56 | 31.76 | 43.97 | 57.41 |
| 57 | 34.20 | 47.64 | 62.30 |
| 58 | 37.87 | 52.52 | 68.40 |
| 59 | 41.53 | 57.41 | 74.51 |
| 60 | 45.20 | 63.52 | 81.84 |
| 61 | 50.08 | 69.63 | 90.39 |
| 62 | 56.19 | 78.18 | 100.16 |
| 63 | 62.30 | 85.51 | 109.94 |
| 64 | 68.40 | 95.28 | 120.93 |
| 65 | 75.73 | 105.05 | 134.37 |
| 66 | 84.28 | 117.27 | 147.80 |
| 67 | 92.83 | 129.48 | 162.46 |
| 68 | 103.83 | 144.14 | 179.56 |
| 69 | 114.82 | 158.80 | 197.88 |
| 70 | 127.04 | 177.12 | 218.65 |
| 71 | 140.47 | 195.44 | 241.86 |
| 72 | 156.35 | 217.43 | 267.51 |
| 73 | 174.68 | 241.86 | 295.61 |
| 74 | 194.22 | 269.95 | 328.59 |
| 75 | 217.43 | 301.71 | 365.23 |
| 76 | 243.08 | 337.14 | 407.98 |
| 77 | 272.40 | 377.45 | 454.40 |
| 78 | 309.04 | 428.75 | 515.48 |
| 79 | 349.35 | 483.72 | 580.22 |
| 80 | 390.88 | 542.35 | 648.62 |
| 81 | 434.86 | | |
| 82 | 481.28 | | |
| 83 | 531.36 | | |
| 84 | 582.66 | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
Preferred Rates are .75 times the Standard Rates
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.
There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### Standard Rates
### Annual Premium Per $10 Maximum Daily Benefit
### CBIO for Home Health Care

**Currently Approved Rates (Associated with Nursing Home < 6 Years)**

| AGE | $2500 MAX | $5000 MAX | UNLIMITED |
|---|---|---|---|
| 18-40 | 36.65 | 51.30 | 69.63 |
| 41 | 36.65 | 51.30 | 69.63 |
| 42 | 36.65 | 51.30 | 69.63 |
| 43 | 36.65 | 51.30 | 69.63 |
| 44 | 36.65 | 51.30 | 69.63 |
| 45 | 36.65 | 51.30 | 69.63 |
| 46 | 36.65 | 51.30 | 69.63 |
| 47 | 36.65 | 51.30 | 69.63 |
| 48 | 36.65 | 51.30 | 69.63 |
| 49 | 36.65 | 51.30 | 69.63 |
| 50 | 36.65 | 51.30 | 69.63 |
| 51 | 36.65 | 51.30 | 69.63 |
| 52 | 36.65 | 51.30 | 69.63 |
| 53 | 36.65 | 51.30 | 69.63 |
| 54 | 36.65 | 51.30 | 69.63 |
| 55 | 36.65 | 51.30 | 69.63 |
| 56 | 39.09 | 53.75 | 73.29 |
| 57 | 41.53 | 57.41 | 76.96 |
| 58 | 43.97 | 59.85 | 80.62 |
| 59 | 46.42 | 64.74 | 84.28 |
| 60 | 50.08 | 68.40 | 89.17 |
| 61 | 52.52 | 72.07 | 92.83 |
| 62 | 54.97 | 75.73 | 96.50 |
| 63 | 57.41 | 80.62 | 102.61 |
| 64 | 61.08 | 85.51 | 108.71 |
| 65 | 65.96 | 90.39 | 113.60 |
| 66 | 68.40 | 94.06 | 119.71 |
| 67 | 72.07 | 100.16 | 125.82 |
| 68 | 75.73 | 105.05 | 131.92 |
| 69 | 80.62 | 112.38 | 139.25 |
| 70 | 85.51 | 117.27 | 146.58 |
| 71 | 90.39 | 124.59 | 152.69 |
| 72 | 95.28 | 131.92 | 161.24 |
| 73 | 100.16 | 139.25 | 169.79 |
| 74 | 105.05 | 146.58 | 178.34 |
| 75 | 109.94 | 152.69 | 186.89 |
| 76 | 118.49 | 166.13 | 200.33 |
| 77 | 129.48 | 179.56 | 217.43 |
| 78 | 135.59 | 188.11 | 225.98 |
| 79 | 142.92 | 199.11 | 239.42 |
| 80 | 153.91 | 212.54 | 255.30 |
| 81 | 164.90 | | |
| 82 | 175.90 | | |
| 83 | 184.45 | | |
| 84 | 194.22 | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
Preferred Rates are .75 times the Standard Rates
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### Standard Rates
### Annual Premium Per $10 Maximum Daily Benefit
### Home Health Care -- NO BIO

**Currently Approved Rates (Associated with Nursing Home ≥ 6 Years)**

| AGE | $2500 MAX | $5000 MAX | UNLIMITED |
|---|---|---|---|
| 18-40 | 44.97 | 61.83 | 82.44 |
| 41 | 44.97 | 61.83 | 82.44 |
| 42 | 44.97 | 61.83 | 82.44 |
| 43 | 44.97 | 61.83 | 82.44 |
| 44 | 44.97 | 61.83 | 82.44 |
| 45 | 44.97 | 61.83 | 82.44 |
| 46 | 44.97 | 61.83 | 82.44 |
| 47 | 44.97 | 61.83 | 82.44 |
| 48 | 44.97 | 61.83 | 82.44 |
| 49 | 44.97 | 61.83 | 82.44 |
| 50 | 44.97 | 61.83 | 82.44 |
| 51 | 44.97 | 61.83 | 82.44 |
| 52 | 44.97 | 61.83 | 82.44 |
| 53 | 44.97 | 61.83 | 82.44 |
| 54 | 44.97 | 61.83 | 82.44 |
| 55 | 44.97 | 61.83 | 82.44 |
| 56 | 48.71 | 67.45 | 88.06 |
| 57 | 52.46 | 73.07 | 95.56 |
| 58 | 58.08 | 80.57 | 104.92 |
| 59 | 63.70 | 88.06 | 114.29 |
| 60 | 69.32 | 97.43 | 125.53 |
| 61 | 76.82 | 106.80 | 138.65 |
| 62 | 86.19 | 119.91 | 153.64 |
| 63 | 95.56 | 131.15 | 168.63 |
| 64 | 104.92 | 146.14 | 185.49 |
| 65 | 116.17 | 161.13 | 206.10 |
| 66 | 129.28 | 179.87 | 226.71 |
| 67 | 142.40 | 198.61 | 249.19 |
| 68 | 159.26 | 221.09 | 275.43 |
| 69 | 176.12 | 243.57 | 303.53 |
| 70 | 194.86 | 271.68 | 335.38 |
| 71 | 215.47 | 299.78 | 370.98 |
| 72 | 239.83 | 333.51 | 410.33 |
| 73 | 267.93 | 370.98 | 453.42 |
| 74 | 297.91 | 414.07 | 504.01 |
| 75 | 333.51 | 462.79 | 560.22 |
| 76 | 372.85 | 517.12 | 625.80 |
| 77 | 417.82 | 578.95 | 696.99 |
| 78 | 474.03 | 657.65 | 790.68 |
| 79 | 535.86 | 741.96 | 889.98 |
| 80 | 599.56 | 831.90 | 994.90 |
| 81 | 667.02 | | |
| 82 | 738.21 | | |
| 83 | 815.03 | | |
| 84 | 893.73 | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
Preferred Rates are .75 times the Standard Rates
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

# TRANSAMERICA LIFE INSURANCE COMPANY
## TransCare 2 Series

### Standard Rates
### Annual Premium Per $10 Maximum Daily Benefit
### CBIO for Home Health Care

**Currently Approved Rates (Associated with Nursing Home ≥ 6 Years)**

| AGE | $2500 MAX | $5000 MAX | UNLIMITED |
|---|---|---|---|
| 18-40 | 66.23 | 92.72 | 125.84 |
| 41 | 66.23 | 92.72 | 125.84 |
| 42 | 66.23 | 92.72 | 125.84 |
| 43 | 66.23 | 92.72 | 125.84 |
| 44 | 66.23 | 92.72 | 125.84 |
| 45 | 66.23 | 92.72 | 125.84 |
| 46 | 66.23 | 92.72 | 125.84 |
| 47 | 66.23 | 92.72 | 125.84 |
| 48 | 66.23 | 92.72 | 125.84 |
| 49 | 66.23 | 92.72 | 125.84 |
| 50 | 66.23 | 92.72 | 125.84 |
| 51 | 66.23 | 92.72 | 125.84 |
| 52 | 66.23 | 92.72 | 125.84 |
| 53 | 66.23 | 92.72 | 125.84 |
| 54 | 66.23 | 92.72 | 125.84 |
| 55 | 66.23 | 92.72 | 125.84 |
| 56 | 70.64 | 97.14 | 132.46 |
| 57 | 75.06 | 103.76 | 139.08 |
| 58 | 79.47 | 108.17 | 145.70 |
| 59 | 83.89 | 117.00 | 152.33 |
| 60 | 90.51 | 123.63 | 161.16 |
| 61 | 94.93 | 130.25 | 167.78 |
| 62 | 99.34 | 136.87 | 174.40 |
| 63 | 103.76 | 145.70 | 185.44 |
| 64 | 110.38 | 154.53 | 196.48 |
| 65 | 119.21 | 163.37 | 205.31 |
| 66 | 123.63 | 169.99 | 216.35 |
| 67 | 130.25 | 181.03 | 227.39 |
| 68 | 136.87 | 189.86 | 238.42 |
| 69 | 145.70 | 203.10 | 251.67 |
| 70 | 154.53 | 211.93 | 264.92 |
| 71 | 163.37 | 225.18 | 275.95 |
| 72 | 172.20 | 238.42 | 291.41 |
| 73 | 181.03 | 251.67 | 306.86 |
| 74 | 189.86 | 264.92 | 322.31 |
| 75 | 198.69 | 275.95 | 337.77 |
| 76 | 214.14 | 300.24 | 362.05 |
| 77 | 234.01 | 324.52 | 392.96 |
| 78 | 245.05 | 339.98 | 408.41 |
| 79 | 258.29 | 359.84 | 432.70 |
| 80 | 278.16 | 384.13 | 461.40 |
| 81 | 298.03 | | |
| 82 | 317.90 | | |
| 83 | 333.35 | | |
| 84 | 351.01 | | |

Premiums remain level at issue age rates. These rates do not include the $25 application fee.
Modal factors are: .08333, .25, and .50 for monthly, quarterly, and semi-annual respectively.
Preferred Rates are .75 times the Standard Rates
An applicant is a preferred risk if his/her spouse applies or at least two of the following hold:
* the applicant has been a nonsmoker for the past 5 years.
* the applicant drives at least 1500 miles per year.
* the applicant works regularly outside the home (including volunteer work) at least 12 hours per week.

There is a 25% discount in premium for preferred risk applicants.

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : No Inflation**

Currently Approved Rates

| Issue Age | Benefit Period (years) 1 | 2 | 3 | 4 | 5 | Unlimited |
|---|---|---|---|---|---|---|
| 18-40 | 39.18 | 53.84 | 63.57 | 73.33 | 83.07 | 128.05 |
| 41 | 39.18 | 56.28 | 66.03 | 75.77 | 85.53 | 134.48 |
| 42 | 39.18 | 56.28 | 68.47 | 78.21 | 87.97 | 137.64 |
| 43 | 41.64 | 58.72 | 70.92 | 80.67 | 90.40 | 144.07 |
| 44 | 41.64 | 61.18 | 73.36 | 83.11 | 92.84 | 147.27 |
| 45 | 41.64 | 61.18 | 75.79 | 88.01 | 97.75 | 153.67 |
| 46 | 44.08 | 63.62 | 80.70 | 90.46 | 102.63 | 160.10 |
| 47 | 44.08 | 66.06 | 83.14 | 95.34 | 107.53 | 166.49 |
| 48 | 44.09 | 68.50 | 85.57 | 97.75 | 112.39 | 172.86 |
| 49 | 46.53 | 70.94 | 90.46 | 102.63 | 117.24 | 179.19 |
| 50 | 46.53 | 75.82 | 92.87 | 107.49 | 122.10 | 185.56 |
| 51 | 48.96 | 78.24 | 97.72 | 114.81 | 126.93 | 191.85 |
| 52 | 51.38 | 83.11 | 102.58 | 119.63 | 134.22 | 201.38 |
| 53 | 56.28 | 85.53 | 107.43 | 124.46 | 139.03 | 207.69 |
| 54 | 58.69 | 90.38 | 112.26 | 131.73 | 146.27 | 217.14 |
| 55 | 63.58 | 95.23 | 119.55 | 138.98 | 153.49 | 229.78 |
| 56 | 68.45 | 102.53 | 126.80 | 148.66 | 163.12 | 245.54 |
| 57 | 73.31 | 107.34 | 136.49 | 158.29 | 175.19 | 264.47 |
| 58 | 78.16 | 114.61 | 143.68 | 170.36 | 189.69 | 289.77 |
| 59 | 83.01 | 121.88 | 153.34 | 182.41 | 206.59 | 315.00 |
| 60 | 87.85 | 131.56 | 165.44 | 194.41 | 220.97 | 340.16 |
| 61 | 95.14 | 138.75 | 177.48 | 208.83 | 235.32 | 365.23 |
| 62 | 102.41 | 148.39 | 189.46 | 220.73 | 249.63 | 386.97 |
| 63 | 109.66 | 160.43 | 201.39 | 235.04 | 263.88 | 411.82 |
| 64 | 119.31 | 169.97 | 215.70 | 251.73 | 280.47 | 439.69 |
| 65 | 128.94 | 181.92 | 232.41 | 270.75 | 301.83 | 473.77 |
| 66 | 138.53 | 198.70 | 251.46 | 292.09 | 325.46 | 513.99 |
| 67 | 150.56 | 217.82 | 272.82 | 318.16 | 353.79 | 557.05 |
| 68 | 162.53 | 236.84 | 296.50 | 346.47 | 386.78 | 606.09 |
| 69 | 176.88 | 258.18 | 322.45 | 379.44 | 421.92 | 664.24 |
| 70 | 191.12 | 284.30 | 353.06 | 414.56 | 461.62 | 728.23 |
| 71 | 210.18 | 312.67 | 388.27 | 454.20 | 508.24 | 801.04 |
| 72 | 234.04 | 343.22 | 428.06 | 500.75 | 561.61 | 885.62 |
| 73 | 257.72 | 378.43 | 472.36 | 554.17 | 619.27 | 978.75 |
| 74 | 283.72 | 418.30 | 521.18 | 611.98 | 683.66 | 1080.47 |
| 75 | 314.44 | 460.26 | 574.40 | 671.58 | 752.19 | 1187.27 |
| 76 | 347.34 | 506.63 | 631.86 | 737.71 | 827.04 | 1298.78 |
| 77 | 384.74 | 557.23 | 693.27 | 807.55 | 905.40 | 1414.33 |
| 78 | 424.16 | 611.98 | 760.95 | 883.39 | 987.01 | 1540.07 |
| 79 | 465.59 | 670.79 | 829.95 | 962.72 | 1076.73 | 1672.47 |
| 80 | 511.44 | 731.19 | 905.05 | 1047.77 | 1169.35 | 1811.06 |
| 81 | 559.25 | 795.57 | 986.17 | 1138.42 | 1269.72 | 1958.75 |
| 82 | 608.82 | 866.04 | 1070.37 | 1234.08 | 1379.47 | 2123.95 |
| 83 | 660.13 | 940.05 | 1159.97 | 1337.01 | 1493.35 | 2295.84 |
| 84 | 710.76 | 1010.34 | 1245.22 | 1435.02 | 1602.04 | 2466.80 |
| 85 | 758.73 | 1075.39 | 1327.64 | 1527.67 | 1705.19 | 2623.57 |
| 86 | 801.62 | 1137.68 | 1402.28 | 1612.44 | 1797.88 | 2763.19 |
| 87 | 839.68 | 1187.86 | 1464.90 | 1682.79 | 1876.29 | 2881.10 |
| 88 | 877.36 | 1239.82 | 1526.57 | 1751.98 | 1953.32 | 2996.65 |
| 89 | 917.03 | 1293.42 | 1591.99 | 1827.08 | 2033.48 | 3115.62 |
| 90 | 956.19 | 1351.02 | 1658.62 | 1903.07 | 2116.69 | 3244.36 |
| 91 | 997.80 | 1406.17 | 1727.71 | 1979.07 | 2202.37 | 3369.86 |
| 92 | 1036.96 | 1461.32 | 1794.34 | 2055.06 | 2285.58 | 3495.35 |
| 93 | 1078.57 | 1518.93 | 1863.43 | 2133.51 | 2368.78 | 3620.86 |
| 94 | 1120.20 | 1574.08 | 1930.06 | 2209.51 | 2454.46 | 3746.36 |
| 95 | 1159.35 | 1631.68 | 1999.15 | 2285.50 | 2537.68 | 3871.86 |
| 96 | 1200.96 | 1686.83 | 2065.78 | 2361.50 | 2620.89 | 3997.36 |
| 97 | 1242.59 | 1741.98 | 2132.41 | 2437.48 | 2706.57 | 4122.86 |
| 98 | 1281.74 | 1799.58 | 2201.51 | 2515.95 | 2789.77 | 4248.37 |
| 99 | 1323.35 | 1854.73 | 2268.13 | 2591.93 | 2872.98 | 4373.87 |
| 100 | 1364.97 | 1909.88 | 2337.23 | 2667.92 | 2958.66 | 4499.36 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 34.28 | 46.50 | 56.26 | 63.55 | 73.31 | 112.06 |
| 41 | 34.28 | 48.94 | 58.69 | 65.99 | 75.75 | 115.23 |
| 42 | 36.74 | 51.40 | 61.13 | 68.46 | 78.21 | 121.65 |
| 43 | 36.74 | 51.40 | 63.60 | 70.89 | 80.64 | 124.85 |
| 44 | 36.74 | 53.84 | 66.04 | 73.33 | 83.08 | 128.05 |
| 45 | 39.18 | 56.28 | 68.48 | 75.77 | 85.52 | 134.48 |
| 46 | 39.18 | 56.28 | 70.92 | 80.67 | 87.97 | 137.65 |
| 47 | 39.18 | 58.72 | 73.36 | 83.11 | 92.84 | 144.04 |
| 48 | 39.18 | 61.16 | 75.79 | 87.99 | 97.72 | 150.44 |
| 49 | 41.62 | 63.60 | 78.21 | 90.41 | 102.60 | 156.81 |
| 50 | 41.62 | 66.04 | 83.09 | 95.29 | 107.46 | 159.94 |
| 51 | 44.06 | 68.46 | 85.50 | 100.14 | 112.29 | 166.26 |
| 52 | 46.50 | 73.33 | 90.38 | 104.99 | 117.14 | 172.60 |
| 53 | 48.93 | 75.75 | 95.24 | 109.83 | 121.98 | 178.90 |
| 54 | 53.81 | 80.62 | 100.06 | 114.63 | 126.78 | 188.39 |
| 55 | 56.23 | 85.48 | 104.89 | 121.90 | 134.02 | 201.06 |
| 56 | 61.11 | 90.31 | 112.17 | 129.14 | 143.68 | 213.66 |
| 57 | 63.53 | 95.14 | 119.41 | 138.82 | 153.31 | 229.42 |
| 58 | 68.40 | 102.43 | 126.65 | 148.46 | 165.36 | 251.55 |
| 59 | 73.25 | 109.70 | 136.33 | 160.53 | 179.86 | 273.62 |
| 60 | 78.09 | 116.95 | 145.97 | 170.12 | 191.82 | 295.64 |
| 61 | 85.38 | 124.17 | 155.58 | 182.12 | 203.78 | 314.35 |
| 62 | 90.19 | 131.36 | 165.14 | 194.07 | 218.14 | 336.18 |
| 63 | 97.46 | 140.97 | 177.12 | 205.97 | 232.44 | 357.93 |
| 64 | 104.67 | 150.55 | 191.51 | 220.24 | 246.63 | 382.73 |
| 65 | 114.33 | 162.53 | 205.80 | 236.90 | 263.17 | 413.82 |
| 66 | 123.96 | 176.90 | 219.99 | 255.87 | 284.48 | 447.80 |
| 67 | 133.56 | 191.18 | 239.02 | 279.60 | 308.03 | 484.66 |
| 68 | 143.09 | 210.28 | 260.33 | 303.13 | 336.29 | 527.59 |
| 69 | 157.48 | 229.26 | 283.93 | 331.37 | 369.21 | 576.50 |
| 70 | 171.80 | 250.54 | 312.25 | 364.27 | 404.25 | 634.48 |
| 71 | 188.45 | 276.57 | 342.76 | 401.69 | 443.78 | 698.15 |
| 72 | 207.48 | 304.83 | 377.86 | 441.19 | 490.18 | 770.62 |
| 73 | 228.81 | 335.33 | 417.56 | 485.18 | 540.99 | 851.83 |
| 74 | 252.47 | 370.53 | 459.33 | 533.60 | 596.13 | 938.46 |
| 75 | 280.86 | 407.80 | 505.55 | 588.81 | 657.94 | 1030.37 |
| 76 | 309.00 | 449.57 | 556.09 | 648.17 | 723.72 | 1127.11 |
| 77 | 341.72 | 493.21 | 610.72 | 708.96 | 790.75 | 1228.33 |
| 78 | 376.51 | 541.09 | 669.34 | 773.52 | 861.30 | 1336.84 |
| 79 | 415.79 | 593.12 | 731.81 | 844.12 | 940.12 | 1452.35 |
| 80 | 457.06 | 649.26 | 798.01 | 918.14 | 1024.49 | 1577.63 |
| 81 | 497.87 | 706.94 | 870.31 | 1000.31 | 1111.77 | 1709.04 |
| 82 | 543.06 | 768.59 | 946.18 | 1085.67 | 1206.78 | 1852.83 |
| 83 | 587.61 | 831.51 | 1022.77 | 1171.23 | 1301.53 | 2001.39 |
| 84 | 631.54 | 893.25 | 1097.67 | 1257.04 | 1396.09 | 2142.18 |
| 85 | 672.89 | 949.85 | 1167.40 | 1337.64 | 1485.40 | 2275.95 |
| 86 | 711.63 | 1003.74 | 1231.82 | 1410.41 | 1564.29 | 2395.86 |
| 87 | 747.72 | 1052.41 | 1290.93 | 1477.75 | 1637.70 | 2505.21 |
| 88 | 781.24 | 1098.43 | 1344.87 | 1537.41 | 1705.85 | 2604.31 |
| 89 | 814.30 | 1146.12 | 1402.63 | 1603.10 | 1777.32 | 2710.37 |
| 90 | 849.40 | 1195.47 | 1461.74 | 1669.85 | 1849.56 | 2820.04 |
| 91 | 886.95 | 1244.83 | 1520.85 | 1736.60 | 1921.81 | 2929.72 |
| 92 | 922.03 | 1294.18 | 1582.43 | 1803.35 | 1996.52 | 3039.38 |
| 93 | 959.58 | 1343.53 | 1641.54 | 1870.10 | 2068.76 | 3149.06 |
| 94 | 994.68 | 1392.89 | 1700.65 | 1936.86 | 2143.47 | 3258.73 |
| 95 | 1032.23 | 1442.24 | 1759.77 | 2003.61 | 2215.72 | 3365.18 |
| 96 | 1067.31 | 1491.60 | 1821.34 | 2072.83 | 2290.43 | 3474.84 |
| 97 | 1104.87 | 1543.42 | 1880.46 | 2139.58 | 2362.68 | 3584.52 |
| 98 | 1139.96 | 1592.77 | 1939.58 | 2206.34 | 2437.38 | 3694.19 |
| 99 | 1175.04 | 1642.13 | 1998.69 | 2273.08 | 2509.63 | 3803.87 |
| 100 | 1212.59 | 1691.49 | 2060.27 | 2339.83 | 2584.34 | 3913.53 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.24 | 0.37 | 0.49 | 0.59 | 0.71 | 1.16 |
| 41 | 0.24 | 0.39 | 0.49 | 0.62 | 0.71 | 1.20 |
| 42 | 0.24 | 0.39 | 0.51 | 0.64 | 0.74 | 1.26 |
| 43 | 0.24 | 0.42 | 0.54 | 0.64 | 0.76 | 1.30 |
| 44 | 0.24 | 0.42 | 0.56 | 0.67 | 0.79 | 1.33 |
| 45 | 0.24 | 0.42 | 0.59 | 0.69 | 0.82 | 1.39 |
| 46 | 0.27 | 0.44 | 0.61 | 0.72 | 0.86 | 1.42 |
| 47 | 0.27 | 0.47 | 0.64 | 0.76 | 0.89 | 1.49 |
| 48 | 0.27 | 0.49 | 0.67 | 0.81 | 0.96 | 1.58 |
| 49 | 0.29 | 0.52 | 0.72 | 0.86 | 1.03 | 1.71 |
| 50 | 0.29 | 0.56 | 0.76 | 0.94 | 1.11 | 1.81 |
| 51 | 0.32 | 0.61 | 0.83 | 1.01 | 1.21 | 1.97 |
| 52 | 0.36 | 0.66 | 0.91 | 1.11 | 1.31 | 2.13 |
| 53 | 0.39 | 0.72 | 0.98 | 1.21 | 1.43 | 2.30 |
| 54 | 0.44 | 0.79 | 1.09 | 1.33 | 1.58 | 2.52 |
| 55 | 0.49 | 0.86 | 1.18 | 1.48 | 1.75 | 2.81 |
| 56 | 0.54 | 0.96 | 1.33 | 1.65 | 1.97 | 3.20 |
| 57 | 0.62 | 1.08 | 1.51 | 1.87 | 2.22 | 3.65 |
| 58 | 0.69 | 1.21 | 1.70 | 2.12 | 2.52 | 4.20 |
| 59 | 0.76 | 1.33 | 1.89 | 2.39 | 2.85 | 4.81 |
| 60 | 0.86 | 1.50 | 2.12 | 2.72 | 3.25 | 5.49 |
| 61 | 0.96 | 1.70 | 2.39 | 3.08 | 3.70 | 6.26 |
| 62 | 1.09 | 1.92 | 2.73 | 3.50 | 4.17 | 7.14 |
| 63 | 1.23 | 2.19 | 3.13 | 3.96 | 4.71 | 8.14 |
| 64 | 1.43 | 2.51 | 3.60 | 4.53 | 5.38 | 9.33 |
| 65 | 1.65 | 2.88 | 4.14 | 5.23 | 6.18 | 10.79 |
| 66 | 1.92 | 3.35 | 4.80 | 6.06 | 7.20 | 12.57 |
| 67 | 2.22 | 3.94 | 5.62 | 7.10 | 8.43 | 14.73 |
| 68 | 2.56 | 4.63 | 6.58 | 8.36 | 9.93 | 17.38 |
| 69 | 3.01 | 5.47 | 7.73 | 9.88 | 11.75 | 20.61 |
| 70 | 3.55 | 6.45 | 9.17 | 11.73 | 13.94 | 24.46 |
| 71 | 4.19 | 7.66 | 10.92 | 13.97 | 16.61 | 29.17 |
| 72 | 4.97 | 9.14 | 13.01 | 16.71 | 19.91 | 35.05 |
| 73 | 5.94 | 10.90 | 15.53 | 19.96 | 23.85 | 42.06 |
| 74 | 7.04 | 12.91 | 18.45 | 23.75 | 28.46 | 50.17 |
| 75 | 8.35 | 15.30 | 21.91 | 28.22 | 33.85 | 59.66 |
| 76 | 9.95 | 18.21 | 26.04 | 33.53 | 40.31 | 70.91 |
| 77 | 11.97 | 21.83 | 31.17 | 40.09 | 48.20 | 84.57 |
| 78 | 14.44 | 26.21 | 37.41 | 48.03 | 57.76 | 100.98 |
| 79 | 17.38 | 31.47 | 44.80 | 57.41 | 69.07 | 120.40 |
| 80 | 20.80 | 37.60 | 53.47 | 68.45 | 82.40 | 143.33 |
| 81 | 24.74 | 44.67 | 63.52 | 81.29 | 97.85 | 170.08 |
| 82 | 29.37 | 53.06 | 75.43 | 96.52 | 116.23 | 201.94 |
| 83 | 34.74 | 62.84 | 89.32 | 114.33 | 137.86 | 240.01 |
| 84 | 40.78 | 73.85 | 105.09 | 134.59 | 162.23 | 282.27 |
| 85 | 47.01 | 85.18 | 121.23 | 155.28 | 187.22 | 325.79 |
| 86 | 53.42 | 96.82 | 137.77 | 176.48 | 212.79 | 370.30 |
| 87 | 59.70 | 108.25 | 154.00 | 197.30 | 237.88 | 413.91 |
| 88 | 66.38 | 120.35 | 171.18 | 219.28 | 264.34 | 459.88 |
| 89 | 73.52 | 133.28 | 189.54 | 242.73 | 292.61 | 508.88 |
| 90 | 81.19 | 147.13 | 209.15 | 267.77 | 322.75 | 561.06 |
| 91 | 88.86 | 160.98 | 228.77 | 292.80 | 352.88 | 613.23 |
| 92 | 96.52 | 174.82 | 248.37 | 317.84 | 383.02 | 665.40 |
| 93 | 104.18 | 188.67 | 267.99 | 342.87 | 413.15 | 717.57 |
| 94 | 111.84 | 202.52 | 287.60 | 367.91 | 443.28 | 769.74 |
| 95 | 119.51 | 216.37 | 307.22 | 392.94 | 473.42 | 821.91 |
| 96 | 127.17 | 230.22 | 326.83 | 417.98 | 503.56 | 874.08 |
| 97 | 134.83 | 244.07 | 346.45 | 443.02 | 533.69 | 926.25 |
| 98 | 142.50 | 257.92 | 366.07 | 468.05 | 563.83 | 978.42 |
| 99 | 150.16 | 271.76 | 385.68 | 493.09 | 593.97 | 1030.60 |
| 100 | 157.83 | 285.61 | 405.30 | 518.12 | 624.10 | 1082.76 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.22 | 0.32 | 0.41 | 0.52 | 0.61 | 1.00 |
| 41 | 0.22 | 0.35 | 0.44 | 0.54 | 0.64 | 1.07 |
| 42 | 0.22 | 0.35 | 0.46 | 0.54 | 0.64 | 1.10 |
| 43 | 0.22 | 0.35 | 0.46 | 0.57 | 0.66 | 1.13 |
| 44 | 0.22 | 0.37 | 0.49 | 0.59 | 0.69 | 1.17 |
| 45 | 0.24 | 0.39 | 0.51 | 0.62 | 0.72 | 1.20 |
| 46 | 0.24 | 0.39 | 0.54 | 0.64 | 0.74 | 1.26 |
| 47 | 0.24 | 0.42 | 0.56 | 0.66 | 0.79 | 1.33 |
| 48 | 0.24 | 0.44 | 0.59 | 0.71 | 0.84 | 1.39 |
| 49 | 0.27 | 0.47 | 0.64 | 0.77 | 0.88 | 1.48 |
| 50 | 0.27 | 0.49 | 0.69 | 0.82 | 0.96 | 1.59 |
| 51 | 0.29 | 0.54 | 0.74 | 0.88 | 1.06 | 1.71 |
| 52 | 0.32 | 0.59 | 0.79 | 0.96 | 1.14 | 1.84 |
| 53 | 0.34 | 0.64 | 0.86 | 1.06 | 1.24 | 2.01 |
| 54 | 0.39 | 0.69 | 0.96 | 1.19 | 1.35 | 2.20 |
| 55 | 0.44 | 0.76 | 1.06 | 1.31 | 1.50 | 2.46 |
| 56 | 0.49 | 0.86 | 1.19 | 1.45 | 1.70 | 2.78 |
| 57 | 0.54 | 0.96 | 1.33 | 1.63 | 1.92 | 3.17 |
| 58 | 0.59 | 1.06 | 1.47 | 1.85 | 2.20 | 3.65 |
| 59 | 0.66 | 1.18 | 1.65 | 2.10 | 2.48 | 4.20 |
| 60 | 0.77 | 1.33 | 1.87 | 2.37 | 2.84 | 4.78 |
| 61 | 0.86 | 1.50 | 2.12 | 2.68 | 3.21 | 5.46 |
| 62 | 0.99 | 1.70 | 2.41 | 3.05 | 3.62 | 6.24 |
| 63 | 1.11 | 1.94 | 2.76 | 3.47 | 4.12 | 7.11 |
| 64 | 1.28 | 2.22 | 3.15 | 3.99 | 4.71 | 8.14 |
| 65 | 1.48 | 2.56 | 3.64 | 4.59 | 5.42 | 9.37 |
| 66 | 1.70 | 2.98 | 4.24 | 5.32 | 6.29 | 10.92 |
| 67 | 1.97 | 3.47 | 4.93 | 6.24 | 7.37 | 12.82 |
| 68 | 2.29 | 4.09 | 5.79 | 7.35 | 8.68 | 15.12 |
| 69 | 2.69 | 4.83 | 6.82 | 8.67 | 10.25 | 17.90 |
| 70 | 3.16 | 5.71 | 8.09 | 10.28 | 12.17 | 21.29 |
| 71 | 3.75 | 6.80 | 9.61 | 12.27 | 14.54 | 25.46 |
| 72 | 4.43 | 8.11 | 11.46 | 14.66 | 17.43 | 30.53 |
| 73 | 5.28 | 9.64 | 13.65 | 17.50 | 20.82 | 36.54 |
| 74 | 6.26 | 11.41 | 16.23 | 20.82 | 24.81 | 43.58 |
| 75 | 7.44 | 13.55 | 19.30 | 24.74 | 29.54 | 51.81 |
| 76 | 8.87 | 16.14 | 22.96 | 29.44 | 35.21 | 61.67 |
| 77 | 10.64 | 19.32 | 27.47 | 35.19 | 42.11 | 73.52 |
| 78 | 12.82 | 23.18 | 32.92 | 42.09 | 50.42 | 87.77 |
| 79 | 15.43 | 27.82 | 39.45 | 50.34 | 60.29 | 104.70 |
| 80 | 18.51 | 33.28 | 47.16 | 60.10 | 72.03 | 124.79 |
| 81 | 22.05 | 39.67 | 56.18 | 71.56 | 85.78 | 148.44 |
| 82 | 26.14 | 47.02 | 66.56 | 84.77 | 101.65 | 175.87 |
| 83 | 30.87 | 55.57 | 78.67 | 100.23 | 120.25 | 208.20 |
| 84 | 36.22 | 65.28 | 92.48 | 117.91 | 141.49 | 245.09 |
| 85 | 41.69 | 75.20 | 106.52 | 135.87 | 163.08 | 282.53 |
| 86 | 47.31 | 85.38 | 120.97 | 154.27 | 185.20 | 320.91 |
| 87 | 53.10 | 95.85 | 135.77 | 173.18 | 207.90 | 360.16 |
| 88 | 59.01 | 106.50 | 150.83 | 192.37 | 230.90 | 399.95 |
| 89 | 65.37 | 117.95 | 166.99 | 212.92 | 255.55 | 442.50 |
| 90 | 72.17 | 130.21 | 184.26 | 234.88 | 281.87 | 487.89 |
| 91 | 78.98 | 142.45 | 201.54 | 256.83 | 308.19 | 533.28 |
| 92 | 85.77 | 154.69 | 218.81 | 278.79 | 334.50 | 578.66 |
| 93 | 92.58 | 166.94 | 236.08 | 300.74 | 360.81 | 624.05 |
| 94 | 99.37 | 179.19 | 253.35 | 322.70 | 387.13 | 669.43 |
| 95 | 106.18 | 191.43 | 270.63 | 344.65 | 413.44 | 714.83 |
| 96 | 112.97 | 203.68 | 287.90 | 366.60 | 439.76 | 760.21 |
| 97 | 119.78 | 215.93 | 305.18 | 388.56 | 466.08 | 805.60 |
| 98 | 126.58 | 228.17 | 322.45 | 410.51 | 492.40 | 850.98 |
| 99 | 133.38 | 240.42 | 339.72 | 432.47 | 518.71 | 896.37 |
| 100 | 140.18 | 252.66 | 357.00 | 454.42 | 545.03 | 941.75 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**No Inflation**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | 2.46 | 2.46 | |
| 41 | | 2.46 | 2.46 | |
| 42 | | 2.46 | 2.46 | |
| 43 | | 2.46 | 2.46 | |
| 44 | | 2.46 | 2.46 | |
| 45 | | 2.46 | 2.46 | |
| 46 | | 2.46 | 2.46 | |
| 47 | | 2.46 | 2.46 | |
| 48 | | 2.46 | 2.46 | |
| 49 | | 2.46 | 2.46 | |
| 50 | | 2.46 | 2.46 | |
| 51 | | 2.46 | 2.46 | |
| 52 | | 2.46 | 2.46 | |
| 53 | | 2.46 | 2.46 | |
| 54 | | 2.46 | 2.46 | |
| 55 | | 2.46 | 2.46 | |
| 56 | | 2.46 | 2.46 | |
| 57 | | 2.46 | 2.46 | |
| 58 | | 2.46 | 2.46 | |
| 59 | | 2.46 | 4.92 | |
| 60 | | 4.92 | 4.92 | |
| 61 | | 4.92 | 4.92 | |
| 62 | | 4.92 | 4.92 | |
| 63 | | 4.92 | 4.92 | |
| 64 | | 4.92 | 4.92 | |
| 65 | | 4.92 | 4.92 | |
| 66 | | 4.92 | 7.39 | |
| 67 | | 4.92 | 7.39 | |
| 68 | | 7.39 | 7.39 | |
| 69 | | 7.39 | 7.39 | |
| 70 | | 7.39 | 9.85 | |
| 71 | | 9.85 | 9.85 | |
| 72 | | 9.85 | 12.32 | |
| 73 | | 9.86 | 12.32 | |
| 74 | | 12.32 | 14.79 | |
| 75 | | 12.32 | 14.79 | |
| 76 | | 14.79 | 17.25 | |
| 77 | | 17.25 | 17.25 | |
| 78 | | 17.25 | 19.71 | |
| 79 | | 19.71 | 22.17 | |
| 80 | | 22.17 | 24.64 | |
| 81 | | 22.17 | 27.10 | |
| 82 | | 24.64 | 29.57 | |
| 83 | | 27.11 | 32.04 | |
| 84 | | 29.57 | 34.50 | |
| 85 | | 32.03 | 36.96 | |
| 86 | | 34.50 | 39.42 | |
| 87 | | 36.96 | 41.89 | |
| 88 | | 36.96 | 41.89 | |
| 89 | | 39.42 | 44.35 | |
| 90 | | 41.88 | 46.81 | |
| 91 | | 44.35 | 49.28 | |
| 92 | | 44.35 | 51.74 | |
| 93 | | 46.81 | 54.21 | |
| 94 | | 49.28 | 56.68 | |
| 95 | | 51.75 | 59.14 | |
| 96 | | 51.75 | 59.14 | |
| 97 | | 54.21 | 61.60 | |
| 98 | | 56.67 | 64.06 | |
| 99 | | 59.14 | 66.53 | |
| 100 | | 61.60 | 68.99 | |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**No Inflation**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | 3.23 | 3.23 | |
| 41 | | 3.23 | 3.23 | |
| 42 | | 3.23 | 3.23 | |
| 43 | | 3.23 | 3.23 | |
| 44 | | 3.23 | 3.23 | |
| 45 | | 3.23 | 3.23 | |
| 46 | | 3.23 | 3.23 | |
| 47 | | 3.23 | 3.23 | |
| 48 | | 3.23 | 3.23 | |
| 49 | | 3.23 | 3.23 | |
| 50 | | 3.23 | 3.23 | |
| 51 | | 3.23 | 3.23 | |
| 52 | | 3.23 | 3.23 | |
| 53 | | 3.23 | 3.23 | |
| 54 | | 3.23 | 3.23 | |
| 55 | | 3.23 | 3.23 | |
| 56 | | 3.23 | 3.23 | |
| 57 | | 3.23 | 3.23 | |
| 58 | | 3.23 | 3.23 | |
| 59 | | 3.23 | 6.46 | |
| 60 | | 6.46 | 6.46 | |
| 61 | | 6.46 | 6.46 | |
| 62 | | 6.46 | 6.46 | |
| 63 | | 6.46 | 6.46 | |
| 64 | | 6.46 | 6.46 | |
| 65 | | 6.46 | 6.46 | |
| 66 | | 6.46 | 9.69 | |
| 67 | | 6.46 | 9.69 | |
| 68 | | 9.69 | 9.69 | |
| 69 | | 9.69 | 9.69 | |
| 70 | | 9.69 | 12.92 | |
| 71 | | 12.92 | 12.92 | |
| 72 | | 12.92 | 16.15 | |
| 73 | | 12.92 | 16.15 | |
| 74 | | 16.15 | 19.38 | |
| 75 | | 16.15 | 19.38 | |
| 76 | | 19.38 | 22.61 | |
| 77 | | 22.61 | 22.61 | |
| 78 | | 22.61 | 25.84 | |
| 79 | | 25.84 | 29.07 | |
| 80 | | 29.07 | 32.30 | |
| 81 | | 29.07 | 35.53 | |
| 82 | | 32.30 | 38.76 | |
| 83 | | 35.53 | 41.99 | |
| 84 | | 38.76 | 45.22 | |
| 85 | | 41.99 | 48.45 | |
| 86 | | 45.22 | 51.68 | |
| 87 | | 48.45 | 54.91 | |
| 88 | | 48.45 | 54.91 | |
| 89 | | 51.68 | 58.14 | |
| 90 | | 54.91 | 61.38 | |
| 91 | | 58.14 | 64.61 | |
| 92 | | 58.14 | 67.84 | |
| 93 | | 61.38 | 71.07 | |
| 94 | | 64.61 | 74.30 | |
| 95 | | 67.84 | 77.53 | |
| 96 | | 67.84 | 77.53 | |
| 97 | | 71.07 | 80.76 | |
| 98 | | 74.30 | 83.99 | |
| 99 | | 77.53 | 87.22 | |
| 100 | | 80.76 | 90.45 | |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Elimination Period Factors**
for Standard Annual Premium Rates, and with
Waiver of Premium, and with Facility Waiver of Premium

NH Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.18 | 1.08 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.17 | 1.08 | **1.00** | .85 | N/A |
| **3** | 1.34 | 1.16 | 1.07 | **1.00** | .86 | .73 |
| **4** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **5** | 1.30 | 1.14 | 1.06 | **1.00** | .88 | .77 |
| **Lifetime** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |

Integrated Plan Factors
10 day e.p. for Home Care

E.P.

| BenPrd | 0/10 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **1** | N/A | 1.14 | 1.06 | **1.00** | N/A | N/A |
| **2** | N/A | 1.13 | 1.06 | **1.00** | .89 | N/A |
| **3** | N/A | 1.12 | 1.05 | **1.00** | .89 | .81 |
| **4** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **5** | N/A | 1.10 | 1.04 | **1.00** | .91 | .83 |
| **Lifetime** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |

Matching Home Care E.P.

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.24 | 1.06 | .98 | .90 | N/A | N/A |
| **2** | 1.23 | 1.06 | .98 | .90 | .76 | N/A |
| **3** | 1.22 | 1.06 | .98 | .91 | .78 | .66 |
| **4** | 1.21 | 1.05 | .99 | .91 | .80 | .68 |
| **5** | 1.20 | 1.05 | .99 | .92 | .81 | .70 |
| **Lifetime** | 1.19 | 1.05 | .99 | .92 | .83 | .72 |

Home Care Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **3** | 1.34 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **4** | 1.33 | 1.14 | 1.05 | **1.00** | .85 | .71 |
| **5** | 1.33 | 1.13 | 1.04 | **1.00** | .85 | .73 |
| **Lifetime** | 1.32 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Survivorship Rider Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |
| 91 | 2.0% |
| 92 | 1.7% |
| 93 | 1.4% |
| 94 | 1.1% |
| 95 | 0.8% |
| 96 | 0.6% |
| 97 | 0.5% |
| 98 | 0.4% |
| 99 | 0.3% |
| 100 | 0.2% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Nonforfeiture Rider Premium Rates**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 6.0% |
| 41 | 7.0% |
| 42 | 7.0% |
| 43 | 7.0% |
| 44 | 7.0% |
| 45 | 7.0% |
| 46 | 8.0% |
| 47 | 8.0% |
| 48 | 8.0% |
| 49 | 8.0% |
| 50 | 8.0% |
| 51 | 9.0% |
| 52 | 9.0% |
| 53 | 9.0% |
| 54 | 9.0% |
| 55 | 9.0% |
| 56 | 10.0% |
| 57 | 10.0% |
| 58 | 10.0% |
| 59 | 10.0% |
| 60 | 11.0% |
| 61 | 11.0% |
| 62 | 12.0% |
| 63 | 13.0% |
| 64 | 14.0% |
| 65 | 15.0% |
| 66 | 16.0% |
| 67 | 17.0% |
| 68 | 18.0% |
| 69 | 19.0% |
| 70 | 20.0% |
| 71 | 21.0% |
| 72 | 22.0% |
| 73 | 23.0% |
| 74 | 24.0% |
| 75 | 25.0% |
| 76 | 26.0% |
| 77 | 27.0% |
| 78 | 28.0% |
| 79 | 29.0% |
| 80 | 30.0% |
| 81 | 31.0% |
| 82 | 32.0% |
| 83 | 33.0% |
| 84 | 34.0% |
| 85 | 35.0% |
| 86 | 36.0% |
| 87 | 37.0% |
| 88 | 38.0% |
| 89 | 39.0% |
| 90 | 40.0% |
| 91 | 41.0% |
| 92 | 42.0% |
| 93 | 43.0% |
| 94 | 44.0% |
| 95 | 45.0% |
| 96 | 46.0% |
| 97 | 47.0% |
| 98 | 48.0% |
| 99 | 49.0% |
| 100 | 50.0% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Contingent Insured Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 80% |
| 41 | 80% |
| 42 | 80% |
| 43 | 80% |
| 44 | 80% |
| 45 | 80% |
| 46 | 80% |
| 47 | 80% |
| 48 | 80% |
| 49 | 80% |
| 50 | 80% |
| 51 | 80% |
| 52 | 80% |
| 53 | 80% |
| 54 | 80% |
| 55 | 80% |
| 56 | 80% |
| 57 | 80% |
| 58 | 80% |
| 59 | 80% |
| 60 | 80% |
| 61 | 80% |
| 62 | 80% |
| 63 | 80% |
| 64 | 80% |
| 65 | 80% |
| 66 | 80% |
| 67 | 80% |
| 68 | 80% |
| 69 | 80% |
| 70 | 80% |
| 71 | 80% |
| 72 | 80% |
| 73 | 80% |
| 74 | 80% |
| 75 | 80% |
| 76 | 80% |
| 77 | 80% |
| 78 | 80% |
| 79 | 80% |
| 80 | 80% |
| 81 | 80% |
| 82 | 80% |
| 83 | 80% |
| 84 | 80% |
| 85 | 80% |
| 86 | 80% |
| 87 | 80% |
| 88 | 80% |
| 89 | 80% |
| 90 | 80% |
| 91 | 80% |
| 92 | 80% |
| 93 | 80% |
| 94 | 80% |
| 95 | 80% |
| 96 | 80% |
| 97 | 80% |
| 98 | 80% |
| 99 | 80% |
| 100 | 80% |

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: No Inflation**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 28.58 | 39.30 | 46.45 | 53.59 | 60.74 | 93.68 |
| 41 | 28.58 | 39.30 | 50.02 | 57.17 | 64.31 | 98.37 |
| 42 | 28.58 | 42.88 | 50.02 | 57.17 | 64.31 | 103.05 |
| 43 | 32.16 | 42.88 | 53.59 | 60.74 | 67.89 | 103.05 |
| 44 | 32.16 | 46.45 | 53.59 | 60.74 | 67.89 | 107.73 |
| 45 | 32.16 | 46.45 | 57.17 | 64.31 | 71.46 | 112.42 |
| 46 | 32.16 | 50.02 | 60.74 | 67.89 | 75.03 | 117.10 |
| 47 | 32.16 | 50.02 | 60.74 | 71.46 | 78.60 | 121.79 |
| 48 | 35.73 | 53.59 | 64.31 | 75.03 | 82.18 | 126.47 |
| 49 | 35.73 | 53.59 | 67.89 | 78.60 | 89.32 | 135.84 |
| 50 | 35.73 | 57.17 | 71.46 | 82.18 | 92.90 | 140.52 |
| 51 | 39.30 | 60.74 | 75.03 | 85.75 | 96.47 | 145.21 |
| 52 | 39.30 | 64.31 | 78.60 | 92.90 | 103.61 | 154.58 |
| 53 | 42.88 | 67.89 | 82.18 | 96.47 | 107.19 | 159.26 |
| 54 | 46.45 | 71.46 | 89.32 | 100.04 | 110.76 | 163.94 |
| 55 | 50.02 | 75.03 | 92.90 | 107.19 | 117.91 | 173.31 |
| 56 | 53.59 | 82.18 | 100.04 | 117.91 | 128.63 | 192.05 |
| 57 | 57.17 | 89.32 | 110.76 | 128.63 | 142.92 | 210.78 |
| 58 | 64.31 | 96.47 | 117.91 | 139.34 | 153.64 | 234.21 |
| 59 | 67.89 | 103.61 | 128.63 | 150.06 | 167.93 | 257.63 |
| 60 | 75.03 | 110.76 | 139.34 | 164.35 | 185.79 | 285.73 |
| 61 | 82.18 | 121.48 | 153.64 | 178.65 | 203.66 | 313.83 |
| 62 | 92.90 | 135.77 | 167.93 | 196.51 | 221.52 | 341.94 |
| 63 | 103.61 | 146.49 | 185.79 | 217.95 | 242.96 | 379.41 |
| 64 | 114.33 | 160.78 | 203.66 | 239.39 | 264.40 | 412.20 |
| 65 | 125.05 | 178.65 | 225.09 | 260.82 | 289.41 | 454.36 |
| 66 | 135.77 | 196.51 | 246.53 | 285.83 | 317.99 | 501.20 |
| 67 | 150.06 | 214.38 | 267.97 | 314.42 | 350.15 | 548.04 |
| 68 | 160.78 | 235.81 | 296.55 | 343.00 | 382.30 | 604.25 |
| 69 | 178.65 | 260.82 | 321.56 | 378.73 | 421.60 | 660.46 |
| 70 | 192.94 | 285.83 | 353.72 | 414.46 | 460.91 | 726.04 |
| 71 | 214.38 | 314.42 | 393.02 | 457.33 | 510.93 | 805.67 |
| 72 | 235.81 | 350.15 | 432.32 | 507.35 | 568.09 | 894.66 |
| 73 | 260.82 | 385.88 | 482.34 | 560.95 | 628.83 | 988.35 |
| 74 | 289.41 | 425.18 | 532.37 | 621.69 | 696.72 | 1096.08 |
| 75 | 321.56 | 471.63 | 589.53 | 689.57 | 771.75 | 1217.87 |
| 76 | 353.72 | 518.07 | 646.70 | 753.89 | 846.78 | 1330.28 |
| 77 | 393.02 | 571.67 | 711.01 | 825.34 | 925.39 | 1452.07 |
| 78 | 432.32 | 625.26 | 778.90 | 903.95 | 1014.71 | 1583.23 |
| 79 | 478.77 | 689.57 | 857.50 | 993.27 | 1111.18 | 1723.75 |
| 80 | 528.79 | 757.46 | 939.68 | 1086.17 | 1214.79 | 1883.01 |
| 81 | 575.24 | 821.77 | 1018.28 | 1179.06 | 1318.41 | 2042.27 |
| 82 | 621.69 | 889.66 | 1104.03 | 1279.11 | 1429.17 | 2215.58 |
| 83 | 675.28 | 964.69 | 1196.93 | 1386.29 | 1550.65 | 2402.94 |
| 84 | 732.45 | 1046.87 | 1300.54 | 1500.63 | 1679.27 | 2604.36 |
| 85 | 793.19 | 1136.19 | 1411.30 | 1629.25 | 1822.19 | 2824.51 |
| 86 | 828.92 | 1189.78 | 1475.62 | 1704.28 | 1904.37 | 2955.67 |
| 87 | 868.22 | 1243.38 | 1539.93 | 1782.89 | 1993.69 | 3086.82 |
| 88 | 907.52 | 1300.54 | 1611.39 | 1861.49 | 2083.01 | 3227.34 |
| 89 | 946.82 | 1357.71 | 1686.42 | 1947.24 | 2179.48 | 3377.24 |
| 90 | 993.27 | 1422.02 | 1761.45 | 2036.57 | 2279.52 | 3531.81 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

**Transamerica Life Insurance Company**

**Elimination Period Factors**
for Standard Annual Premium Rates

NH Only Factors
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.36 | 1.17 | 1.08 | **1.00** | N/A | N/A |
| **730** | 1.34 | 1.16 | 1.08 | **1.00** | .86 | N/A |
| **1095** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **1460** | 1.30 | 1.14 | 1.07 | **1.00** | .88 | .77 |
| **1825** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |
| **Unlimited** | 1.26 | 1.12 | 1.06 | **1.00** | .90 | .81 |

Integrated Plan Factors
0/10 day e.p. for Home Care
E.P.

| BenPrd | 0/0 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **365** | N/A | 1.13 | 1.06 | **1.00** | N/A | N/A |
| **730** | N/A | 1.12 | 1.06 | **1.00** | .89 | N/A |
| **1095** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **1460** | N/A | 1.10 | 1.05 | **1.00** | .91 | .83 |
| **1825** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |
| **Unlimited** | N/A | 1.08 | 1.04 | **1.00** | .93 | .85 |

Matching Home Care E.P.
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.22 | 1.05 | .97 | **.90** | N/A | N/A |
| **730** | 1.21 | 1.05 | .97 | **.90** | .77 | N/A |
| **1095** | 1.20 | 1.05 | .97 | **.91** | .79 | .68 |
| **1460** | 1.19 | 1.04 | .98 | **.91** | .81 | .70 |
| **1825** | 1.18 | 1.04 | .98 | **.92** | .82 | .72 |
| **Unlimited** | 1.17 | 1.04 | .98 | **.92** | .84 | .74 |

HC Only Factors
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.36 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **730** | 1.34 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **1095** | 1.32 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **Unlimited** | 1.30 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion Series**

**Survivorship**

| Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |

Calculated on base policy plus benefit increase rider, if selected.

**Transamerica Life Insurance Company**

**TransCare Companion Series**

**Nonforfeiture**

| Age | Extra Percent of Premium |
|---|---|
| 18-40 | 6.0% |
| 41 | 7.0% |
| 42 | 7.0% |
| 43 | 7.0% |
| 44 | 7.0% |
| 45 | 7.0% |
| 46 | 8.0% |
| 47 | 8.0% |
| 48 | 8.0% |
| 49 | 8.0% |
| 50 | 8.0% |
| 51 | 9.0% |
| 52 | 9.0% |
| 53 | 9.0% |
| 54 | 9.0% |
| 55 | 9.0% |
| 56 | 10.0% |
| 57 | 10.0% |
| 58 | 10.0% |
| 59 | 10.0% |
| 60 | 11.0% |
| 61 | 11.0% |
| 62 | 12.0% |
| 63 | 13.0% |
| 64 | 14.0% |
| 65 | 15.0% |
| 66 | 16.0% |
| 67 | 17.0% |
| 68 | 18.0% |
| 69 | 19.0% |
| 70 | 20.0% |
| 71 | 21.0% |
| 72 | 22.0% |
| 73 | 23.0% |
| 74 | 24.0% |
| 75 | 25.0% |
| 76 | 26.0% |
| 77 | 27.0% |
| 78 | 28.0% |
| 79 | 29.0% |
| 80 | 30.0% |
| 81 | 31.0% |
| 82 | 32.0% |
| 83 | 33.0% |
| 84 | 34.0% |
| 85 | 35.0% |
| 86 | 36.0% |
| 87 | 37.0% |
| 88 | 38.0% |
| 89 | 39.0% |
| 90 | 40.0% |

Calculated on base policy plus benefit increase rider, if selected.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: No Inflation**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 39.30 | 60.74 | 71.46 | NA | NA | 117.10 |
| 41 | 39.30 | 60.74 | 75.03 | NA | NA | 121.79 |
| 42 | 42.88 | 60.74 | 75.03 | NA | NA | 126.47 |
| 43 | 42.88 | 64.31 | 78.60 | NA | NA | 131.15 |
| 44 | 42.88 | 64.31 | 78.60 | NA | NA | 131.15 |
| 45 | 42.88 | 67.89 | 82.18 | NA | NA | 135.84 |
| 46 | 42.88 | 67.89 | 85.75 | NA | NA | 140.52 |
| 47 | 42.88 | 71.46 | 85.75 | NA | NA | 145.21 |
| 48 | 46.45 | 71.46 | 89.32 | NA | NA | 154.58 |
| 49 | 46.45 | 75.03 | 92.90 | NA | NA | 159.26 |
| 50 | 46.45 | 75.03 | 96.47 | NA | NA | 163.94 |
| 51 | 50.02 | 78.60 | 100.04 | NA | NA | 168.63 |
| 52 | 50.02 | 82.18 | 103.61 | NA | NA | 173.31 |
| 53 | 53.59 | 85.75 | 107.19 | NA | NA | 178.00 |
| 54 | 57.17 | 89.32 | 110.76 | NA | NA | 187.36 |
| 55 | 60.74 | 92.90 | 114.33 | NA | NA | 192.05 |
| 56 | 64.31 | 100.04 | 121.48 | NA | NA | 206.10 |
| 57 | 67.89 | 103.61 | 128.63 | NA | NA | 220.15 |
| 58 | 71.46 | 110.76 | 135.77 | NA | NA | 234.21 |
| 59 | 75.03 | 117.91 | 146.49 | NA | NA | 248.26 |
| 60 | 78.60 | 125.05 | 157.21 | NA | NA | 266.99 |
| 61 | 78.60 | 128.63 | 160.78 | NA | NA | 276.36 |
| 62 | 82.18 | 132.20 | 164.35 | NA | NA | 281.05 |
| 63 | 85.75 | 135.77 | 167.93 | NA | NA | 290.41 |
| 64 | 89.32 | 139.34 | 175.07 | NA | NA | 299.78 |
| 65 | 89.32 | 146.49 | 178.65 | NA | NA | 304.47 |
| 66 | 96.47 | 157.21 | 192.94 | NA | NA | 332.57 |
| 67 | 107.19 | 171.50 | 210.80 | NA | NA | 360.68 |
| 68 | 114.33 | 185.79 | 228.67 | NA | NA | 393.46 |
| 69 | 121.48 | 200.08 | 246.53 | NA | NA | 426.25 |
| 70 | 132.20 | 214.38 | 267.97 | NA | NA | 463.73 |
| 71 | 146.49 | 239.39 | 296.55 | NA | NA | 510.57 |
| 72 | 160.78 | 260.82 | 328.71 | NA | NA | 562.09 |
| 73 | 175.07 | 289.41 | 360.87 | NA | NA | 622.99 |
| 74 | 192.94 | 317.99 | 396.59 | NA | NA | 683.88 |
| 75 | 214.38 | 353.72 | 439.47 | NA | NA | 758.82 |
| 76 | 235.81 | 385.88 | 478.77 | NA | NA | 824.40 |
| 77 | 260.82 | 421.60 | 525.22 | NA | NA | 899.35 |
| 78 | 289.41 | 464.48 | 575.24 | NA | NA | 983.66 |
| 79 | 317.99 | 507.35 | 628.83 | NA | NA | 1072.66 |
| 80 | 350.15 | 557.38 | 686.00 | NA | NA | 1171.03 |
| 81 | 378.73 | 600.25 | 739.59 | NA | NA | 1260.02 |
| 82 | 407.31 | 646.70 | 796.76 | NA | NA | 1358.39 |
| 83 | 439.47 | 696.72 | 857.50 | NA | NA | 1461.44 |
| 84 | 475.20 | 750.31 | 921.81 | NA | NA | 1569.17 |
| 85 | 510.93 | 807.48 | 993.27 | NA | NA | 1690.96 |
| 86 | 528.79 | 839.64 | 1036.15 | NA | NA | 1765.91 |
| 87 | 550.23 | 875.37 | 1082.60 | NA | NA | 1850.22 |
| 88 | 571.67 | 914.67 | 1132.62 | NA | NA | 1934.53 |
| 89 | 593.10 | 953.97 | 1182.64 | NA | NA | 2023.53 |
| 90 | 618.12 | 993.27 | 1232.66 | NA | NA | 2112.53 |

For Preferred Discount multiple the above rates by .9.
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**

**Elimination Period Factors**
for Standard Annual Premium Rates

NH Only Factors
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.36 | 1.17 | 1.08 | **1.00** | N/A | N/A |
| **730** | 1.34 | 1.16 | 1.08 | **1.00** | .86 | N/A |
| **1095** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **1460** | 1.30 | 1.14 | 1.07 | **1.00** | .88 | .77 |
| **1825** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |
| **Unlimited** | 1.26 | 1.12 | 1.06 | **1.00** | .90 | .81 |

Integrated Plan Factors
0/10 day e.p. for Home Care
E.P.

| BenPrd | 0/0 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **365** | N/A | 1.13 | 1.06 | **1.00** | N/A | N/A |
| **730** | N/A | 1.12 | 1.06 | **1.00** | .89 | N/A |
| **1095** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **1460** | N/A | 1.10 | 1.05 | **1.00** | .91 | .83 |
| **1825** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |
| **Unlimited** | N/A | 1.08 | 1.04 | **1.00** | .93 | .85 |

Matching Home Care E.P.
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.22 | 1.05 | .97 | **.90** | N/A | N/A |
| **730** | 1.21 | 1.05 | .97 | **.90** | .77 | N/A |
| **1095** | 1.20 | 1.05 | .97 | **.91** | .79 | .68 |
| **1460** | 1.19 | 1.04 | .98 | **.91** | .81 | .70 |
| **1825** | 1.18 | 1.04 | .98 | **.92** | .82 | .72 |
| **Unlimited** | 1.17 | 1.04 | .98 | **.92** | .84 | .74 |

HC Only Factors
E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **365** | 1.36 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **730** | 1.34 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **1095** | 1.32 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **Unlimited** | 1.30 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion Series**

**Survivorship**

| Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |

Calculated on base policy plus benefit increase rider, if selected.

**Transamerica Life Insurance Company**

**TransCare Companion Series**

**Nonforfeiture**

| Age | Extra Percent of Premium |
|---|---|
| 18-40 | 6.0% |
| 41 | 7.0% |
| 42 | 7.0% |
| 43 | 7.0% |
| 44 | 7.0% |
| 45 | 7.0% |
| 46 | 8.0% |
| 47 | 8.0% |
| 48 | 8.0% |
| 49 | 8.0% |
| 50 | 8.0% |
| 51 | 9.0% |
| 52 | 9.0% |
| 53 | 9.0% |
| 54 | 9.0% |
| 55 | 9.0% |
| 56 | 10.0% |
| 57 | 10.0% |
| 58 | 10.0% |
| 59 | 10.0% |
| 60 | 11.0% |
| 61 | 11.0% |
| 62 | 12.0% |
| 63 | 13.0% |
| 64 | 14.0% |
| 65 | 15.0% |
| 66 | 16.0% |
| 67 | 17.0% |
| 68 | 18.0% |
| 69 | 19.0% |
| 70 | 20.0% |
| 71 | 21.0% |
| 72 | 22.0% |
| 73 | 23.0% |
| 74 | 24.0% |
| 75 | 25.0% |
| 76 | 26.0% |
| 77 | 27.0% |
| 78 | 28.0% |
| 79 | 29.0% |
| 80 | 30.0% |
| 81 | 31.0% |
| 82 | 32.0% |
| 83 | 33.0% |
| 84 | 34.0% |
| 85 | 35.0% |
| 86 | 36.0% |
| 87 | 37.0% |
| 88 | 38.0% |
| 89 | 39.0% |
| 90 | 40.0% |

Calculated on base policy plus benefit increase rider, if selected.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Simple BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 17.86 | 25.01 | 32.16 | 39.30 | 42.88 | 78.94 |
| 41 | 17.86 | 28.58 | 32.16 | 39.30 | 42.88 | 78.94 |
| 42 | 17.86 | 28.58 | 35.73 | 39.30 | 46.45 | 78.94 |
| 43 | 17.86 | 28.58 | 35.73 | 39.30 | 46.45 | 89.46 |
| 44 | 17.86 | 28.58 | 39.30 | 42.88 | 50.02 | 89.46 |
| 45 | 21.44 | 28.58 | 39.30 | 42.88 | 50.02 | 94.72 |
| 46 | 21.44 | 28.58 | 39.30 | 46.45 | 53.59 | 94.72 |
| 47 | 21.44 | 32.16 | 42.88 | 46.45 | 57.17 | 99.99 |
| 48 | 21.44 | 32.16 | 42.88 | 50.02 | 60.74 | 105.25 |
| 49 | 21.44 | 35.73 | 46.45 | 53.59 | 60.74 | 105.25 |
| 50 | 21.44 | 35.73 | 46.45 | 53.59 | 64.31 | 110.51 |
| 51 | 21.44 | 35.73 | 50.02 | 57.17 | 67.89 | 115.77 |
| 52 | 25.01 | 39.30 | 50.02 | 60.74 | 67.89 | 121.04 |
| 53 | 28.58 | 39.30 | 53.59 | 64.31 | 71.46 | 126.30 |
| 54 | 28.58 | 42.88 | 53.59 | 67.89 | 78.60 | 131.56 |
| 55 | 28.58 | 46.45 | 57.17 | 71.46 | 78.60 | 136.82 |
| 56 | 32.16 | 46.45 | 64.31 | 75.03 | 85.75 | 147.35 |
| 57 | 35.73 | 50.02 | 67.89 | 78.60 | 92.90 | 163.14 |
| 58 | 35.73 | 53.59 | 75.03 | 89.32 | 103.61 | 178.92 |
| 59 | 39.30 | 60.74 | 78.60 | 96.47 | 114.33 | 194.71 |
| 60 | 42.88 | 64.31 | 85.75 | 103.61 | 121.48 | 215.76 |
| 61 | 46.45 | 71.46 | 89.32 | 114.33 | 128.63 | 231.55 |
| 62 | 50.02 | 75.03 | 100.04 | 121.48 | 139.34 | 252.60 |
| 63 | 53.59 | 82.18 | 107.19 | 125.05 | 146.49 | 263.12 |
| 64 | 57.17 | 89.32 | 114.33 | 135.77 | 157.21 | 289.44 |
| 65 | 64.31 | 92.90 | 121.48 | 146.49 | 167.93 | 305.22 |
| 66 | 64.31 | 96.47 | 128.63 | 153.64 | 178.65 | 321.01 |
| 67 | 67.89 | 103.61 | 135.77 | 160.78 | 185.79 | 342.06 |
| 68 | 71.46 | 110.76 | 139.34 | 171.50 | 200.08 | 363.11 |
| 69 | 71.46 | 114.33 | 150.06 | 178.65 | 207.23 | 384.16 |
| 70 | 78.60 | 121.48 | 157.21 | 189.36 | 221.52 | 410.47 |
| 71 | 82.18 | 132.20 | 167.93 | 207.23 | 239.39 | 442.05 |
| 72 | 89.32 | 139.34 | 182.22 | 225.09 | 257.25 | 478.89 |
| 73 | 96.47 | 150.06 | 196.51 | 242.96 | 282.26 | 526.25 |
| 74 | 107.19 | 164.35 | 214.38 | 264.40 | 307.27 | 568.35 |
| 75 | 114.33 | 175.07 | 228.67 | 282.26 | 332.28 | 615.71 |
| 76 | 121.48 | 185.79 | 246.53 | 303.70 | 353.72 | 652.55 |
| 77 | 128.63 | 196.51 | 260.82 | 325.14 | 378.73 | 699.91 |
| 78 | 139.34 | 214.38 | 282.26 | 346.57 | 403.74 | 742.01 |
| 79 | 150.06 | 225.09 | 296.55 | 364.44 | 432.32 | 794.64 |
| 80 | 157.21 | 242.96 | 317.99 | 389.45 | 460.91 | 847.26 |
| 81 | 164.35 | 253.68 | 335.85 | 410.89 | 485.92 | 894.62 |
| 82 | 175.07 | 267.97 | 353.72 | 432.32 | 514.50 | 941.98 |
| 83 | 182.22 | 282.26 | 371.58 | 457.33 | 539.51 | 994.61 |
| 84 | 189.36 | 292.98 | 389.45 | 482.34 | 571.67 | 1052.50 |
| 85 | 200.08 | 307.27 | 407.31 | 503.78 | 600.25 | 1110.38 |
| 86 | 200.08 | 307.27 | 410.89 | 510.93 | 610.97 | 1126.17 |
| 87 | 200.08 | 310.84 | 418.03 | 514.50 | 614.54 | 1147.22 |
| 88 | 200.08 | 310.84 | 418.03 | 521.65 | 625.26 | 1163.01 |
| 89 | 200.08 | 314.42 | 418.03 | 525.22 | 628.83 | 1173.53 |
| 90 | 200.08 | 314.42 | 421.60 | 528.79 | 635.98 | 1189.32 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Facility EP / 10 Day Home Care EP**
**Integrated 100% HC : Additional for Simple BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 25.01 | 39.30 | 46.45 | 57.17 | 67.89 | 126.30 |
| 41 | 28.58 | 42.88 | 46.45 | 60.74 | 71.46 | 126.30 |
| 42 | 28.58 | 42.88 | 53.59 | 60.74 | 71.46 | 131.56 |
| 43 | 28.58 | 42.88 | 53.59 | 64.31 | 75.03 | 136.82 |
| 44 | 28.58 | 42.88 | 57.17 | 67.89 | 78.60 | 142.09 |
| 45 | 32.16 | 46.45 | 60.74 | 67.89 | 78.60 | 147.35 |
| 46 | 32.16 | 46.45 | 60.74 | 71.46 | 82.18 | 152.61 |
| 47 | 32.16 | 50.02 | 64.31 | 71.46 | 85.75 | 157.87 |
| 48 | 32.16 | 50.02 | 64.31 | 78.60 | 89.32 | 157.87 |
| 49 | 32.16 | 50.02 | 64.31 | 78.60 | 92.90 | 163.14 |
| 50 | 32.16 | 53.59 | 67.89 | 82.18 | 96.47 | 168.40 |
| 51 | 32.16 | 53.59 | 71.46 | 85.75 | 100.04 | 178.92 |
| 52 | 35.73 | 53.59 | 75.03 | 85.75 | 103.61 | 184.19 |
| 53 | 35.73 | 60.74 | 75.03 | 92.90 | 107.19 | 184.19 |
| 54 | 39.30 | 60.74 | 78.60 | 96.47 | 110.76 | 194.71 |
| 55 | 39.30 | 64.31 | 85.75 | 100.04 | 114.33 | 194.71 |
| 56 | 42.88 | 67.89 | 85.75 | 107.19 | 121.48 | 215.76 |
| 57 | 46.45 | 71.46 | 92.90 | 110.76 | 132.20 | 231.55 |
| 58 | 50.02 | 75.03 | 100.04 | 121.48 | 139.34 | 247.34 |
| 59 | 50.02 | 78.60 | 103.61 | 128.63 | 150.06 | 268.39 |
| 60 | 53.59 | 85.75 | 110.76 | 135.77 | 160.78 | 289.44 |
| 61 | 57.17 | 89.32 | 117.91 | 142.92 | 171.50 | 305.22 |
| 62 | 60.74 | 92.90 | 125.05 | 150.06 | 178.65 | 326.27 |
| 63 | 64.31 | 100.04 | 132.20 | 160.78 | 189.36 | 347.32 |
| 64 | 71.46 | 103.61 | 139.34 | 171.50 | 200.08 | 368.37 |
| 65 | 75.03 | 110.76 | 150.06 | 178.65 | 210.80 | 389.42 |
| 66 | 82.18 | 121.48 | 160.78 | 192.94 | 225.09 | 415.74 |
| 67 | 85.75 | 132.20 | 171.50 | 210.80 | 242.96 | 457.84 |
| 68 | 92.90 | 142.92 | 185.79 | 228.67 | 264.40 | 494.67 |
| 69 | 96.47 | 153.64 | 200.08 | 246.53 | 289.41 | 531.51 |
| 70 | 103.61 | 164.35 | 214.38 | 267.97 | 310.84 | 578.87 |
| 71 | 114.33 | 178.65 | 235.81 | 292.98 | 343.00 | 631.50 |
| 72 | 128.63 | 196.51 | 260.82 | 317.99 | 371.58 | 694.65 |
| 73 | 139.34 | 214.38 | 285.83 | 350.15 | 410.89 | 763.06 |
| 74 | 153.64 | 235.81 | 310.84 | 382.30 | 450.19 | 836.74 |
| 75 | 164.35 | 260.82 | 339.43 | 421.60 | 496.64 | 920.93 |
| 76 | 182.22 | 282.26 | 371.58 | 457.33 | 535.94 | 999.87 |
| 77 | 196.51 | 303.70 | 400.17 | 496.64 | 582.39 | 1078.81 |
| 78 | 217.95 | 332.28 | 435.90 | 535.94 | 632.41 | 1168.27 |
| 79 | 239.39 | 360.87 | 475.20 | 582.39 | 682.43 | 1263.00 |
| 80 | 260.82 | 393.02 | 518.07 | 632.41 | 746.74 | 1362.98 |
| 81 | 271.54 | 414.46 | 546.66 | 668.14 | 789.62 | 1441.92 |
| 82 | 285.83 | 435.90 | 575.24 | 703.87 | 836.06 | 1526.12 |
| 83 | 300.13 | 460.91 | 607.40 | 746.74 | 878.94 | 1620.85 |
| 84 | 317.99 | 482.34 | 643.13 | 786.04 | 932.53 | 1715.57 |
| 85 | 332.28 | 510.93 | 675.28 | 832.49 | 982.55 | 1815.56 |
| 86 | 332.28 | 514.50 | 682.43 | 843.21 | 1003.99 | 1847.13 |
| 87 | 335.85 | 521.65 | 693.15 | 853.93 | 1018.28 | 1883.97 |
| 88 | 339.43 | 525.22 | 703.87 | 868.22 | 1036.15 | 1915.54 |
| 89 | 343.00 | 528.79 | 711.01 | 882.51 | 1050.44 | 1947.12 |
| 90 | 346.57 | 535.94 | 718.16 | 893.23 | 1068.30 | 1983.96 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Facility EP / 10 Day Home Care EP**
**Integrated 50% HC : Additional for Simple BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 25.01 | 35.73 | 42.88 | 53.59 | 60.74 | 110.51 |
| 41 | 25.01 | 35.73 | 42.88 | 53.59 | 60.74 | 115.77 |
| 42 | 25.01 | 39.30 | 46.45 | 57.17 | 64.31 | 121.04 |
| 43 | 25.01 | 39.30 | 46.45 | 57.17 | 67.89 | 121.04 |
| 44 | 28.58 | 39.30 | 53.59 | 60.74 | 71.46 | 126.30 |
| 45 | 28.58 | 42.88 | 53.59 | 60.74 | 71.46 | 131.56 |
| 46 | 28.58 | 42.88 | 53.59 | 64.31 | 75.03 | 136.82 |
| 47 | 28.58 | 42.88 | 57.17 | 67.89 | 75.03 | 136.82 |
| 48 | 28.58 | 46.45 | 57.17 | 71.46 | 78.60 | 142.09 |
| 49 | 28.58 | 46.45 | 60.74 | 71.46 | 82.18 | 152.61 |
| 50 | 28.58 | 46.45 | 60.74 | 75.03 | 85.75 | 157.87 |
| 51 | 28.58 | 50.02 | 64.31 | 75.03 | 89.32 | 157.87 |
| 52 | 32.16 | 50.02 | 67.89 | 78.60 | 92.90 | 163.14 |
| 53 | 35.73 | 53.59 | 67.89 | 82.18 | 96.47 | 168.40 |
| 54 | 35.73 | 57.17 | 71.46 | 85.75 | 100.04 | 173.66 |
| 55 | 39.30 | 60.74 | 75.03 | 92.90 | 103.61 | 178.92 |
| 56 | 39.30 | 60.74 | 78.60 | 96.47 | 114.33 | 194.71 |
| 57 | 42.88 | 64.31 | 85.75 | 103.61 | 117.91 | 210.50 |
| 58 | 46.45 | 67.89 | 89.32 | 110.76 | 128.63 | 226.29 |
| 59 | 46.45 | 75.03 | 96.47 | 117.91 | 139.34 | 247.34 |
| 60 | 50.02 | 78.60 | 103.61 | 125.05 | 146.49 | 263.12 |
| 61 | 53.59 | 82.18 | 110.76 | 132.20 | 153.64 | 278.91 |
| 62 | 57.17 | 85.75 | 114.33 | 142.92 | 164.35 | 299.96 |
| 63 | 60.74 | 92.90 | 121.48 | 146.49 | 171.50 | 310.49 |
| 64 | 64.31 | 96.47 | 128.63 | 157.21 | 178.65 | 331.54 |
| 65 | 71.46 | 103.61 | 135.77 | 167.93 | 189.36 | 352.59 |
| 66 | 75.03 | 110.76 | 150.06 | 178.65 | 203.66 | 378.90 |
| 67 | 82.18 | 121.48 | 160.78 | 192.94 | 225.09 | 410.47 |
| 68 | 85.75 | 132.20 | 171.50 | 207.23 | 239.39 | 442.05 |
| 69 | 92.90 | 142.92 | 185.79 | 225.09 | 264.40 | 478.89 |
| 70 | 100.04 | 153.64 | 196.51 | 246.53 | 282.26 | 526.25 |
| 71 | 110.76 | 167.93 | 217.95 | 267.97 | 310.84 | 573.61 |
| 72 | 117.91 | 182.22 | 239.39 | 292.98 | 343.00 | 631.50 |
| 73 | 132.20 | 200.08 | 264.40 | 317.99 | 375.16 | 694.65 |
| 74 | 142.92 | 217.95 | 289.41 | 350.15 | 410.89 | 763.06 |
| 75 | 157.21 | 239.39 | 314.42 | 385.88 | 453.76 | 836.74 |
| 76 | 171.50 | 260.82 | 343.00 | 418.03 | 489.49 | 905.15 |
| 77 | 185.79 | 282.26 | 371.58 | 453.76 | 532.37 | 978.82 |
| 78 | 203.66 | 307.27 | 403.74 | 493.06 | 575.24 | 1057.76 |
| 79 | 221.52 | 335.85 | 439.47 | 532.37 | 625.26 | 1141.96 |
| 80 | 242.96 | 368.01 | 478.77 | 578.81 | 678.86 | 1231.42 |
| 81 | 253.68 | 385.88 | 503.78 | 610.97 | 721.73 | 1310.36 |
| 82 | 267.97 | 407.31 | 532.37 | 650.27 | 761.03 | 1394.56 |
| 83 | 282.26 | 432.32 | 564.52 | 686.00 | 803.91 | 1473.50 |
| 84 | 296.55 | 453.76 | 593.10 | 725.30 | 853.93 | 1562.96 |
| 85 | 310.84 | 475.20 | 625.26 | 764.61 | 900.38 | 1652.42 |
| 86 | 314.42 | 482.34 | 635.98 | 775.32 | 921.81 | 1684.00 |
| 87 | 321.56 | 485.92 | 643.13 | 793.19 | 936.11 | 1720.83 |
| 88 | 325.14 | 493.06 | 653.84 | 803.91 | 953.97 | 1747.14 |
| 89 | 325.14 | 500.21 | 664.56 | 818.20 | 968.26 | 1783.98 |
| 90 | 328.71 | 503.78 | 671.71 | 828.92 | 982.55 | 1815.56 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: Additional for Simple BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 21.44 | 32.16 | 42.88 | NA | NA | 89.46 |
| 41 | 21.44 | 35.73 | 42.88 | NA | NA | 89.46 |
| 42 | 21.44 | 35.73 | 42.88 | NA | NA | 89.46 |
| 43 | 21.44 | 35.73 | 42.88 | NA | NA | 89.46 |
| 44 | 25.01 | 35.73 | 46.45 | NA | NA | 99.99 |
| 45 | 25.01 | 35.73 | 46.45 | NA | NA | 99.99 |
| 46 | 25.01 | 39.30 | 50.02 | NA | NA | 105.25 |
| 47 | 25.01 | 39.30 | 53.59 | NA | NA | 110.51 |
| 48 | 25.01 | 42.88 | 57.17 | NA | NA | 115.77 |
| 49 | 25.01 | 46.45 | 57.17 | NA | NA | 121.04 |
| 50 | 28.58 | 50.02 | 60.74 | NA | NA | 131.56 |
| 51 | 28.58 | 50.02 | 60.74 | NA | NA | 136.82 |
| 52 | 32.16 | 53.59 | 64.31 | NA | NA | 136.82 |
| 53 | 32.16 | 53.59 | 64.31 | NA | NA | 142.09 |
| 54 | 35.73 | 57.17 | 67.89 | NA | NA | 142.09 |
| 55 | 35.73 | 57.17 | 67.89 | NA | NA | 147.35 |
| 56 | 35.73 | 57.17 | 71.46 | NA | NA | 157.87 |
| 57 | 39.30 | 60.74 | 75.03 | NA | NA | 168.40 |
| 58 | 39.30 | 60.74 | 78.60 | NA | NA | 178.92 |
| 59 | 39.30 | 60.74 | 78.60 | NA | NA | 189.45 |
| 60 | 42.88 | 64.31 | 82.18 | NA | NA | 199.97 |
| 61 | 42.88 | 67.89 | 85.75 | NA | NA | 199.97 |
| 62 | 42.88 | 71.46 | 92.90 | NA | NA | 205.24 |
| 63 | 42.88 | 78.60 | 100.04 | NA | NA | 205.24 |
| 64 | 42.88 | 82.18 | 100.04 | NA | NA | 205.24 |
| 65 | 46.45 | 85.75 | 107.19 | NA | NA | 210.50 |
| 66 | 50.02 | 89.32 | 110.76 | NA | NA | 215.76 |
| 67 | 50.02 | 89.32 | 114.33 | NA | NA | 226.29 |
| 68 | 50.02 | 89.32 | 114.33 | NA | NA | 236.81 |
| 69 | 53.59 | 89.32 | 117.91 | NA | NA | 247.34 |
| 70 | 53.59 | 92.90 | 117.91 | NA | NA | 257.86 |
| 71 | 53.59 | 96.47 | 128.63 | NA | NA | 278.91 |
| 72 | 60.74 | 107.19 | 135.77 | NA | NA | 305.22 |
| 73 | 64.31 | 114.33 | 146.49 | NA | NA | 326.27 |
| 74 | 71.46 | 121.48 | 160.78 | NA | NA | 357.85 |
| 75 | 75.03 | 128.63 | 171.50 | NA | NA | 378.90 |
| 76 | 82.18 | 139.34 | 185.79 | NA | NA | 410.47 |
| 77 | 85.75 | 150.06 | 192.94 | NA | NA | 436.79 |
| 78 | 89.32 | 157.21 | 207.23 | NA | NA | 463.10 |
| 79 | 100.04 | 167.93 | 217.95 | NA | NA | 494.67 |
| 80 | 107.19 | 178.65 | 235.81 | NA | NA | 526.25 |
| 81 | 110.76 | 185.79 | 242.96 | NA | NA | 552.56 |
| 82 | 114.33 | 192.94 | 253.68 | NA | NA | 573.61 |
| 83 | 117.91 | 200.08 | 264.40 | NA | NA | 605.19 |
| 84 | 121.48 | 207.23 | 278.69 | NA | NA | 636.76 |
| 85 | 125.05 | 217.95 | 289.41 | NA | NA | 663.07 |
| 86 | 125.05 | 217.95 | 292.98 | NA | NA | 678.86 |
| 87 | 125.05 | 217.95 | 292.98 | NA | NA | 684.12 |
| 88 | 125.05 | 217.95 | 292.98 | NA | NA | 694.65 |
| 89 | 125.05 | 217.95 | 292.98 | NA | NA | 699.91 |
| 90 | 125.05 | 221.52 | 296.55 | NA | NA | 715.70 |

For Preferred Discount multiple the above rates by .9.
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Compound BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 35.73 | 53.59 | 64.31 | 75.03 | 85.75 | 160.05 |
| 41 | 39.30 | 53.59 | 64.31 | 75.03 | 85.75 | 165.57 |
| 42 | 39.30 | 53.59 | 67.89 | 78.60 | 89.32 | 165.57 |
| 43 | 39.30 | 57.17 | 67.89 | 78.60 | 92.90 | 176.61 |
| 44 | 39.30 | 57.17 | 75.03 | 85.75 | 96.47 | 182.13 |
| 45 | 39.30 | 60.74 | 75.03 | 85.75 | 96.47 | 182.13 |
| 46 | 42.88 | 60.74 | 75.03 | 89.32 | 100.04 | 193.17 |
| 47 | 42.88 | 64.31 | 82.18 | 92.90 | 107.19 | 198.69 |
| 48 | 42.88 | 64.31 | 82.18 | 96.47 | 110.76 | 204.21 |
| 49 | 42.88 | 67.89 | 85.75 | 100.04 | 114.33 | 209.73 |
| 50 | 42.88 | 67.89 | 89.32 | 103.61 | 117.91 | 215.24 |
| 51 | 42.88 | 71.46 | 89.32 | 107.19 | 125.05 | 226.28 |
| 52 | 46.45 | 71.46 | 96.47 | 110.76 | 125.05 | 226.28 |
| 53 | 50.02 | 75.03 | 100.04 | 114.33 | 128.63 | 231.80 |
| 54 | 50.02 | 78.60 | 100.04 | 121.48 | 135.77 | 242.84 |
| 55 | 53.59 | 82.18 | 103.61 | 121.48 | 139.34 | 242.84 |
| 56 | 57.17 | 85.75 | 110.76 | 132.20 | 150.06 | 264.92 |
| 57 | 64.31 | 92.90 | 117.91 | 142.92 | 160.78 | 292.51 |
| 58 | 64.31 | 100.04 | 128.63 | 153.64 | 178.65 | 320.11 |
| 59 | 71.46 | 107.19 | 139.34 | 167.93 | 192.94 | 353.22 |
| 60 | 75.03 | 114.33 | 146.49 | 178.65 | 207.23 | 380.82 |
| 61 | 82.18 | 121.48 | 157.21 | 192.94 | 217.95 | 408.41 |
| 62 | 85.75 | 128.63 | 171.50 | 203.66 | 235.81 | 441.53 |
| 63 | 92.90 | 142.92 | 182.22 | 217.95 | 250.10 | 463.60 |
| 64 | 100.04 | 153.64 | 196.51 | 232.24 | 264.40 | 502.24 |
| 65 | 110.76 | 160.78 | 207.23 | 246.53 | 282.26 | 535.35 |
| 66 | 114.33 | 167.93 | 217.95 | 260.82 | 296.55 | 562.95 |
| 67 | 117.91 | 178.65 | 228.67 | 271.54 | 310.84 | 590.54 |
| 68 | 125.05 | 185.79 | 235.81 | 285.83 | 325.14 | 618.14 |
| 69 | 125.05 | 192.94 | 250.10 | 296.55 | 339.43 | 651.25 |
| 70 | 132.20 | 200.08 | 257.25 | 310.84 | 357.29 | 684.37 |
| 71 | 139.34 | 214.38 | 275.11 | 335.85 | 382.30 | 734.04 |
| 72 | 150.06 | 225.09 | 292.98 | 357.29 | 407.31 | 783.71 |
| 73 | 160.78 | 242.96 | 310.84 | 378.73 | 435.90 | 838.90 |
| 74 | 167.93 | 257.25 | 332.28 | 403.74 | 464.48 | 899.61 |
| 75 | 178.65 | 271.54 | 353.72 | 428.75 | 496.64 | 960.32 |
| 76 | 189.36 | 285.83 | 371.58 | 453.76 | 521.65 | 1004.47 |
| 77 | 200.08 | 300.13 | 393.02 | 478.77 | 553.80 | 1059.67 |
| 78 | 210.80 | 321.56 | 414.46 | 503.78 | 582.39 | 1114.86 |
| 79 | 221.52 | 335.85 | 435.90 | 525.22 | 610.97 | 1175.57 |
| 80 | 235.81 | 353.72 | 457.33 | 553.80 | 646.70 | 1230.76 |
| 81 | 242.96 | 364.44 | 478.77 | 575.24 | 675.28 | 1285.95 |
| 82 | 253.68 | 382.30 | 496.64 | 600.25 | 703.87 | 1341.14 |
| 83 | 260.82 | 396.59 | 518.07 | 625.26 | 732.45 | 1401.85 |
| 84 | 267.97 | 410.89 | 532.37 | 653.84 | 764.61 | 1462.56 |
| 85 | 278.69 | 421.60 | 553.80 | 675.28 | 796.76 | 1523.27 |
| 86 | 278.69 | 421.60 | 553.80 | 678.86 | 800.33 | 1534.31 |
| 87 | 278.69 | 421.60 | 557.38 | 682.43 | 803.91 | 1550.86 |
| 88 | 278.69 | 425.18 | 557.38 | 686.00 | 807.48 | 1561.90 |
| 89 | 278.69 | 425.18 | 557.38 | 686.00 | 811.05 | 1567.42 |
| 90 | 282.26 | 425.18 | 557.38 | 686.00 | 811.05 | 1572.94 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Facility EP / 10 Day Home Care EP**
**Integrated 100% HC: Additional for Compound BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 50.02 | 75.03 | 89.32 | 107.19 | 125.05 | 237.32 |
| 41 | 53.59 | 78.60 | 92.90 | 110.76 | 128.63 | 242.84 |
| 42 | 57.17 | 78.60 | 96.47 | 114.33 | 132.20 | 248.36 |
| 43 | 57.17 | 78.60 | 103.61 | 117.91 | 135.77 | 259.40 |
| 44 | 57.17 | 82.18 | 107.19 | 121.48 | 139.34 | 264.92 |
| 45 | 57.17 | 85.75 | 110.76 | 125.05 | 142.92 | 275.95 |
| 46 | 57.17 | 85.75 | 110.76 | 128.63 | 150.06 | 281.47 |
| 47 | 57.17 | 89.32 | 114.33 | 132.20 | 153.64 | 286.99 |
| 48 | 57.17 | 92.90 | 117.91 | 139.34 | 160.78 | 292.51 |
| 49 | 57.17 | 92.90 | 117.91 | 142.92 | 164.35 | 303.55 |
| 50 | 57.17 | 96.47 | 125.05 | 146.49 | 171.50 | 314.59 |
| 51 | 60.74 | 100.04 | 128.63 | 153.64 | 175.07 | 320.11 |
| 52 | 64.31 | 100.04 | 132.20 | 153.64 | 182.22 | 331.15 |
| 53 | 64.31 | 107.19 | 135.77 | 160.78 | 185.79 | 336.66 |
| 54 | 71.46 | 110.76 | 142.92 | 171.50 | 192.94 | 347.70 |
| 55 | 71.46 | 114.33 | 146.49 | 175.07 | 200.08 | 353.22 |
| 56 | 75.03 | 121.48 | 153.64 | 185.79 | 210.80 | 380.82 |
| 57 | 82.18 | 128.63 | 164.35 | 196.51 | 225.09 | 408.41 |
| 58 | 89.32 | 132.20 | 171.50 | 207.23 | 239.39 | 441.53 |
| 59 | 89.32 | 139.34 | 182.22 | 221.52 | 257.25 | 474.64 |
| 60 | 96.47 | 146.49 | 192.94 | 232.24 | 271.54 | 507.76 |
| 61 | 100.04 | 153.64 | 200.08 | 246.53 | 285.83 | 535.35 |
| 62 | 107.19 | 164.35 | 214.38 | 257.25 | 300.13 | 568.47 |
| 63 | 114.33 | 171.50 | 225.09 | 271.54 | 317.99 | 601.58 |
| 64 | 121.48 | 178.65 | 239.39 | 285.83 | 332.28 | 629.18 |
| 65 | 128.63 | 189.36 | 250.10 | 300.13 | 346.57 | 662.29 |
| 66 | 135.77 | 203.66 | 264.40 | 317.99 | 364.44 | 700.92 |
| 67 | 142.92 | 214.38 | 278.69 | 339.43 | 389.45 | 750.60 |
| 68 | 150.06 | 228.67 | 296.55 | 360.87 | 414.46 | 800.27 |
| 69 | 157.21 | 242.96 | 314.42 | 382.30 | 443.04 | 849.94 |
| 70 | 167.93 | 257.25 | 332.28 | 407.31 | 468.05 | 905.13 |
| 71 | 178.65 | 275.11 | 357.29 | 435.90 | 503.78 | 971.36 |
| 72 | 192.94 | 296.55 | 382.30 | 468.05 | 539.51 | 1043.11 |
| 73 | 207.23 | 314.42 | 414.46 | 500.21 | 585.96 | 1125.89 |
| 74 | 221.52 | 335.85 | 439.47 | 535.94 | 625.26 | 1208.68 |
| 75 | 232.24 | 360.87 | 471.63 | 578.81 | 671.71 | 1302.51 |
| 76 | 253.68 | 389.45 | 507.35 | 621.69 | 725.30 | 1401.85 |
| 77 | 275.11 | 421.60 | 546.66 | 668.14 | 778.90 | 1501.19 |
| 78 | 300.13 | 453.76 | 589.53 | 718.16 | 839.64 | 1611.57 |
| 79 | 325.14 | 485.92 | 635.98 | 771.75 | 900.38 | 1727.48 |
| 80 | 350.15 | 528.79 | 686.00 | 828.92 | 971.83 | 1848.90 |
| 81 | 368.01 | 550.23 | 718.16 | 871.79 | 1021.86 | 1948.24 |
| 82 | 382.30 | 578.81 | 753.89 | 914.67 | 1075.45 | 2047.58 |
| 83 | 400.17 | 603.82 | 789.62 | 961.12 | 1125.47 | 2157.96 |
| 84 | 418.03 | 632.41 | 828.92 | 1007.56 | 1182.64 | 2268.35 |
| 85 | 435.90 | 660.99 | 864.65 | 1054.01 | 1239.80 | 2378.73 |
| 86 | 435.90 | 668.14 | 875.37 | 1071.88 | 1261.24 | 2417.36 |
| 87 | 443.04 | 675.28 | 886.08 | 1082.60 | 1279.11 | 2461.51 |
| 88 | 443.04 | 678.86 | 896.80 | 1096.89 | 1296.97 | 2500.15 |
| 89 | 450.19 | 686.00 | 907.52 | 1111.18 | 1314.84 | 2533.26 |
| 90 | 453.76 | 693.15 | 914.67 | 1125.47 | 1332.70 | 2571.90 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Facility EP / 10 Day Home Care EP**
**Integrated 50% HC : Additional for Compound BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 50.02 | 71.46 | 82.18 | 100.04 | 114.33 | 215.24 |
| 41 | 50.02 | 71.46 | 85.75 | 103.61 | 117.91 | 220.76 |
| 42 | 50.02 | 75.03 | 89.32 | 103.61 | 117.91 | 226.28 |
| 43 | 50.02 | 75.03 | 92.90 | 107.19 | 125.05 | 231.80 |
| 44 | 53.59 | 75.03 | 100.04 | 110.76 | 128.63 | 237.32 |
| 45 | 53.59 | 78.60 | 100.04 | 114.33 | 132.20 | 248.36 |
| 46 | 53.59 | 82.18 | 103.61 | 117.91 | 135.77 | 253.88 |
| 47 | 53.59 | 82.18 | 107.19 | 121.48 | 139.34 | 259.40 |
| 48 | 53.59 | 85.75 | 107.19 | 128.63 | 142.92 | 264.92 |
| 49 | 53.59 | 85.75 | 110.76 | 128.63 | 150.06 | 275.95 |
| 50 | 53.59 | 89.32 | 110.76 | 132.20 | 153.64 | 286.99 |
| 51 | 57.17 | 92.90 | 117.91 | 135.77 | 160.78 | 292.51 |
| 52 | 60.74 | 92.90 | 121.48 | 142.92 | 164.35 | 303.55 |
| 53 | 64.31 | 100.04 | 125.05 | 150.06 | 167.93 | 309.07 |
| 54 | 64.31 | 100.04 | 128.63 | 153.64 | 175.07 | 320.11 |
| 55 | 67.89 | 107.19 | 135.77 | 160.78 | 182.22 | 320.11 |
| 56 | 71.46 | 110.76 | 142.92 | 171.50 | 196.51 | 347.70 |
| 57 | 78.60 | 117.91 | 150.06 | 178.65 | 207.23 | 375.30 |
| 58 | 82.18 | 121.48 | 157.21 | 189.36 | 221.52 | 402.89 |
| 59 | 85.75 | 132.20 | 167.93 | 203.66 | 235.81 | 436.01 |
| 60 | 89.32 | 135.77 | 178.65 | 214.38 | 250.10 | 463.60 |
| 61 | 96.47 | 146.49 | 189.36 | 225.09 | 260.82 | 491.20 |
| 62 | 100.04 | 150.06 | 196.51 | 239.39 | 275.11 | 518.79 |
| 63 | 107.19 | 160.78 | 207.23 | 250.10 | 285.83 | 540.87 |
| 64 | 114.33 | 167.93 | 217.95 | 264.40 | 300.13 | 573.99 |
| 65 | 121.48 | 178.65 | 232.24 | 278.69 | 317.99 | 601.58 |
| 66 | 128.63 | 189.36 | 246.53 | 296.55 | 335.85 | 640.21 |
| 67 | 135.77 | 200.08 | 260.82 | 310.84 | 360.87 | 684.37 |
| 68 | 142.92 | 214.38 | 275.11 | 332.28 | 382.30 | 728.52 |
| 69 | 150.06 | 228.67 | 292.98 | 353.72 | 407.31 | 778.19 |
| 70 | 157.21 | 242.96 | 307.27 | 378.73 | 432.32 | 827.86 |
| 71 | 171.50 | 260.82 | 332.28 | 403.74 | 464.48 | 888.57 |
| 72 | 178.65 | 275.11 | 357.29 | 435.90 | 500.21 | 960.32 |
| 73 | 196.51 | 296.55 | 385.88 | 464.48 | 539.51 | 1037.59 |
| 74 | 210.80 | 317.99 | 414.46 | 500.21 | 578.81 | 1114.86 |
| 75 | 225.09 | 339.43 | 439.47 | 535.94 | 625.26 | 1197.64 |
| 76 | 242.96 | 368.01 | 475.20 | 578.81 | 671.71 | 1285.95 |
| 77 | 264.40 | 396.59 | 510.93 | 621.69 | 721.73 | 1379.77 |
| 78 | 282.26 | 428.75 | 553.80 | 668.14 | 778.90 | 1484.64 |
| 79 | 307.27 | 460.91 | 600.25 | 718.16 | 839.64 | 1589.50 |
| 80 | 332.28 | 500.21 | 643.13 | 775.32 | 900.38 | 1705.40 |
| 81 | 350.15 | 521.65 | 678.86 | 814.63 | 950.40 | 1799.22 |
| 82 | 364.44 | 546.66 | 711.01 | 857.50 | 996.85 | 1898.57 |
| 83 | 382.30 | 575.24 | 746.74 | 903.95 | 1050.44 | 1997.91 |
| 84 | 400.17 | 603.82 | 782.47 | 946.82 | 1104.03 | 2102.77 |
| 85 | 418.03 | 628.83 | 818.20 | 993.27 | 1157.63 | 2207.64 |
| 86 | 421.60 | 639.55 | 832.49 | 1007.56 | 1179.06 | 2246.27 |
| 87 | 428.75 | 643.13 | 843.21 | 1025.43 | 1200.50 | 2290.42 |
| 88 | 432.32 | 653.84 | 853.93 | 1039.72 | 1218.37 | 2323.54 |
| 89 | 435.90 | 660.99 | 864.65 | 1054.01 | 1236.23 | 2367.69 |
| 90 | 439.47 | 664.56 | 875.37 | 1064.73 | 1254.10 | 2406.32 |

For Preferred Discount multiple the above rates by .9.
For Married Discount multiple the above rates by .9
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**
**TransCare Companion Series**

**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: Additional for Compound BIO**

**Currently Approved Rates**

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 39.30 | 60.74 | 75.03 | NA | NA | 149.02 |
| 41 | 39.30 | 60.74 | 75.03 | NA | NA | 149.02 |
| 42 | 39.30 | 64.31 | 78.60 | NA | NA | 154.53 |
| 43 | 39.30 | 64.31 | 78.60 | NA | NA | 154.53 |
| 44 | 39.30 | 64.31 | 78.60 | NA | NA | 160.05 |
| 45 | 42.88 | 64.31 | 78.60 | NA | NA | 160.05 |
| 46 | 42.88 | 67.89 | 82.18 | NA | NA | 171.09 |
| 47 | 46.45 | 67.89 | 89.32 | NA | NA | 182.13 |
| 48 | 46.45 | 75.03 | 92.90 | NA | NA | 193.17 |
| 49 | 50.02 | 75.03 | 96.47 | NA | NA | 204.21 |
| 50 | 53.59 | 78.60 | 100.04 | NA | NA | 220.76 |
| 51 | 53.59 | 85.75 | 103.61 | NA | NA | 231.80 |
| 52 | 60.74 | 89.32 | 103.61 | NA | NA | 242.84 |
| 53 | 60.74 | 92.90 | 107.19 | NA | NA | 253.88 |
| 54 | 64.31 | 100.04 | 110.76 | NA | NA | 264.92 |
| 55 | 64.31 | 107.19 | 114.33 | NA | NA | 275.95 |
| 56 | 67.89 | 107.19 | 121.48 | NA | NA | 286.99 |
| 57 | 67.89 | 110.76 | 128.63 | NA | NA | 298.03 |
| 58 | 71.46 | 110.76 | 135.77 | NA | NA | 309.07 |
| 59 | 75.03 | 114.33 | 142.92 | NA | NA | 320.11 |
| 60 | 75.03 | 114.33 | 146.49 | NA | NA | 325.63 |
| 61 | 78.60 | 121.48 | 157.21 | NA | NA | 336.66 |
| 62 | 78.60 | 128.63 | 164.35 | NA | NA | 347.70 |
| 63 | 78.60 | 132.20 | 175.07 | NA | NA | 353.22 |
| 64 | 78.60 | 139.34 | 182.22 | NA | NA | 364.26 |
| 65 | 82.18 | 142.92 | 192.94 | NA | NA | 380.82 |
| 66 | 82.18 | 146.49 | 196.51 | NA | NA | 391.86 |
| 67 | 82.18 | 150.06 | 200.08 | NA | NA | 402.89 |
| 68 | 85.75 | 153.64 | 200.08 | NA | NA | 413.93 |
| 69 | 92.90 | 153.64 | 203.66 | NA | NA | 424.97 |
| 70 | 92.90 | 160.78 | 203.66 | NA | NA | 436.01 |
| 71 | 96.47 | 164.35 | 214.38 | NA | NA | 463.60 |
| 72 | 103.61 | 175.07 | 225.09 | NA | NA | 496.72 |
| 73 | 107.19 | 185.79 | 239.39 | NA | NA | 524.31 |
| 74 | 114.33 | 192.94 | 253.68 | NA | NA | 562.95 |
| 75 | 117.91 | 200.08 | 264.40 | NA | NA | 596.06 |
| 76 | 125.05 | 214.38 | 278.69 | NA | NA | 629.18 |
| 77 | 132.20 | 225.09 | 289.41 | NA | NA | 662.29 |
| 78 | 139.34 | 235.81 | 303.70 | NA | NA | 695.41 |
| 79 | 146.49 | 246.53 | 317.99 | NA | NA | 728.52 |
| 80 | 157.21 | 257.25 | 335.85 | NA | NA | 761.63 |
| 81 | 160.78 | 267.97 | 346.57 | NA | NA | 794.75 |
| 82 | 164.35 | 275.11 | 357.29 | NA | NA | 822.34 |
| 83 | 171.50 | 282.26 | 368.01 | NA | NA | 849.94 |
| 84 | 171.50 | 289.41 | 382.30 | NA | NA | 883.05 |
| 85 | 171.50 | 289.41 | 389.45 | NA | NA | 910.65 |
| 86 | 175.07 | 292.98 | 389.45 | NA | NA | 921.69 |
| 87 | 175.07 | 292.98 | 389.45 | NA | NA | 927.21 |
| 88 | 175.07 | 292.98 | 389.45 | NA | NA | 932.73 |
| 89 | 175.07 | 292.98 | 389.45 | NA | NA | 932.73 |
| 90 | 175.07 | 292.98 | 389.45 | NA | NA | 943.76 |

For Preferred Discount multiple the above rates by .9.
For both a Married Discount and a Preferred Discount multiple the above rates by .8.

These rates are a combination of Facility & Home Care benefits. The Administration System applies the approved increase equally to each benefit and then adds the premiums. Minor rounding differences between this display and the actual premium may occur.

**Transamerica Life Insurance Company**

**TransCare Companion Series**

**Return of Premium**

| Age | Extra Percent of Premium |
|---|---|
| 18-40 | 25.0% |
| 41 | 26.0% |
| 42 | 26.0% |
| 43 | 26.0% |
| 44 | 27.0% |
| 45 | 27.0% |
| 46 | 28.0% |
| 47 | 28.0% |
| 48 | 29.0% |
| 49 | 29.0% |
| 50 | 30.0% |
| 51 | 30.0% |
| 52 | 31.0% |
| 53 | 31.0% |
| 54 | 32.0% |
| 55 | 32.0% |
| 56 | 33.0% |
| 57 | 34.0% |
| 58 | 35.0% |
| 59 | 36.0% |
| 60 | 37.0% |
| 61 | 38.0% |
| 62 | 39.0% |
| 63 | 41.0% |
| 64 | 43.0% |
| 65 | 45.0% |
| 66 | 48.0% |
| 67 | 51.0% |
| 68 | 54.0% |
| 69 | 57.0% |
| 70 | 60.0% |
| 71 | 63.0% |
| 72 | 67.0% |
| 73 | 72.0% |
| 74 | 77.0% |
| 75 | 82.0% |
| 76 | 87.0% |
| 77 | 93.0% |
| 78 | 100.0% |
| 79 | 108.0% |
| 80 | 117.0% |
| 81 | 127.0% |
| 82 | 138.0% |
| 83 | 150.0% |
| 84 | 163.0% |
| 85 | 177.0% |
| 86 | 192.0% |
| 87 | 208.0% |
| 88 | 225.0% |
| 89 | 242.0% |
| 90 | 260.0% |

Calculated on base policy plus benefit increase rider, if selected.

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : No Inflation**

Currently Approved Rates

| Issue Age | Benefit Period (years) 1 | 2 | 3 | 4 | 5 | Unlimited |
|---|---|---|---|---|---|---|
| 18-40 | 39.18 | 53.84 | 63.57 | 73.33 | 83.07 | 128.05 |
| 41 | 39.18 | 56.28 | 66.03 | 75.77 | 85.53 | 134.48 |
| 42 | 39.18 | 56.28 | 68.47 | 78.21 | 87.97 | 137.64 |
| 43 | 41.64 | 58.72 | 70.92 | 80.67 | 90.40 | 144.07 |
| 44 | 41.64 | 61.18 | 73.36 | 83.11 | 92.84 | 147.27 |
| 45 | 41.64 | 61.18 | 75.79 | 88.01 | 97.75 | 153.67 |
| 46 | 44.08 | 63.62 | 80.70 | 90.46 | 102.63 | 160.10 |
| 47 | 44.08 | 66.06 | 83.14 | 95.34 | 107.53 | 166.49 |
| 48 | 44.09 | 68.50 | 85.57 | 97.75 | 112.39 | 172.86 |
| 49 | 46.53 | 70.94 | 90.46 | 102.63 | 117.24 | 179.19 |
| 50 | 46.53 | 75.82 | 92.87 | 107.49 | 122.10 | 185.56 |
| 51 | 48.96 | 78.24 | 97.72 | 114.81 | 126.93 | 191.85 |
| 52 | 51.38 | 83.11 | 102.58 | 119.63 | 134.22 | 201.38 |
| 53 | 56.28 | 85.53 | 107.43 | 124.46 | 139.03 | 207.69 |
| 54 | 58.69 | 90.38 | 112.26 | 131.73 | 146.27 | 217.14 |
| 55 | 63.58 | 95.23 | 119.55 | 138.98 | 153.49 | 229.78 |
| 56 | 68.45 | 102.53 | 126.80 | 148.66 | 163.12 | 245.54 |
| 57 | 73.31 | 107.34 | 136.49 | 158.29 | 175.19 | 264.47 |
| 58 | 78.16 | 114.61 | 143.68 | 170.36 | 189.69 | 289.77 |
| 59 | 83.01 | 121.88 | 153.34 | 182.41 | 206.59 | 315.00 |
| 60 | 87.85 | 131.56 | 165.44 | 194.41 | 220.97 | 340.16 |
| 61 | 95.14 | 138.75 | 177.48 | 208.83 | 235.32 | 365.23 |
| 62 | 102.41 | 148.39 | 189.46 | 220.73 | 249.63 | 386.97 |
| 63 | 109.66 | 160.43 | 201.39 | 235.04 | 263.88 | 411.82 |
| 64 | 119.31 | 169.97 | 215.70 | 251.73 | 280.47 | 439.69 |
| 65 | 128.94 | 181.92 | 232.41 | 270.75 | 301.83 | 473.77 |
| 66 | 138.53 | 198.70 | 251.46 | 292.09 | 325.46 | 513.99 |
| 67 | 150.56 | 217.82 | 272.82 | 318.16 | 353.79 | 557.05 |
| 68 | 162.53 | 236.84 | 296.50 | 346.47 | 386.78 | 606.09 |
| 69 | 176.88 | 258.18 | 322.45 | 379.44 | 421.92 | 664.24 |
| 70 | 191.12 | 284.30 | 353.06 | 414.56 | 461.62 | 728.23 |
| 71 | 210.18 | 312.67 | 388.27 | 454.20 | 508.24 | 801.04 |
| 72 | 234.04 | 343.22 | 428.06 | 500.75 | 561.61 | 885.62 |
| 73 | 257.72 | 378.43 | 472.36 | 554.17 | 619.27 | 978.75 |
| 74 | 283.72 | 418.30 | 521.18 | 611.98 | 683.66 | 1080.47 |
| 75 | 314.44 | 460.26 | 574.40 | 671.58 | 752.19 | 1187.27 |
| 76 | 347.34 | 506.63 | 631.86 | 737.71 | 827.04 | 1298.78 |
| 77 | 384.74 | 557.23 | 693.27 | 807.55 | 905.40 | 1414.33 |
| 78 | 424.16 | 611.98 | 760.95 | 883.39 | 987.01 | 1540.07 |
| 79 | 465.59 | 670.79 | 829.95 | 962.72 | 1076.73 | 1672.47 |
| 80 | 511.44 | 731.19 | 905.05 | 1047.77 | 1169.35 | 1811.06 |
| 81 | 559.25 | 795.57 | 986.17 | 1138.42 | 1269.72 | 1958.75 |
| 82 | 608.82 | 866.04 | 1070.37 | 1234.08 | 1379.47 | 2123.95 |
| 83 | 660.13 | 940.05 | 1159.97 | 1337.01 | 1493.35 | 2295.84 |
| 84 | 710.76 | 1010.34 | 1245.22 | 1435.02 | 1602.04 | 2466.80 |
| 85 | 758.73 | 1075.39 | 1327.64 | 1527.67 | 1705.19 | 2623.57 |
| 86 | 801.62 | 1137.68 | 1402.28 | 1612.44 | 1797.88 | 2763.19 |
| 87 | 839.68 | 1187.86 | 1464.90 | 1682.79 | 1876.29 | 2881.10 |
| 88 | 877.36 | 1239.82 | 1526.57 | 1751.98 | 1953.32 | 2996.65 |
| 89 | 917.03 | 1293.42 | 1591.99 | 1827.08 | 2033.48 | 3115.62 |
| 90 | 956.19 | 1351.02 | 1658.62 | 1903.07 | 2116.69 | 3244.36 |
| 91 | 997.80 | 1406.17 | 1727.71 | 1979.07 | 2202.37 | 3369.86 |
| 92 | 1036.96 | 1461.32 | 1794.34 | 2055.06 | 2285.58 | 3495.35 |
| 93 | 1078.57 | 1518.93 | 1863.43 | 2133.51 | 2368.78 | 3620.86 |
| 94 | 1120.20 | 1574.08 | 1930.06 | 2209.51 | 2454.46 | 3746.36 |
| 95 | 1159.35 | 1631.68 | 1999.15 | 2285.50 | 2537.68 | 3871.86 |
| 96 | 1200.96 | 1686.83 | 2065.78 | 2361.50 | 2620.89 | 3997.36 |
| 97 | 1242.59 | 1741.98 | 2132.41 | 2437.48 | 2706.57 | 4122.86 |
| 98 | 1281.74 | 1799.58 | 2201.51 | 2515.95 | 2789.77 | 4248.37 |
| 99 | 1323.35 | 1854.73 | 2268.13 | 2591.93 | 2872.98 | 4373.87 |
| 100 | 1364.97 | 1909.88 | 2337.23 | 2667.92 | 2958.66 | 4499.36 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 34.28 | 46.50 | 56.26 | 63.55 | 73.31 | 112.06 |
| 41 | 34.28 | 48.94 | 58.69 | 65.99 | 75.75 | 115.23 |
| 42 | 36.74 | 51.40 | 61.13 | 68.46 | 78.21 | 121.65 |
| 43 | 36.74 | 51.40 | 63.60 | 70.89 | 80.64 | 124.85 |
| 44 | 36.74 | 53.84 | 66.04 | 73.33 | 83.08 | 128.05 |
| 45 | 39.18 | 56.28 | 68.48 | 75.77 | 85.52 | 134.48 |
| 46 | 39.18 | 56.28 | 70.92 | 80.67 | 87.97 | 137.65 |
| 47 | 39.18 | 58.72 | 73.36 | 83.11 | 92.84 | 144.04 |
| 48 | 39.18 | 61.16 | 75.79 | 87.99 | 97.72 | 150.44 |
| 49 | 41.62 | 63.60 | 78.21 | 90.41 | 102.60 | 156.81 |
| 50 | 41.62 | 66.04 | 83.09 | 95.29 | 107.46 | 159.94 |
| 51 | 44.06 | 68.46 | 85.50 | 100.14 | 112.29 | 166.26 |
| 52 | 46.50 | 73.33 | 90.38 | 104.99 | 117.14 | 172.60 |
| 53 | 48.93 | 75.75 | 95.24 | 109.83 | 121.98 | 178.90 |
| 54 | 53.81 | 80.62 | 100.06 | 114.63 | 126.78 | 188.39 |
| 55 | 56.23 | 85.48 | 104.89 | 121.90 | 134.02 | 201.06 |
| 56 | 61.11 | 90.31 | 112.17 | 129.14 | 143.68 | 213.66 |
| 57 | 63.53 | 95.14 | 119.41 | 138.82 | 153.31 | 229.42 |
| 58 | 68.40 | 102.43 | 126.65 | 148.46 | 165.36 | 251.55 |
| 59 | 73.25 | 109.70 | 136.33 | 160.53 | 179.86 | 273.62 |
| 60 | 78.09 | 116.95 | 145.97 | 170.12 | 191.82 | 295.64 |
| 61 | 85.38 | 124.17 | 155.58 | 182.12 | 203.78 | 314.35 |
| 62 | 90.19 | 131.36 | 165.14 | 194.07 | 218.14 | 336.18 |
| 63 | 97.46 | 140.97 | 177.12 | 205.97 | 232.44 | 357.93 |
| 64 | 104.67 | 150.55 | 191.51 | 220.24 | 246.63 | 382.73 |
| 65 | 114.33 | 162.53 | 205.80 | 236.90 | 263.17 | 413.82 |
| 66 | 123.96 | 176.90 | 219.99 | 255.87 | 284.48 | 447.80 |
| 67 | 133.56 | 191.18 | 239.02 | 279.60 | 308.03 | 484.66 |
| 68 | 143.09 | 210.28 | 260.33 | 303.13 | 336.29 | 527.59 |
| 69 | 157.48 | 229.26 | 283.93 | 331.37 | 369.21 | 576.50 |
| 70 | 171.80 | 250.54 | 312.25 | 364.27 | 404.25 | 634.48 |
| 71 | 188.45 | 276.57 | 342.76 | 401.69 | 443.78 | 698.15 |
| 72 | 207.48 | 304.83 | 377.86 | 441.19 | 490.18 | 770.62 |
| 73 | 228.81 | 335.33 | 417.56 | 485.18 | 540.99 | 851.83 |
| 74 | 252.47 | 370.53 | 459.33 | 533.60 | 596.13 | 938.46 |
| 75 | 280.86 | 407.80 | 505.55 | 588.81 | 657.94 | 1030.37 |
| 76 | 309.00 | 449.57 | 556.09 | 648.17 | 723.72 | 1127.11 |
| 77 | 341.72 | 493.21 | 610.72 | 708.96 | 790.75 | 1228.33 |
| 78 | 376.51 | 541.09 | 669.34 | 773.52 | 861.30 | 1336.84 |
| 79 | 415.79 | 593.12 | 731.81 | 844.12 | 940.12 | 1452.35 |
| 80 | 457.06 | 649.26 | 798.01 | 918.14 | 1024.49 | 1577.63 |
| 81 | 497.87 | 706.94 | 870.31 | 1000.31 | 1111.77 | 1709.04 |
| 82 | 543.06 | 768.59 | 946.18 | 1085.67 | 1206.78 | 1852.83 |
| 83 | 587.61 | 831.51 | 1022.77 | 1171.23 | 1301.53 | 2001.39 |
| 84 | 631.54 | 893.25 | 1097.67 | 1257.04 | 1396.09 | 2142.18 |
| 85 | 672.89 | 949.85 | 1167.40 | 1337.64 | 1485.40 | 2275.95 |
| 86 | 711.63 | 1003.74 | 1231.82 | 1410.41 | 1564.29 | 2395.86 |
| 87 | 747.72 | 1052.41 | 1290.93 | 1477.75 | 1637.70 | 2505.21 |
| 88 | 781.24 | 1098.43 | 1344.87 | 1537.41 | 1705.85 | 2604.31 |
| 89 | 814.30 | 1146.12 | 1402.63 | 1603.10 | 1777.32 | 2710.37 |
| 90 | 849.40 | 1195.47 | 1461.74 | 1669.85 | 1849.56 | 2820.04 |
| 91 | 886.95 | 1244.83 | 1520.85 | 1736.60 | 1921.81 | 2929.72 |
| 92 | 922.03 | 1294.18 | 1582.43 | 1803.35 | 1996.52 | 3039.38 |
| 93 | 959.58 | 1343.53 | 1641.54 | 1870.10 | 2068.76 | 3149.06 |
| 94 | 994.68 | 1392.89 | 1700.65 | 1936.86 | 2143.47 | 3258.73 |
| 95 | 1032.23 | 1442.24 | 1759.77 | 2003.61 | 2215.72 | 3365.18 |
| 96 | 1067.31 | 1491.60 | 1821.34 | 2072.83 | 2290.43 | 3474.84 |
| 97 | 1104.87 | 1543.42 | 1880.46 | 2139.58 | 2362.68 | 3584.52 |
| 98 | 1139.96 | 1592.77 | 1939.58 | 2206.34 | 2437.38 | 3694.19 |
| 99 | 1175.04 | 1642.13 | 1998.69 | 2273.08 | 2509.63 | 3803.87 |
| 100 | 1212.59 | 1691.49 | 2060.27 | 2339.83 | 2584.34 | 3913.53 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.24 | 0.37 | 0.49 | 0.59 | 0.71 | 1.16 |
| 41 | 0.24 | 0.39 | 0.49 | 0.62 | 0.71 | 1.20 |
| 42 | 0.24 | 0.39 | 0.51 | 0.64 | 0.74 | 1.26 |
| 43 | 0.24 | 0.42 | 0.54 | 0.64 | 0.76 | 1.30 |
| 44 | 0.24 | 0.42 | 0.56 | 0.67 | 0.79 | 1.33 |
| 45 | 0.24 | 0.42 | 0.59 | 0.69 | 0.82 | 1.39 |
| 46 | 0.27 | 0.44 | 0.61 | 0.72 | 0.86 | 1.42 |
| 47 | 0.27 | 0.47 | 0.64 | 0.76 | 0.89 | 1.49 |
| 48 | 0.27 | 0.49 | 0.67 | 0.81 | 0.96 | 1.58 |
| 49 | 0.29 | 0.52 | 0.72 | 0.86 | 1.03 | 1.71 |
| 50 | 0.29 | 0.56 | 0.76 | 0.94 | 1.11 | 1.81 |
| 51 | 0.32 | 0.61 | 0.83 | 1.01 | 1.21 | 1.97 |
| 52 | 0.36 | 0.66 | 0.91 | 1.11 | 1.31 | 2.13 |
| 53 | 0.39 | 0.72 | 0.98 | 1.21 | 1.43 | 2.30 |
| 54 | 0.44 | 0.79 | 1.09 | 1.33 | 1.58 | 2.52 |
| 55 | 0.49 | 0.86 | 1.18 | 1.48 | 1.75 | 2.81 |
| 56 | 0.54 | 0.96 | 1.33 | 1.65 | 1.97 | 3.20 |
| 57 | 0.62 | 1.08 | 1.51 | 1.87 | 2.22 | 3.65 |
| 58 | 0.69 | 1.21 | 1.70 | 2.12 | 2.52 | 4.20 |
| 59 | 0.76 | 1.33 | 1.89 | 2.39 | 2.85 | 4.81 |
| 60 | 0.86 | 1.50 | 2.12 | 2.72 | 3.25 | 5.49 |
| 61 | 0.96 | 1.70 | 2.39 | 3.08 | 3.70 | 6.26 |
| 62 | 1.09 | 1.92 | 2.73 | 3.50 | 4.17 | 7.14 |
| 63 | 1.23 | 2.19 | 3.13 | 3.96 | 4.71 | 8.14 |
| 64 | 1.43 | 2.51 | 3.60 | 4.53 | 5.38 | 9.33 |
| 65 | 1.65 | 2.88 | 4.14 | 5.23 | 6.18 | 10.79 |
| 66 | 1.92 | 3.35 | 4.80 | 6.06 | 7.20 | 12.57 |
| 67 | 2.22 | 3.94 | 5.62 | 7.10 | 8.43 | 14.73 |
| 68 | 2.56 | 4.63 | 6.58 | 8.36 | 9.93 | 17.38 |
| 69 | 3.01 | 5.47 | 7.73 | 9.88 | 11.75 | 20.61 |
| 70 | 3.55 | 6.45 | 9.17 | 11.73 | 13.94 | 24.46 |
| 71 | 4.19 | 7.66 | 10.92 | 13.97 | 16.61 | 29.17 |
| 72 | 4.97 | 9.14 | 13.01 | 16.71 | 19.91 | 35.05 |
| 73 | 5.94 | 10.90 | 15.53 | 19.96 | 23.85 | 42.06 |
| 74 | 7.04 | 12.91 | 18.45 | 23.75 | 28.46 | 50.17 |
| 75 | 8.35 | 15.30 | 21.91 | 28.22 | 33.85 | 59.66 |
| 76 | 9.95 | 18.21 | 26.04 | 33.53 | 40.31 | 70.91 |
| 77 | 11.97 | 21.83 | 31.17 | 40.09 | 48.20 | 84.57 |
| 78 | 14.44 | 26.21 | 37.41 | 48.03 | 57.76 | 100.98 |
| 79 | 17.38 | 31.47 | 44.80 | 57.41 | 69.07 | 120.40 |
| 80 | 20.80 | 37.60 | 53.47 | 68.45 | 82.40 | 143.33 |
| 81 | 24.74 | 44.67 | 63.52 | 81.29 | 97.85 | 170.08 |
| 82 | 29.37 | 53.06 | 75.43 | 96.52 | 116.23 | 201.94 |
| 83 | 34.74 | 62.84 | 89.32 | 114.33 | 137.86 | 240.01 |
| 84 | 40.78 | 73.85 | 105.09 | 134.59 | 162.23 | 282.27 |
| 85 | 47.01 | 85.18 | 121.23 | 155.28 | 187.22 | 325.79 |
| 86 | 53.42 | 96.82 | 137.77 | 176.48 | 212.79 | 370.30 |
| 87 | 59.70 | 108.25 | 154.00 | 197.30 | 237.88 | 413.91 |
| 88 | 66.38 | 120.35 | 171.18 | 219.28 | 264.34 | 459.88 |
| 89 | 73.52 | 133.28 | 189.54 | 242.73 | 292.61 | 508.88 |
| 90 | 81.19 | 147.13 | 209.15 | 267.77 | 322.75 | 561.06 |
| 91 | 88.86 | 160.98 | 228.77 | 292.80 | 352.88 | 613.23 |
| 92 | 96.52 | 174.82 | 248.37 | 317.84 | 383.02 | 665.40 |
| 93 | 104.18 | 188.67 | 267.99 | 342.87 | 413.15 | 717.57 |
| 94 | 111.84 | 202.52 | 287.60 | 367.91 | 443.28 | 769.74 |
| 95 | 119.51 | 216.37 | 307.22 | 392.94 | 473.42 | 821.91 |
| 96 | 127.17 | 230.22 | 326.83 | 417.98 | 503.56 | 874.08 |
| 97 | 134.83 | 244.07 | 346.45 | 443.02 | 533.69 | 926.25 |
| 98 | 142.50 | 257.92 | 366.07 | 468.05 | 563.83 | 978.42 |
| 99 | 150.16 | 271.76 | 385.68 | 493.09 | 593.97 | 1030.60 |
| 100 | 157.83 | 285.61 | 405.30 | 518.12 | 624.10 | 1082.76 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.22 | 0.32 | 0.41 | 0.52 | 0.61 | 1.00 |
| 41 | 0.22 | 0.35 | 0.44 | 0.54 | 0.64 | 1.07 |
| 42 | 0.22 | 0.35 | 0.46 | 0.54 | 0.64 | 1.10 |
| 43 | 0.22 | 0.35 | 0.46 | 0.57 | 0.66 | 1.13 |
| 44 | 0.22 | 0.37 | 0.49 | 0.59 | 0.69 | 1.17 |
| 45 | 0.24 | 0.39 | 0.51 | 0.62 | 0.72 | 1.20 |
| 46 | 0.24 | 0.39 | 0.54 | 0.64 | 0.74 | 1.26 |
| 47 | 0.24 | 0.42 | 0.56 | 0.66 | 0.79 | 1.33 |
| 48 | 0.24 | 0.44 | 0.59 | 0.71 | 0.84 | 1.39 |
| 49 | 0.27 | 0.47 | 0.64 | 0.77 | 0.88 | 1.48 |
| 50 | 0.27 | 0.49 | 0.69 | 0.82 | 0.96 | 1.59 |
| 51 | 0.29 | 0.54 | 0.74 | 0.88 | 1.06 | 1.71 |
| 52 | 0.32 | 0.59 | 0.79 | 0.96 | 1.14 | 1.84 |
| 53 | 0.34 | 0.64 | 0.86 | 1.06 | 1.24 | 2.01 |
| 54 | 0.39 | 0.69 | 0.96 | 1.19 | 1.35 | 2.20 |
| 55 | 0.44 | 0.76 | 1.06 | 1.31 | 1.50 | 2.46 |
| 56 | 0.49 | 0.86 | 1.19 | 1.45 | 1.70 | 2.78 |
| 57 | 0.54 | 0.96 | 1.33 | 1.63 | 1.92 | 3.17 |
| 58 | 0.59 | 1.06 | 1.47 | 1.85 | 2.20 | 3.65 |
| 59 | 0.66 | 1.18 | 1.65 | 2.10 | 2.48 | 4.20 |
| 60 | 0.77 | 1.33 | 1.87 | 2.37 | 2.84 | 4.78 |
| 61 | 0.86 | 1.50 | 2.12 | 2.68 | 3.21 | 5.46 |
| 62 | 0.99 | 1.70 | 2.41 | 3.05 | 3.62 | 6.24 |
| 63 | 1.11 | 1.94 | 2.76 | 3.47 | 4.12 | 7.11 |
| 64 | 1.28 | 2.22 | 3.15 | 3.99 | 4.71 | 8.14 |
| 65 | 1.48 | 2.56 | 3.64 | 4.59 | 5.42 | 9.37 |
| 66 | 1.70 | 2.98 | 4.24 | 5.32 | 6.29 | 10.92 |
| 67 | 1.97 | 3.47 | 4.93 | 6.24 | 7.37 | 12.82 |
| 68 | 2.29 | 4.09 | 5.79 | 7.35 | 8.68 | 15.12 |
| 69 | 2.69 | 4.83 | 6.82 | 8.67 | 10.25 | 17.90 |
| 70 | 3.16 | 5.71 | 8.09 | 10.28 | 12.17 | 21.29 |
| 71 | 3.75 | 6.80 | 9.61 | 12.27 | 14.54 | 25.46 |
| 72 | 4.43 | 8.11 | 11.46 | 14.66 | 17.43 | 30.53 |
| 73 | 5.28 | 9.64 | 13.65 | 17.50 | 20.82 | 36.54 |
| 74 | 6.26 | 11.41 | 16.23 | 20.82 | 24.81 | 43.58 |
| 75 | 7.44 | 13.55 | 19.30 | 24.74 | 29.54 | 51.81 |
| 76 | 8.87 | 16.14 | 22.96 | 29.44 | 35.21 | 61.67 |
| 77 | 10.64 | 19.32 | 27.47 | 35.19 | 42.11 | 73.52 |
| 78 | 12.82 | 23.18 | 32.92 | 42.09 | 50.42 | 87.77 |
| 79 | 15.43 | 27.82 | 39.45 | 50.34 | 60.29 | 104.70 |
| 80 | 18.51 | 33.28 | 47.16 | 60.10 | 72.03 | 124.79 |
| 81 | 22.05 | 39.67 | 56.18 | 71.56 | 85.78 | 148.44 |
| 82 | 26.14 | 47.02 | 66.56 | 84.77 | 101.65 | 175.87 |
| 83 | 30.87 | 55.57 | 78.67 | 100.23 | 120.25 | 208.20 |
| 84 | 36.22 | 65.28 | 92.48 | 117.91 | 141.49 | 245.09 |
| 85 | 41.69 | 75.20 | 106.52 | 135.87 | 163.08 | 282.53 |
| 86 | 47.31 | 85.38 | 120.97 | 154.27 | 185.20 | 320.91 |
| 87 | 53.10 | 95.85 | 135.77 | 173.18 | 207.90 | 360.16 |
| 88 | 59.01 | 106.50 | 150.83 | 192.37 | 230.90 | 399.95 |
| 89 | 65.37 | 117.95 | 166.99 | 212.92 | 255.55 | 442.50 |
| 90 | 72.17 | 130.21 | 184.26 | 234.88 | 281.87 | 487.89 |
| 91 | 78.98 | 142.45 | 201.54 | 256.83 | 308.19 | 533.28 |
| 92 | 85.77 | 154.69 | 218.81 | 278.79 | 334.50 | 578.66 |
| 93 | 92.58 | 166.94 | 236.08 | 300.74 | 360.81 | 624.05 |
| 94 | 99.37 | 179.19 | 253.35 | 322.70 | 387.13 | 669.43 |
| 95 | 106.18 | 191.43 | 270.63 | 344.65 | 413.44 | 714.83 |
| 96 | 112.97 | 203.68 | 287.90 | 366.60 | 439.76 | 760.21 |
| 97 | 119.78 | 215.93 | 305.18 | 388.56 | 466.08 | 805.60 |
| 98 | 126.58 | 228.17 | 322.45 | 410.51 | 492.40 | 850.98 |
| 99 | 133.38 | 240.42 | 339.72 | 432.47 | 518.71 | 896.37 |
| 100 | 140.18 | 252.66 | 357.00 | 454.42 | 545.03 | 941.75 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**No Inflation**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | 2.46 | 2.46 | |
| 41 | | 2.46 | 2.46 | |
| 42 | | 2.46 | 2.46 | |
| 43 | | 2.46 | 2.46 | |
| 44 | | 2.46 | 2.46 | |
| 45 | | 2.46 | 2.46 | |
| 46 | | 2.46 | 2.46 | |
| 47 | | 2.46 | 2.46 | |
| 48 | | 2.46 | 2.46 | |
| 49 | | 2.46 | 2.46 | |
| 50 | | 2.46 | 2.46 | |
| 51 | | 2.46 | 2.46 | |
| 52 | | 2.46 | 2.46 | |
| 53 | | 2.46 | 2.46 | |
| 54 | | 2.46 | 2.46 | |
| 55 | | 2.46 | 2.46 | |
| 56 | | 2.46 | 2.46 | |
| 57 | | 2.46 | 2.46 | |
| 58 | | 2.46 | 2.46 | |
| 59 | | 2.46 | 4.92 | |
| 60 | | 4.92 | 4.92 | |
| 61 | | 4.92 | 4.92 | |
| 62 | | 4.92 | 4.92 | |
| 63 | | 4.92 | 4.92 | |
| 64 | | 4.92 | 4.92 | |
| 65 | | 4.92 | 4.92 | |
| 66 | | 4.92 | 7.39 | |
| 67 | | 4.92 | 7.39 | |
| 68 | | 7.39 | 7.39 | |
| 69 | | 7.39 | 7.39 | |
| 70 | | 7.39 | 9.85 | |
| 71 | | 9.85 | 9.85 | |
| 72 | | 9.85 | 12.32 | |
| 73 | | 9.86 | 12.32 | |
| 74 | | 12.32 | 14.79 | |
| 75 | | 12.32 | 14.79 | |
| 76 | | 14.79 | 17.25 | |
| 77 | | 17.25 | 17.25 | |
| 78 | | 17.25 | 19.71 | |
| 79 | | 19.71 | 22.17 | |
| 80 | | 22.17 | 24.64 | |
| 81 | | 22.17 | 27.10 | |
| 82 | | 24.64 | 29.57 | |
| 83 | | 27.11 | 32.04 | |
| 84 | | 29.57 | 34.50 | |
| 85 | | 32.03 | 36.96 | |
| 86 | | 34.50 | 39.42 | |
| 87 | | 36.96 | 41.89 | |
| 88 | | 36.96 | 41.89 | |
| 89 | | 39.42 | 44.35 | |
| 90 | | 41.88 | 46.81 | |
| 91 | | 44.35 | 49.28 | |
| 92 | | 44.35 | 51.74 | |
| 93 | | 46.81 | 54.21 | |
| 94 | | 49.28 | 56.68 | |
| 95 | | 51.75 | 59.14 | |
| 96 | | 51.75 | 59.14 | |
| 97 | | 54.21 | 61.60 | |
| 98 | | 56.67 | 64.06 | |
| 99 | | 59.14 | 66.53 | |
| 100 | | 61.60 | 68.99 | |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**No Inflation**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | 3.23 | 3.23 | |
| 41 | | 3.23 | 3.23 | |
| 42 | | 3.23 | 3.23 | |
| 43 | | 3.23 | 3.23 | |
| 44 | | 3.23 | 3.23 | |
| 45 | | 3.23 | 3.23 | |
| 46 | | 3.23 | 3.23 | |
| 47 | | 3.23 | 3.23 | |
| 48 | | 3.23 | 3.23 | |
| 49 | | 3.23 | 3.23 | |
| 50 | | 3.23 | 3.23 | |
| 51 | | 3.23 | 3.23 | |
| 52 | | 3.23 | 3.23 | |
| 53 | | 3.23 | 3.23 | |
| 54 | | 3.23 | 3.23 | |
| 55 | | 3.23 | 3.23 | |
| 56 | | 3.23 | 3.23 | |
| 57 | | 3.23 | 3.23 | |
| 58 | | 3.23 | 3.23 | |
| 59 | | 3.23 | 6.46 | |
| 60 | | 6.46 | 6.46 | |
| 61 | | 6.46 | 6.46 | |
| 62 | | 6.46 | 6.46 | |
| 63 | | 6.46 | 6.46 | |
| 64 | | 6.46 | 6.46 | |
| 65 | | 6.46 | 6.46 | |
| 66 | | 6.46 | 9.69 | |
| 67 | | 6.46 | 9.69 | |
| 68 | | 9.69 | 9.69 | |
| 69 | | 9.69 | 9.69 | |
| 70 | | 9.69 | 12.92 | |
| 71 | | 12.92 | 12.92 | |
| 72 | | 12.92 | 16.15 | |
| 73 | | 12.92 | 16.15 | |
| 74 | | 16.15 | 19.38 | |
| 75 | | 16.15 | 19.38 | |
| 76 | | 19.38 | 22.61 | |
| 77 | | 22.61 | 22.61 | |
| 78 | | 22.61 | 25.84 | |
| 79 | | 25.84 | 29.07 | |
| 80 | | 29.07 | 32.30 | |
| 81 | | 29.07 | 35.53 | |
| 82 | | 32.30 | 38.76 | |
| 83 | | 35.53 | 41.99 | |
| 84 | | 38.76 | 45.22 | |
| 85 | | 41.99 | 48.45 | |
| 86 | | 45.22 | 51.68 | |
| 87 | | 48.45 | 54.91 | |
| 88 | | 48.45 | 54.91 | |
| 89 | | 51.68 | 58.14 | |
| 90 | | 54.91 | 61.38 | |
| 91 | | 58.14 | 64.61 | |
| 92 | | 58.14 | 67.84 | |
| 93 | | 61.38 | 71.07 | |
| 94 | | 64.61 | 74.30 | |
| 95 | | 67.84 | 77.53 | |
| 96 | | 67.84 | 77.53 | |
| 97 | | 71.07 | 80.76 | |
| 98 | | 74.30 | 83.99 | |
| 99 | | 77.53 | 87.22 | |
| 100 | | 80.76 | 90.45 | |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Elimination Period Factors**
for Standard Annual Premium Rates, and with
Waiver of Premium, and with Facility Waiver of Premium

NH Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.18 | 1.08 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.17 | 1.08 | **1.00** | .85 | N/A |
| **3** | 1.34 | 1.16 | 1.07 | **1.00** | .86 | .73 |
| **4** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **5** | 1.30 | 1.14 | 1.06 | **1.00** | .88 | .77 |
| **Lifetime** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |

Integrated Plan Factors
10 day e.p. for Home Care

E.P.

| BenPrd | 0/10 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **1** | N/A | 1.14 | 1.06 | **1.00** | N/A | N/A |
| **2** | N/A | 1.13 | 1.06 | **1.00** | .89 | N/A |
| **3** | N/A | 1.12 | 1.05 | **1.00** | .89 | .81 |
| **4** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **5** | N/A | 1.10 | 1.04 | **1.00** | .91 | .83 |
| **Lifetime** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |

Matching Home Care E.P.

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.24 | 1.06 | .98 | .90 | N/A | N/A |
| **2** | 1.23 | 1.06 | .98 | .90 | .76 | N/A |
| **3** | 1.22 | 1.06 | .98 | .91 | .78 | .66 |
| **4** | 1.21 | 1.05 | .99 | .91 | .80 | .68 |
| **5** | 1.20 | 1.05 | .99 | .92 | .81 | .70 |
| **Lifetime** | 1.19 | 1.05 | .99 | .92 | .83 | .72 |

Home Care Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **3** | 1.34 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **4** | 1.33 | 1.14 | 1.05 | **1.00** | .85 | .71 |
| **5** | 1.33 | 1.13 | 1.04 | **1.00** | .85 | .73 |
| **Lifetime** | 1.32 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Survivorship Rider Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |
| 91 | 2.0% |
| 92 | 1.7% |
| 93 | 1.4% |
| 94 | 1.1% |
| 95 | 0.8% |
| 96 | 0.6% |
| 97 | 0.5% |
| 98 | 0.4% |
| 99 | 0.3% |
| 100 | 0.2% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Return of Premium Upon Death Rider Premium Rates**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 25.0% |
| 41 | 26.0% |
| 42 | 26.0% |
| 43 | 26.0% |
| 44 | 27.0% |
| 45 | 27.0% |
| 46 | 28.0% |
| 47 | 28.0% |
| 48 | 29.0% |
| 49 | 29.0% |
| 50 | 30.0% |
| 51 | 30.0% |
| 52 | 31.0% |
| 53 | 31.0% |
| 54 | 32.0% |
| 55 | 32.0% |
| 56 | 33.0% |
| 57 | 34.0% |
| 58 | 35.0% |
| 59 | 36.0% |
| 60 | 37.0% |
| 61 | 38.0% |
| 62 | 39.0% |
| 63 | 41.0% |
| 64 | 43.0% |
| 65 | 45.0% |
| 66 | 48.0% |
| 67 | 51.0% |
| 68 | 54.0% |
| 69 | 57.0% |
| 70 | 60.0% |
| 71 | 63.0% |
| 72 | 67.0% |
| 73 | 72.0% |
| 74 | 77.0% |
| 75 | 82.0% |
| 76 | 87.0% |
| 77 | 93.0% |
| 78 | 100.0% |
| 79 | 108.0% |
| 80 | 117.0% |
| 81 | 127.0% |
| 82 | 138.0% |
| 83 | 150.0% |
| 84 | 163.0% |
| 85 | 177.0% |
| 86 | 192.0% |
| 87 | 208.0% |
| 88 | 225.0% |
| 89 | 242.0% |
| 90 | 260.0% |
| 91 | 278.0% |
| 92 | 297.0% |
| 93 | 316.0% |
| 94 | 335.0% |
| 95 | 355.0% |
| 96 | 375.0% |
| 97 | 395.0% |
| 98 | 415.0% |
| 99 | 435.0% |
| 100 | 455.0% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Contingent Insured Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 80% |
| 41 | 80% |
| 42 | 80% |
| 43 | 80% |
| 44 | 80% |
| 45 | 80% |
| 46 | 80% |
| 47 | 80% |
| 48 | 80% |
| 49 | 80% |
| 50 | 80% |
| 51 | 80% |
| 52 | 80% |
| 53 | 80% |
| 54 | 80% |
| 55 | 80% |
| 56 | 80% |
| 57 | 80% |
| 58 | 80% |
| 59 | 80% |
| 60 | 80% |
| 61 | 80% |
| 62 | 80% |
| 63 | 80% |
| 64 | 80% |
| 65 | 80% |
| 66 | 80% |
| 67 | 80% |
| 68 | 80% |
| 69 | 80% |
| 70 | 80% |
| 71 | 80% |
| 72 | 80% |
| 73 | 80% |
| 74 | 80% |
| 75 | 80% |
| 76 | 80% |
| 77 | 80% |
| 78 | 80% |
| 79 | 80% |
| 80 | 80% |
| 81 | 80% |
| 82 | 80% |
| 83 | 80% |
| 84 | 80% |
| 85 | 80% |
| 86 | 80% |
| 87 | 80% |
| 88 | 80% |
| 89 | 80% |
| 90 | 80% |
| 91 | 80% |
| 92 | 80% |
| 93 | 80% |
| 94 | 80% |
| 95 | 80% |
| 96 | 80% |
| 97 | 80% |
| 98 | 80% |
| 99 | 80% |
| 100 | 80% |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: No Inflation**

Currently Approved Rates

| Issue Age | Benefit Period (years) 1 | 2 | 3 | 4 | 5 | Unlimited |
|---|---|---|---|---|---|---|
| 18-40 | 19.69 | 27.06 | 31.96 | 36.86 | 41.77 | 64.41 |
| 41 | 19.69 | 27.06 | 34.42 | 39.33 | 44.23 | 67.61 |
| 42 | 19.69 | 29.52 | 34.42 | 39.33 | 44.23 | 70.84 |
| 43 | 22.15 | 29.52 | 36.89 | 41.79 | 46.69 | 70.84 |
| 44 | 22.15 | 31.98 | 36.89 | 41.79 | 46.69 | 74.07 |
| 45 | 22.15 | 31.98 | 39.35 | 44.25 | 49.13 | 77.27 |
| 46 | 22.15 | 34.45 | 41.82 | 46.72 | 51.60 | 80.50 |
| 47 | 22.15 | 34.45 | 41.82 | 49.16 | 54.06 | 83.73 |
| 48 | 24.62 | 36.91 | 44.25 | 51.62 | 56.50 | 86.93 |
| 49 | 24.62 | 36.91 | 46.72 | 54.06 | 61.43 | 93.36 |
| 50 | 24.62 | 39.35 | 49.16 | 56.53 | 63.87 | 96.56 |
| 51 | 27.08 | 41.82 | 51.62 | 58.97 | 66.31 | 99.75 |
| 52 | 27.08 | 44.28 | 54.06 | 61.40 | 68.75 | 102.92 |
| 53 | 29.54 | 46.72 | 56.50 | 66.31 | 73.63 | 109.32 |
| 54 | 31.98 | 49.18 | 61.40 | 68.75 | 78.53 | 115.71 |
| 55 | 34.45 | 51.62 | 63.84 | 73.63 | 83.41 | 122.08 |
| 56 | 36.91 | 56.53 | 68.75 | 80.97 | 88.26 | 131.64 |
| 57 | 39.38 | 58.97 | 73.63 | 85.82 | 95.58 | 144.43 |
| 58 | 44.28 | 63.87 | 80.97 | 93.14 | 105.34 | 160.42 |
| 59 | 46.74 | 71.24 | 88.31 | 102.92 | 115.10 | 176.35 |
| 60 | 51.65 | 76.12 | 95.63 | 112.68 | 127.29 | 195.47 |
| 61 | 56.55 | 83.46 | 105.41 | 122.44 | 139.47 | 214.56 |
| 62 | 63.92 | 90.80 | 115.17 | 134.61 | 151.61 | 236.85 |
| 63 | 71.29 | 100.58 | 127.37 | 149.22 | 166.18 | 259.05 |
| 64 | 78.65 | 110.34 | 139.54 | 163.81 | 180.72 | 281.17 |
| 65 | 86.02 | 122.56 | 154.15 | 178.35 | 197.67 | 306.44 |
| 66 | 93.36 | 134.76 | 168.74 | 195.30 | 217.04 | 338.06 |
| 67 | 100.71 | 146.93 | 183.28 | 214.67 | 236.33 | 372.76 |
| 68 | 110.49 | 161.54 | 200.23 | 233.96 | 257.96 | 407.29 |
| 69 | 122.74 | 178.57 | 219.57 | 258.11 | 284.40 | 448.06 |
| 70 | 134.96 | 195.57 | 241.31 | 282.14 | 313.18 | 491.76 |
| 71 | 147.15 | 214.97 | 265.41 | 310.94 | 346.72 | 544.84 |
| 72 | 161.82 | 239.21 | 294.33 | 344.50 | 384.96 | 603.96 |
| 73 | 178.89 | 263.38 | 325.58 | 380.33 | 425.42 | 669.05 |
| 74 | 198.41 | 289.95 | 359.14 | 420.89 | 468.05 | 736.85 |
| 75 | 220.34 | 318.85 | 397.43 | 463.66 | 515.29 | 810.54 |
| 76 | 242.22 | 352.53 | 437.96 | 508.58 | 567.08 | 886.74 |
| 77 | 266.49 | 388.51 | 480.72 | 555.57 | 620.85 | 965.34 |
| 78 | 295.61 | 424.29 | 525.61 | 607.07 | 676.54 | 1049.40 |
| 79 | 327.13 | 464.77 | 575.07 | 663.01 | 736.54 | 1138.78 |
| 80 | 358.57 | 507.50 | 626.56 | 720.84 | 803.19 | 1236.50 |
| 81 | 389.89 | 554.88 | 682.55 | 782.98 | 874.01 | 1342.39 |
| 82 | 426.04 | 601.97 | 740.58 | 849.39 | 946.43 | 1453.16 |
| 83 | 459.60 | 651.21 | 800.36 | 917.28 | 1020.08 | 1564.74 |
| 84 | 495.55 | 700.14 | 857.40 | 984.74 | 1093.16 | 1675.32 |
| 85 | 526.52 | 744.00 | 914.22 | 1046.98 | 1163.44 | 1782.02 |
| 86 | 557.45 | 785.37 | 963.53 | 1104.15 | 1223.63 | 1875.44 |
| 87 | 585.88 | 824.21 | 1010.25 | 1156.24 | 1281.22 | 1958.85 |
| 88 | 611.83 | 858.06 | 1051.99 | 1203.28 | 1333.75 | 2035.57 |
| 89 | 637.70 | 896.63 | 1095.80 | 1252.29 | 1388.09 | 2117.59 |
| 90 | 665.97 | 934.94 | 1141.73 | 1303.22 | 1444.27 | 2201.68 |
| 91 | 694.23 | 973.26 | 1187.66 | 1356.62 | 1500.45 | 2285.77 |
| 92 | 722.49 | 1011.58 | 1233.59 | 1407.55 | 1556.63 | 2373.08 |
| 93 | 750.75 | 1049.89 | 1279.52 | 1458.48 | 1615.27 | 2457.17 |
| 94 | 779.02 | 1088.21 | 1325.45 | 1511.88 | 1671.45 | 2541.26 |
| 95 | 807.28 | 1126.52 | 1371.38 | 1562.81 | 1727.64 | 2625.35 |
| 96 | 835.54 | 1164.84 | 1417.31 | 1613.75 | 1783.82 | 2709.43 |
| 97 | 863.81 | 1203.16 | 1463.24 | 1667.14 | 1840.00 | 2793.52 |
| 98 | 892.07 | 1241.47 | 1511.64 | 1718.08 | 1898.64 | 2877.61 |
| 99 | 920.33 | 1279.79 | 1557.57 | 1771.47 | 1954.82 | 2961.70 |
| 100 | 948.59 | 1318.11 | 1603.50 | 1822.40 | 2011.00 | 3045.78 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.02 | 0.05 | 0.07 | 0.10 | 0.12 | 0.19 |
| 41 | 0.02 | 0.05 | 0.07 | 0.10 | 0.12 | 0.23 |
| 42 | 0.02 | 0.05 | 0.07 | 0.10 | 0.12 | 0.23 |
| 43 | 0.02 | 0.05 | 0.07 | 0.10 | 0.12 | 0.23 |
| 44 | 0.02 | 0.05 | 0.07 | 0.10 | 0.12 | 0.23 |
| 45 | 0.02 | 0.05 | 0.07 | 0.10 | 0.15 | 0.26 |
| 46 | 0.02 | 0.05 | 0.07 | 0.10 | 0.15 | 0.26 |
| 47 | 0.02 | 0.05 | 0.07 | 0.12 | 0.15 | 0.26 |
| 48 | 0.02 | 0.05 | 0.10 | 0.12 | 0.17 | 0.29 |
| 49 | 0.02 | 0.05 | 0.10 | 0.15 | 0.17 | 0.32 |
| 50 | 0.02 | 0.07 | 0.12 | 0.15 | 0.20 | 0.36 |
| 51 | 0.02 | 0.07 | 0.12 | 0.17 | 0.22 | 0.39 |
| 52 | 0.02 | 0.07 | 0.15 | 0.20 | 0.25 | 0.45 |
| 53 | 0.02 | 0.10 | 0.17 | 0.22 | 0.30 | 0.52 |
| 54 | 0.05 | 0.10 | 0.20 | 0.25 | 0.32 | 0.58 |
| 55 | 0.05 | 0.12 | 0.22 | 0.30 | 0.37 | 0.68 |
| 56 | 0.05 | 0.15 | 0.25 | 0.34 | 0.44 | 0.81 |
| 57 | 0.05 | 0.17 | 0.30 | 0.42 | 0.52 | 0.94 |
| 58 | 0.07 | 0.20 | 0.34 | 0.49 | 0.62 | 1.10 |
| 59 | 0.07 | 0.22 | 0.39 | 0.57 | 0.71 | 1.32 |
| 60 | 0.10 | 0.27 | 0.47 | 0.67 | 0.84 | 1.58 |
| 61 | 0.12 | 0.32 | 0.54 | 0.76 | 0.99 | 1.87 |
| 62 | 0.15 | 0.37 | 0.64 | 0.91 | 1.16 | 2.20 |
| 63 | 0.17 | 0.44 | 0.76 | 1.08 | 1.38 | 2.62 |
| 64 | 0.20 | 0.54 | 0.91 | 1.28 | 1.63 | 3.10 |
| 65 | 0.22 | 0.64 | 1.08 | 1.53 | 1.92 | 3.68 |
| 66 | 0.27 | 0.76 | 1.28 | 1.82 | 2.27 | 4.36 |
| 67 | 0.32 | 0.91 | 1.53 | 2.17 | 2.69 | 5.20 |
| 68 | 0.39 | 1.08 | 1.82 | 2.59 | 3.23 | 6.20 |
| 69 | 0.47 | 1.31 | 2.19 | 3.08 | 3.89 | 7.43 |
| 70 | 0.57 | 1.55 | 2.64 | 3.70 | 4.68 | 8.95 |
| 71 | 0.69 | 1.87 | 3.18 | 4.46 | 5.64 | 10.79 |
| 72 | 0.81 | 2.27 | 3.82 | 5.40 | 6.83 | 13.05 |
| 73 | 0.99 | 2.74 | 4.61 | 6.53 | 8.25 | 15.80 |
| 74 | 1.18 | 3.28 | 5.54 | 7.86 | 9.98 | 19.06 |
| 75 | 1.43 | 3.94 | 6.68 | 9.44 | 12.02 | 22.90 |
| 76 | 1.72 | 4.76 | 8.03 | 11.33 | 14.44 | 27.46 |
| 77 | 2.09 | 5.74 | 9.63 | 13.63 | 17.35 | 32.85 |
| 78 | 2.54 | 6.92 | 11.56 | 16.34 | 20.80 | 39.25 |
| 79 | 3.06 | 8.33 | 13.85 | 19.54 | 24.86 | 46.78 |
| 80 | 3.65 | 9.95 | 16.56 | 23.31 | 29.67 | 55.66 |
| 81 | 4.36 | 11.85 | 19.71 | 27.70 | 35.24 | 66.06 |
| 82 | 5.17 | 14.05 | 23.29 | 32.75 | 41.67 | 78.05 |
| 83 | 6.11 | 16.56 | 27.57 | 38.78 | 49.33 | 92.45 |
| 84 | 7.12 | 19.37 | 32.13 | 45.24 | 57.56 | 107.86 |
| 85 | 8.18 | 22.32 | 36.91 | 51.99 | 66.14 | 123.92 |
| 86 | 9.29 | 25.31 | 41.82 | 58.89 | 74.93 | 140.33 |
| 87 | 10.42 | 28.36 | 46.84 | 65.94 | 83.88 | 157.06 |
| 88 | 11.58 | 31.47 | 51.92 | 73.11 | 92.94 | 174.02 |
| 89 | 12.81 | 34.79 | 57.39 | 80.77 | 102.68 | 192.14 |
| 90 | 14.12 | 38.37 | 63.20 | 88.98 | 113.03 | 211.43 |
| 91 | 15.43 | 41.94 | 69.02 | 97.18 | 123.38 | 230.72 |
| 92 | 16.73 | 45.51 | 74.83 | 105.39 | 133.73 | 250.00 |
| 93 | 18.04 | 49.08 | 80.65 | 113.59 | 144.07 | 269.29 |
| 94 | 19.34 | 52.66 | 86.46 | 121.80 | 154.42 | 288.57 |
| 95 | 20.65 | 56.23 | 92.28 | 130.00 | 164.77 | 307.86 |
| 96 | 21.95 | 59.80 | 98.09 | 138.21 | 175.12 | 327.14 |
| 97 | 23.26 | 63.38 | 103.91 | 146.42 | 185.47 | 346.43 |
| 98 | 24.57 | 66.95 | 109.73 | 154.62 | 195.82 | 365.71 |
| 99 | 25.87 | 70.52 | 115.54 | 162.83 | 206.17 | 385.00 |
| 100 | 27.18 | 74.09 | 121.36 | 171.03 | 216.52 | 404.28 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**No Inflation**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 2.46 | | | |
| 41 | 2.46 | | | |
| 42 | 2.46 | | | |
| 43 | 2.46 | | | |
| 44 | 2.46 | | | |
| 45 | 2.46 | | | |
| 46 | 2.46 | | | |
| 47 | 2.46 | | | |
| 48 | 2.46 | | | |
| 49 | 2.46 | | | |
| 50 | 2.46 | | | |
| 51 | 2.46 | | | |
| 52 | 2.46 | | | |
| 53 | 2.46 | | | |
| 54 | 2.46 | | | |
| 55 | 2.46 | | | |
| 56 | 2.46 | | | |
| 57 | 2.46 | | | |
| 58 | 2.46 | | | |
| 59 | 2.46 | | | |
| 60 | 2.46 | | | |
| 61 | 2.46 | | | |
| 62 | 2.46 | | | |
| 63 | 2.46 | | | |
| 64 | 2.46 | | | |
| 65 | 2.46 | | | |
| 66 | 2.46 | | | |
| 67 | 2.46 | | | |
| 68 | 2.46 | | | |
| 69 | 2.46 | | | |
| 70 | 2.46 | | | |
| 71 | 2.46 | | | |
| 72 | 2.46 | | | |
| 73 | 4.93 | | | |
| 74 | 4.93 | | | |
| 75 | 4.93 | | | |
| 76 | 4.93 | | | |
| 77 | 4.93 | | | |
| 78 | 7.39 | | | |
| 79 | 7.39 | | | |
| 80 | 7.39 | | | |
| 81 | 7.39 | | | |
| 82 | 9.86 | | | |
| 83 | 9.86 | | | |
| 84 | 9.86 | | | |
| 85 | 12.32 | | | |
| 86 | 12.32 | | | |
| 87 | 12.32 | | | |
| 88 | 12.32 | | | |
| 89 | 14.78 | | | |
| 90 | 14.78 | | | |
| 91 | 14.78 | | | |
| 92 | 14.78 | | | |
| 93 | 14.78 | | | |
| 94 | 17.25 | | | |
| 95 | 17.25 | | | |
| 96 | 17.25 | | | |
| 97 | 17.25 | | | |
| 98 | 19.71 | | | |
| 99 | 19.71 | | | |
| 100 | 19.71 | | | |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**No Inflation**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 3.23 | | | |
| 41 | 3.23 | | | |
| 42 | 3.23 | | | |
| 43 | 3.23 | | | |
| 44 | 3.23 | | | |
| 45 | 3.23 | | | |
| 46 | 3.23 | | | |
| 47 | 3.23 | | | |
| 48 | 3.23 | | | |
| 49 | 3.23 | | | |
| 50 | 3.23 | | | |
| 51 | 3.23 | | | |
| 52 | 3.23 | | | |
| 53 | 3.23 | | | |
| 54 | 3.23 | | | |
| 55 | 3.23 | | | |
| 56 | 3.23 | | | |
| 57 | 3.23 | | | |
| 58 | 3.23 | | | |
| 59 | 3.23 | | | |
| 60 | 3.23 | | | |
| 61 | 3.23 | | | |
| 62 | 3.23 | | | |
| 63 | 3.23 | | | |
| 64 | 3.23 | | | |
| 65 | 3.23 | | | |
| 66 | 3.23 | | | |
| 67 | 3.23 | | | |
| 68 | 3.23 | | | |
| 69 | 3.23 | | | |
| 70 | 3.23 | | | |
| 71 | 3.23 | | | |
| 72 | 3.23 | | | |
| 73 | 6.46 | | | |
| 74 | 6.46 | | | |
| 75 | 6.46 | | | |
| 76 | 6.46 | | | |
| 77 | 6.46 | | | |
| 78 | 9.69 | | | |
| 79 | 9.69 | | | |
| 80 | 9.69 | | | |
| 81 | 9.69 | | | |
| 82 | 12.92 | | | |
| 83 | 12.92 | | | |
| 84 | 12.92 | | | |
| 85 | 16.15 | | | |
| 86 | 16.15 | | | |
| 87 | 16.15 | | | |
| 88 | 16.15 | | | |
| 89 | 19.38 | | | |
| 90 | 19.38 | | | |
| 91 | 19.38 | | | |
| 92 | 19.38 | | | |
| 93 | 19.38 | | | |
| 94 | 22.61 | | | |
| 95 | 22.61 | | | |
| 96 | 22.61 | | | |
| 97 | 22.61 | | | |
| 98 | 25.84 | | | |
| 99 | 25.84 | | | |
| 100 | 25.84 | | | |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Elimination Period Factors**
for Standard Annual Premium Rates, and with
Waiver of Premium, and with Facility Waiver of Premium

NH Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.18 | 1.08 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.17 | 1.08 | **1.00** | .85 | N/A |
| **3** | 1.34 | 1.16 | 1.07 | **1.00** | .86 | .73 |
| **4** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **5** | 1.30 | 1.14 | 1.06 | **1.00** | .88 | .77 |
| **Lifetime** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |

Integrated Plan Factors
10 day e.p. for Home Care

E.P.

| BenPrd | 0/10 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **1** | N/A | 1.14 | 1.06 | **1.00** | N/A | N/A |
| **2** | N/A | 1.13 | 1.06 | **1.00** | .89 | N/A |
| **3** | N/A | 1.12 | 1.05 | **1.00** | .89 | .81 |
| **4** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **5** | N/A | 1.10 | 1.04 | **1.00** | .91 | .83 |
| **Lifetime** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |

Matching Home Care E.P.

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.24 | 1.06 | .98 | .90 | N/A | N/A |
| **2** | 1.23 | 1.06 | .98 | .90 | .76 | N/A |
| **3** | 1.22 | 1.06 | .98 | .91 | .78 | .66 |
| **4** | 1.21 | 1.05 | .99 | .91 | .80 | .68 |
| **5** | 1.20 | 1.05 | .99 | .92 | .81 | .70 |
| **Lifetime** | 1.19 | 1.05 | .99 | .92 | .83 | .72 |

Home Care Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **3** | 1.34 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **4** | 1.33 | 1.14 | 1.05 | **1.00** | .85 | .71 |
| **5** | 1.33 | 1.13 | 1.04 | **1.00** | .85 | .73 |
| **Lifetime** | 1.32 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Survivorship Rider Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |
| 91 | 2.0% |
| 92 | 1.7% |
| 93 | 1.4% |
| 94 | 1.1% |
| 95 | 0.8% |
| 96 | 0.6% |
| 97 | 0.5% |
| 98 | 0.4% |
| 99 | 0.3% |
| 100 | 0.2% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Nonforfeiture Rider Premium Rates**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 6.0% |
| 41 | 7.0% |
| 42 | 7.0% |
| 43 | 7.0% |
| 44 | 7.0% |
| 45 | 7.0% |
| 46 | 8.0% |
| 47 | 8.0% |
| 48 | 8.0% |
| 49 | 8.0% |
| 50 | 8.0% |
| 51 | 9.0% |
| 52 | 9.0% |
| 53 | 9.0% |
| 54 | 9.0% |
| 55 | 9.0% |
| 56 | 10.0% |
| 57 | 10.0% |
| 58 | 10.0% |
| 59 | 10.0% |
| 60 | 11.0% |
| 61 | 11.0% |
| 62 | 12.0% |
| 63 | 13.0% |
| 64 | 14.0% |
| 65 | 15.0% |
| 66 | 16.0% |
| 67 | 17.0% |
| 68 | 18.0% |
| 69 | 19.0% |
| 70 | 20.0% |
| 71 | 21.0% |
| 72 | 22.0% |
| 73 | 23.0% |
| 74 | 24.0% |
| 75 | 25.0% |
| 76 | 26.0% |
| 77 | 27.0% |
| 78 | 28.0% |
| 79 | 29.0% |
| 80 | 30.0% |
| 81 | 31.0% |
| 82 | 32.0% |
| 83 | 33.0% |
| 84 | 34.0% |
| 85 | 35.0% |
| 86 | 36.0% |
| 87 | 37.0% |
| 88 | 38.0% |
| 89 | 39.0% |
| 90 | 40.0% |
| 91 | 41.0% |
| 92 | 42.0% |
| 93 | 43.0% |
| 94 | 44.0% |
| 95 | 45.0% |
| 96 | 46.0% |
| 97 | 47.0% |
| 98 | 48.0% |
| 99 | 49.0% |
| 100 | 50.0% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Contingent Insured Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 80% |
| 41 | 80% |
| 42 | 80% |
| 43 | 80% |
| 44 | 80% |
| 45 | 80% |
| 46 | 80% |
| 47 | 80% |
| 48 | 80% |
| 49 | 80% |
| 50 | 80% |
| 51 | 80% |
| 52 | 80% |
| 53 | 80% |
| 54 | 80% |
| 55 | 80% |
| 56 | 80% |
| 57 | 80% |
| 58 | 80% |
| 59 | 80% |
| 60 | 80% |
| 61 | 80% |
| 62 | 80% |
| 63 | 80% |
| 64 | 80% |
| 65 | 80% |
| 66 | 80% |
| 67 | 80% |
| 68 | 80% |
| 69 | 80% |
| 70 | 80% |
| 71 | 80% |
| 72 | 80% |
| 73 | 80% |
| 74 | 80% |
| 75 | 80% |
| 76 | 80% |
| 77 | 80% |
| 78 | 80% |
| 79 | 80% |
| 80 | 80% |
| 81 | 80% |
| 82 | 80% |
| 83 | 80% |
| 84 | 80% |
| 85 | 80% |
| 86 | 80% |
| 87 | 80% |
| 88 | 80% |
| 89 | 80% |
| 90 | 80% |
| 91 | 80% |
| 92 | 80% |
| 93 | 80% |
| 94 | 80% |
| 95 | 80% |
| 96 | 80% |
| 97 | 80% |
| 98 | 80% |
| 99 | 80% |
| 100 | 80% |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 12.30 | 17.22 | 22.15 | 27.06 | 29.49 | 54.26 |
| 41 | 12.30 | 19.69 | 22.15 | 27.06 | 29.49 | 54.26 |
| 42 | 14.76 | 19.69 | 24.59 | 27.06 | 31.93 | 54.26 |
| 43 | 12.30 | 19.69 | 24.59 | 27.03 | 31.93 | 61.52 |
| 44 | 12.30 | 19.69 | 27.06 | 29.49 | 34.40 | 61.48 |
| 45 | 14.76 | 22.15 | 27.06 | 31.96 | 36.89 | 65.15 |
| 46 | 14.76 | 19.69 | 27.06 | 31.96 | 36.86 | 65.11 |
| 47 | 14.76 | 22.15 | 29.49 | 31.96 | 39.33 | 68.70 |
| 48 | 12.30 | 22.13 | 29.52 | 34.42 | 41.79 | 72.33 |
| 49 | 14.76 | 24.59 | 31.96 | 36.89 | 41.77 | 72.33 |
| 50 | 14.76 | 24.62 | 31.98 | 36.86 | 44.21 | 75.92 |
| 51 | 14.76 | 24.59 | 34.42 | 39.30 | 46.67 | 79.52 |
| 52 | 17.22 | 27.06 | 34.42 | 41.77 | 49.11 | 83.11 |
| 53 | 17.22 | 27.06 | 36.86 | 41.74 | 49.11 | 83.07 |
| 54 | 19.69 | 29.49 | 36.86 | 46.64 | 51.52 | 86.63 |
| 55 | 19.69 | 31.96 | 41.77 | 49.08 | 53.94 | 93.82 |
| 56 | 22.15 | 31.96 | 44.18 | 51.52 | 58.84 | 101.00 |
| 57 | 24.59 | 36.86 | 46.64 | 56.43 | 66.19 | 111.78 |
| 58 | 24.59 | 39.30 | 49.08 | 61.31 | 71.06 | 122.52 |
| 59 | 27.06 | 41.74 | 53.96 | 66.19 | 75.92 | 133.27 |
| 60 | 29.52 | 46.67 | 58.84 | 71.06 | 80.77 | 144.01 |
| 61 | 31.98 | 49.11 | 63.72 | 78.38 | 88.09 | 158.35 |
| 62 | 34.42 | 53.99 | 68.60 | 83.24 | 95.38 | 168.98 |
| 63 | 36.89 | 56.43 | 73.48 | 85.60 | 100.21 | 179.61 |
| 64 | 39.33 | 61.33 | 78.33 | 90.43 | 107.48 | 197.47 |
| 65 | 41.77 | 63.75 | 80.72 | 97.73 | 114.73 | 211.70 |
| 66 | 44.21 | 66.16 | 85.55 | 104.99 | 119.48 | 222.18 |
| 67 | 46.64 | 71.04 | 92.85 | 109.77 | 129.12 | 232.64 |
| 68 | 49.11 | 73.43 | 97.68 | 116.99 | 136.29 | 246.65 |
| 69 | 49.08 | 75.82 | 102.48 | 121.73 | 143.46 | 260.58 |
| 70 | 51.52 | 83.11 | 107.26 | 131.34 | 152.99 | 281.67 |
| 71 | 56.43 | 90.41 | 114.46 | 140.90 | 162.43 | 302.57 |
| 72 | 61.28 | 95.21 | 121.58 | 152.87 | 174.26 | 323.22 |
| 73 | 66.16 | 102.43 | 133.60 | 164.77 | 188.45 | 347.32 |
| 74 | 71.04 | 109.63 | 145.60 | 176.58 | 205.04 | 374.87 |
| 75 | 75.89 | 119.26 | 155.09 | 188.33 | 221.52 | 405.79 |
| 76 | 83.19 | 126.41 | 164.50 | 202.42 | 237.88 | 436.46 |
| 77 | 90.48 | 133.53 | 176.30 | 216.47 | 254.07 | 466.80 |
| 78 | 95.29 | 145.50 | 188.01 | 230.37 | 270.14 | 496.85 |
| 79 | 100.07 | 154.97 | 199.64 | 244.12 | 288.44 | 526.46 |
| 80 | 107.31 | 164.38 | 213.66 | 260.21 | 304.14 | 555.68 |
| 81 | 114.55 | 171.28 | 225.14 | 273.68 | 319.61 | 584.42 |
| 82 | 119.31 | 180.59 | 236.50 | 287.02 | 337.38 | 616.36 |
| 83 | 126.51 | 187.37 | 247.86 | 302.81 | 357.71 | 651.82 |
| 84 | 128.72 | 194.12 | 258.95 | 313.26 | 372.32 | 678.68 |
| 85 | 133.45 | 200.97 | 262.79 | 323.95 | 382.30 | 698.93 |
| 86 | 135.75 | 205.33 | 269.20 | 329.79 | 392.50 | 715.84 |
| 87 | 135.57 | 207.28 | 270.75 | 333.27 | 397.87 | 729.41 |
| 88 | 135.43 | 206.79 | 272.33 | 334.37 | 403.34 | 739.54 |
| 89 | 135.28 | 206.29 | 273.96 | 337.95 | 401.47 | 738.81 |
| 90 | 135.11 | 205.82 | 273.12 | 339.11 | 404.48 | 741.68 |
| 91 | 134.93 | 207.82 | 274.74 | 340.26 | 407.48 | 748.18 |
| 92 | 134.76 | 207.35 | 273.91 | 341.42 | 410.49 | 751.04 |
| 93 | 134.59 | 206.88 | 275.53 | 342.58 | 411.03 | 757.54 |
| 94 | 134.42 | 208.88 | 274.69 | 343.74 | 411.57 | 760.41 |
| 95 | 134.24 | 208.41 | 276.32 | 344.90 | 414.58 | 766.90 |
| 96 | 134.07 | 210.41 | 277.95 | 346.05 | 417.59 | 773.40 |
| 97 | 133.90 | 209.94 | 277.11 | 347.21 | 420.59 | 776.27 |
| 98 | 133.73 | 209.47 | 276.27 | 348.37 | 421.13 | 782.76 |
| 99 | 133.55 | 211.47 | 275.43 | 349.53 | 424.14 | 789.26 |
| 100 | 133.38 | 211.00 | 277.06 | 350.69 | 427.15 | 792.13 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 17.15 | 26.90 | 31.78 | 39.11 | 46.42 | 86.34 |
| 41 | 19.62 | 26.93 | 34.22 | 41.57 | 48.86 | 86.31 |
| 42 | 19.61 | 29.37 | 34.22 | 41.57 | 51.32 | 89.94 |
| 43 | 19.59 | 29.37 | 36.66 | 43.98 | 51.30 | 93.53 |
| 44 | 19.59 | 29.35 | 39.13 | 46.44 | 53.77 | 97.12 |
| 45 | 22.03 | 31.78 | 41.57 | 46.42 | 53.74 | 100.72 |
| 46 | 22.05 | 31.81 | 41.57 | 48.89 | 56.20 | 100.68 |
| 47 | 22.05 | 34.27 | 44.03 | 48.89 | 58.62 | 104.27 |
| 48 | 24.50 | 34.25 | 46.47 | 53.79 | 61.06 | 107.86 |
| 49 | 24.52 | 36.69 | 46.45 | 56.21 | 63.50 | 115.08 |
| 50 | 26.93 | 34.23 | 48.88 | 56.18 | 65.92 | 118.60 |
| 51 | 24.49 | 36.69 | 48.86 | 56.13 | 68.35 | 122.16 |
| 52 | 24.49 | 39.13 | 51.30 | 61.04 | 70.77 | 122.09 |
| 53 | 24.46 | 41.55 | 53.74 | 63.45 | 73.18 | 125.61 |
| 54 | 26.91 | 43.98 | 56.15 | 65.86 | 75.57 | 132.72 |
| 55 | 26.89 | 46.40 | 58.55 | 70.71 | 80.43 | 139.80 |
| 56 | 29.32 | 46.37 | 60.96 | 73.08 | 85.25 | 150.47 |
| 57 | 29.32 | 48.81 | 63.37 | 77.92 | 92.51 | 161.10 |
| 58 | 31.76 | 51.23 | 68.23 | 82.75 | 97.25 | 168.07 |
| 59 | 34.18 | 56.08 | 73.06 | 87.55 | 102.04 | 182.27 |
| 60 | 39.08 | 56.01 | 75.40 | 92.32 | 109.28 | 196.42 |
| 61 | 39.03 | 60.86 | 80.20 | 97.11 | 114.04 | 206.87 |
| 62 | 41.42 | 65.69 | 85.01 | 104.33 | 121.18 | 224.51 |
| 63 | 46.28 | 68.06 | 89.79 | 111.50 | 130.74 | 238.48 |
| 64 | 48.69 | 72.86 | 94.52 | 118.62 | 137.81 | 252.38 |
| 65 | 51.08 | 80.09 | 101.66 | 125.72 | 144.87 | 266.14 |
| 66 | 53.47 | 84.84 | 108.79 | 135.20 | 156.74 | 283.33 |
| 67 | 58.27 | 89.57 | 115.86 | 142.15 | 166.03 | 307.58 |
| 68 | 63.06 | 96.69 | 125.33 | 153.93 | 177.69 | 331.61 |
| 69 | 67.81 | 106.23 | 137.15 | 165.64 | 194.15 | 359.01 |
| 70 | 75.03 | 113.20 | 148.90 | 182.10 | 212.87 | 393.23 |
| 71 | 79.72 | 122.62 | 163.03 | 200.88 | 233.84 | 430.65 |
| 72 | 84.37 | 136.85 | 176.97 | 219.45 | 254.61 | 471.26 |
| 73 | 93.91 | 148.56 | 193.26 | 237.85 | 280.06 | 515.03 |
| 74 | 105.86 | 160.14 | 211.86 | 258.54 | 305.28 | 561.89 |
| 75 | 115.24 | 176.48 | 230.24 | 283.84 | 332.53 | 611.61 |
| 76 | 124.51 | 192.67 | 250.79 | 308.74 | 361.80 | 664.02 |
| 77 | 136.19 | 208.66 | 273.51 | 335.73 | 393.02 | 722.70 |
| 78 | 150.19 | 224.37 | 295.91 | 359.83 | 426.14 | 776.52 |
| 79 | 164.04 | 242.35 | 320.35 | 388.29 | 456.10 | 832.63 |
| 80 | 175.27 | 262.47 | 344.35 | 416.16 | 492.74 | 894.55 |
| 81 | 186.35 | 282.26 | 367.93 | 445.87 | 526.07 | 958.38 |
| 82 | 197.50 | 299.63 | 389.00 | 473.08 | 556.86 | 1014.53 |
| 83 | 206.00 | 311.90 | 406.94 | 494.54 | 583.96 | 1065.74 |
| 84 | 214.40 | 323.75 | 425.03 | 515.81 | 608.62 | 1107.33 |
| 85 | 220.48 | 333.44 | 435.74 | 532.36 | 625.97 | 1142.86 |
| 86 | 224.19 | 338.32 | 444.15 | 541.70 | 643.54 | 1171.53 |
| 87 | 230.07 | 350.20 | 456.91 | 560.19 | 660.22 | 1202.23 |
| 88 | 228.97 | 350.40 | 460.76 | 565.08 | 668.47 | 1217.52 |
| 89 | 230.27 | 352.98 | 464.48 | 569.77 | 676.51 | 1235.99 |
| 90 | 234.07 | 353.10 | 470.64 | 576.87 | 684.42 | 1246.88 |
| 91 | 232.93 | 358.15 | 471.87 | 581.49 | 689.86 | 1261.40 |
| 92 | 236.72 | 360.74 | 478.03 | 588.59 | 697.78 | 1275.91 |
| 93 | 235.59 | 360.86 | 479.26 | 590.76 | 705.68 | 1290.43 |
| 94 | 236.93 | 363.45 | 485.42 | 597.86 | 711.13 | 1304.95 |
| 95 | 238.25 | 366.04 | 486.65 | 602.49 | 719.04 | 1319.46 |
| 96 | 239.58 | 368.63 | 492.82 | 609.58 | 726.95 | 1333.98 |
| 97 | 238.45 | 371.21 | 496.51 | 614.22 | 732.39 | 1348.50 |
| 98 | 242.25 | 371.33 | 497.74 | 618.85 | 740.30 | 1363.01 |
| 99 | 241.11 | 373.93 | 503.90 | 623.49 | 750.68 | 1377.53 |
| 100 | 242.44 | 378.98 | 505.13 | 630.58 | 756.13 | 1392.05 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 17.15 | 24.46 | 29.32 | 36.67 | 41.54 | 75.53 |
| 41 | 19.62 | 24.47 | 29.32 | 39.13 | 43.98 | 79.16 |
| 42 | 17.15 | 24.45 | 31.79 | 39.11 | 43.95 | 79.12 |
| 43 | 17.15 | 26.91 | 31.76 | 39.10 | 46.42 | 82.72 |
| 44 | 19.59 | 26.91 | 34.23 | 41.56 | 46.42 | 86.30 |
| 45 | 17.15 | 26.91 | 36.67 | 44.01 | 48.87 | 89.90 |
| 46 | 19.61 | 29.35 | 36.67 | 44.01 | 51.30 | 93.53 |
| 47 | 19.61 | 31.81 | 39.12 | 46.45 | 53.77 | 97.12 |
| 48 | 19.62 | 31.81 | 41.57 | 46.42 | 56.20 | 97.08 |
| 49 | 19.61 | 31.81 | 44.03 | 48.87 | 56.16 | 100.67 |
| 50 | 22.05 | 34.25 | 44.00 | 51.30 | 58.60 | 107.86 |
| 51 | 22.03 | 36.71 | 46.44 | 53.74 | 61.04 | 111.42 |
| 52 | 22.02 | 36.69 | 46.40 | 53.70 | 63.43 | 111.31 |
| 53 | 24.46 | 39.13 | 48.84 | 56.11 | 65.82 | 114.83 |
| 54 | 24.47 | 39.08 | 51.27 | 61.01 | 70.69 | 118.35 |
| 55 | 26.91 | 41.52 | 53.70 | 63.40 | 75.55 | 121.84 |
| 56 | 26.88 | 43.96 | 56.11 | 68.23 | 77.91 | 132.54 |
| 57 | 29.32 | 46.37 | 58.49 | 70.60 | 82.72 | 143.17 |
| 58 | 31.76 | 46.32 | 63.35 | 75.43 | 87.52 | 153.80 |
| 59 | 31.74 | 48.74 | 65.71 | 80.24 | 92.31 | 164.41 |
| 60 | 34.18 | 51.15 | 68.10 | 85.03 | 99.55 | 174.93 |
| 61 | 36.59 | 56.01 | 72.91 | 89.84 | 106.77 | 192.72 |
| 62 | 39.00 | 60.84 | 77.72 | 94.62 | 111.50 | 203.20 |
| 63 | 41.40 | 63.21 | 82.50 | 101.79 | 116.18 | 213.58 |
| 64 | 43.81 | 68.01 | 87.23 | 106.50 | 123.30 | 227.48 |
| 65 | 46.21 | 72.82 | 94.42 | 113.62 | 132.84 | 241.28 |
| 66 | 48.60 | 77.57 | 101.57 | 123.13 | 142.25 | 258.58 |
| 67 | 53.42 | 84.74 | 108.64 | 130.12 | 151.62 | 279.35 |
| 68 | 60.67 | 89.42 | 115.67 | 141.95 | 163.32 | 299.86 |
| 69 | 62.98 | 96.52 | 125.10 | 153.69 | 174.90 | 327.40 |
| 70 | 70.20 | 106.00 | 134.44 | 165.29 | 193.72 | 354.62 |
| 71 | 74.91 | 115.44 | 148.59 | 179.24 | 212.38 | 388.69 |
| 72 | 79.56 | 124.80 | 162.61 | 197.89 | 230.79 | 425.89 |
| 73 | 89.13 | 136.53 | 176.47 | 218.86 | 253.90 | 466.29 |
| 74 | 98.64 | 148.17 | 195.18 | 239.66 | 279.23 | 509.84 |
| 75 | 105.58 | 162.13 | 213.66 | 260.16 | 301.80 | 556.33 |
| 76 | 117.39 | 175.94 | 231.89 | 280.36 | 326.41 | 605.77 |
| 77 | 129.07 | 194.44 | 252.29 | 305.10 | 357.93 | 654.11 |
| 78 | 140.63 | 210.28 | 274.82 | 331.84 | 388.86 | 705.03 |
| 79 | 149.62 | 225.89 | 294.56 | 358.13 | 416.74 | 754.78 |
| 80 | 160.95 | 241.23 | 318.85 | 383.96 | 446.54 | 806.94 |
| 81 | 174.62 | 258.88 | 337.90 | 409.33 | 478.20 | 865.07 |
| 82 | 183.33 | 276.32 | 356.65 | 431.81 | 506.81 | 914.76 |
| 83 | 194.27 | 291.01 | 377.45 | 458.51 | 536.92 | 962.27 |
| 84 | 202.79 | 303.06 | 393.00 | 477.59 | 559.42 | 1009.45 |
| 85 | 208.85 | 312.79 | 408.71 | 494.32 | 579.55 | 1045.78 |
| 86 | 212.51 | 320.13 | 417.22 | 506.29 | 594.95 | 1075.32 |
| 87 | 216.22 | 325.14 | 425.84 | 516.01 | 608.13 | 1097.96 |
| 88 | 217.58 | 327.83 | 429.78 | 523.56 | 614.26 | 1114.15 |
| 89 | 218.94 | 330.50 | 433.68 | 528.55 | 620.23 | 1126.31 |
| 90 | 222.73 | 333.16 | 439.99 | 533.45 | 628.59 | 1141.88 |
| 91 | 221.59 | 335.83 | 443.82 | 540.81 | 636.93 | 1153.83 |
| 92 | 225.39 | 338.49 | 445.21 | 545.72 | 642.83 | 1169.39 |
| 93 | 224.26 | 343.61 | 451.51 | 550.62 | 651.18 | 1181.33 |
| 94 | 228.05 | 346.28 | 455.36 | 557.99 | 657.07 | 1196.90 |
| 95 | 226.91 | 348.94 | 459.20 | 562.90 | 667.89 | 1212.47 |
| 96 | 230.71 | 351.60 | 463.05 | 567.79 | 673.78 | 1228.04 |
| 97 | 229.58 | 351.80 | 466.89 | 572.70 | 682.13 | 1239.98 |
| 98 | 233.38 | 354.46 | 470.73 | 580.07 | 688.01 | 1255.55 |
| 99 | 234.70 | 357.12 | 477.04 | 584.97 | 696.37 | 1267.49 |
| 100 | 236.03 | 359.78 | 478.42 | 592.34 | 702.26 | 1283.06 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: Additional for Simple BIO**

Currently Approved Rates

| Issue | **Benefit Period (years)** | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 14.78 | 24.64 | 29.57 | 36.96 | 39.43 | 65.33 |
| 41 | 14.78 | 27.10 | 32.03 | 36.96 | 41.89 | 65.33 |
| 42 | 14.78 | 27.10 | 32.03 | 39.43 | 44.35 | 68.96 |
| 43 | 17.25 | 27.10 | 34.50 | 41.89 | 44.35 | 68.96 |
| 44 | 17.25 | 27.10 | 34.50 | 41.89 | 44.35 | 68.96 |
| 45 | 17.25 | 29.57 | 34.50 | 41.89 | 46.82 | 72.59 |
| 46 | 19.71 | 29.57 | 39.43 | 44.35 | 49.28 | 76.21 |
| 47 | 19.71 | 32.03 | 39.43 | 49.28 | 51.75 | 79.84 |
| 48 | 19.71 | 32.03 | 41.89 | 51.75 | 54.21 | 87.10 |
| 49 | 19.71 | 34.50 | 44.35 | 54.21 | 59.14 | 94.36 |
| 50 | 22.18 | 34.50 | 44.35 | 54.21 | 61.60 | 94.36 |
| 51 | 22.18 | 36.96 | 46.82 | 56.67 | 61.60 | 97.99 |
| 52 | 22.18 | 39.43 | 46.82 | 59.14 | 64.07 | 101.62 |
| 53 | 22.18 | 39.43 | 49.28 | 61.60 | 66.53 | 105.25 |
| 54 | 22.18 | 41.89 | 51.75 | 64.07 | 68.99 | 108.88 |
| 55 | 24.64 | 44.35 | 54.21 | 66.53 | 71.46 | 112.51 |
| 56 | 29.57 | 44.35 | 54.21 | 68.99 | 76.39 | 116.14 |
| 57 | 29.57 | 44.35 | 54.21 | 71.46 | 81.31 | 123.40 |
| 58 | 32.03 | 44.35 | 56.67 | 76.39 | 86.24 | 130.65 |
| 59 | 32.03 | 44.35 | 59.14 | 81.31 | 91.17 | 134.28 |
| 60 | 32.03 | 46.82 | 64.07 | 83.78 | 93.63 | 137.91 |
| 61 | 32.03 | 49.28 | 66.53 | 86.24 | 93.63 | 145.17 |
| 62 | 32.03 | 54.21 | 68.99 | 88.71 | 96.10 | 148.80 |
| 63 | 32.03 | 56.67 | 71.46 | 88.71 | 96.10 | 152.43 |
| 64 | 32.03 | 59.14 | 73.92 | 88.71 | 96.10 | 159.69 |
| 65 | 34.50 | 61.60 | 76.39 | 88.71 | 98.56 | 166.95 |
| 66 | 34.50 | 64.07 | 81.31 | 91.17 | 103.49 | 166.95 |
| 67 | 34.50 | 66.53 | 83.78 | 96.10 | 105.96 | 170.58 |
| 68 | 36.96 | 68.99 | 86.24 | 101.03 | 110.88 | 177.83 |
| 69 | 36.96 | 71.46 | 86.24 | 105.96 | 118.28 | 185.09 |
| 70 | 39.43 | 71.46 | 88.71 | 110.88 | 125.67 | 195.98 |
| 71 | 41.89 | 73.92 | 93.63 | 118.28 | 133.06 | 206.87 |
| 72 | 46.82 | 78.85 | 101.03 | 128.13 | 145.38 | 225.02 |
| 73 | 49.28 | 83.78 | 110.88 | 140.45 | 155.24 | 246.79 |
| 74 | 51.75 | 91.17 | 120.74 | 152.77 | 167.56 | 264.94 |
| 75 | 56.67 | 98.56 | 130.60 | 165.09 | 182.34 | 283.08 |
| 76 | 59.14 | 103.49 | 137.99 | 177.41 | 194.66 | 304.86 |
| 77 | 64.07 | 110.88 | 145.38 | 187.27 | 206.98 | 323.01 |
| 78 | 68.99 | 118.28 | 152.77 | 197.13 | 216.84 | 344.78 |
| 79 | 73.92 | 125.67 | 162.63 | 209.45 | 226.69 | 366.56 |
| 80 | 78.85 | 133.06 | 172.49 | 221.77 | 239.02 | 388.33 |
| 81 | 83.78 | 140.45 | 179.88 | 234.09 | 253.80 | 410.11 |
| 82 | 88.71 | 145.38 | 187.27 | 246.41 | 266.12 | 431.88 |
| 83 | 91.17 | 147.84 | 192.20 | 256.26 | 275.98 | 450.03 |
| 84 | 91.17 | 150.31 | 197.13 | 266.12 | 285.83 | 468.18 |
| 85 | 88.71 | 155.24 | 204.52 | 275.98 | 295.69 | 486.32 |
| 86 | 88.71 | 160.16 | 211.91 | 283.37 | 308.01 | 500.84 |
| 87 | 88.71 | 165.09 | 219.30 | 290.76 | 317.87 | 511.73 |
| 88 | 91.17 | 165.09 | 226.69 | 295.69 | 325.26 | 515.36 |
| 89 | 93.63 | 165.09 | 234.09 | 298.15 | 330.19 | 522.62 |
| 90 | 96.10 | 162.63 | 234.09 | 303.08 | 335.11 | 533.50 |
| 91 | 96.10 | 162.63 | 229.16 | 305.55 | 337.58 | 537.13 |
| 92 | 98.56 | 162.63 | 221.77 | 310.47 | 342.51 | 544.39 |
| 93 | 98.56 | 162.63 | 221.77 | 315.40 | 344.97 | 551.65 |
| 94 | 101.03 | 162.63 | 224.23 | 315.40 | 349.90 | 558.91 |
| 95 | 101.03 | 160.16 | 224.23 | 320.33 | 354.83 | 562.54 |
| 96 | 103.49 | 160.16 | 224.23 | 322.79 | 359.75 | 569.80 |
| 97 | 105.96 | 162.63 | 224.23 | 327.72 | 362.22 | 577.06 |
| 98 | 105.96 | 160.16 | 224.23 | 332.65 | 367.15 | 584.31 |
| 99 | 108.42 | 160.16 | 226.69 | 335.11 | 369.61 | 587.94 |
| 100 | 108.42 | 160.16 | 226.69 | 340.04 | 374.54 | 595.20 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.02 | 0.02 | 0.02 | 0.05 | 0.07 | 0.18 |
| 41 | 0.02 | 0.02 | 0.02 | 0.05 | 0.07 | 0.18 |
| 42 | 0.02 | 0.02 | 0.05 | 0.05 | 0.10 | 0.18 |
| 43 | 0.02 | 0.02 | 0.05 | 0.07 | 0.10 | 0.18 |
| 44 | 0.02 | 0.02 | 0.05 | 0.07 | 0.10 | 0.22 |
| 45 | 0.02 | 0.02 | 0.05 | 0.07 | 0.07 | 0.18 |
| 46 | 0.02 | 0.02 | 0.05 | 0.07 | 0.10 | 0.22 |
| 47 | 0.02 | 0.02 | 0.07 | 0.07 | 0.10 | 0.25 |
| 48 | 0.02 | 0.05 | 0.05 | 0.07 | 0.10 | 0.25 |
| 49 | 0.02 | 0.05 | 0.07 | 0.07 | 0.12 | 0.25 |
| 50 | 0.02 | 0.02 | 0.05 | 0.10 | 0.15 | 0.29 |
| 51 | 0.02 | 0.05 | 0.07 | 0.12 | 0.15 | 0.33 |
| 52 | 0.02 | 0.05 | 0.07 | 0.12 | 0.17 | 0.36 |
| 53 | 0.02 | 0.05 | 0.10 | 0.15 | 0.17 | 0.40 |
| 54 | 0.02 | 0.07 | 0.10 | 0.17 | 0.22 | 0.47 |
| 55 | 0.02 | 0.07 | 0.12 | 0.20 | 0.27 | 0.54 |
| 56 | 0.02 | 0.07 | 0.17 | 0.22 | 0.30 | 0.62 |
| 57 | 0.05 | 0.10 | 0.17 | 0.25 | 0.34 | 0.73 |
| 58 | 0.05 | 0.12 | 0.20 | 0.30 | 0.39 | 0.87 |
| 59 | 0.05 | 0.15 | 0.25 | 0.34 | 0.47 | 1.02 |
| 60 | 0.05 | 0.15 | 0.30 | 0.39 | 0.54 | 1.16 |
| 61 | 0.05 | 0.17 | 0.34 | 0.47 | 0.62 | 1.34 |
| 62 | 0.07 | 0.22 | 0.39 | 0.54 | 0.71 | 1.60 |
| 63 | 0.07 | 0.25 | 0.44 | 0.64 | 0.81 | 1.85 |
| 64 | 0.10 | 0.27 | 0.52 | 0.74 | 0.94 | 2.14 |
| 65 | 0.12 | 0.32 | 0.59 | 0.84 | 1.08 | 2.43 |
| 66 | 0.15 | 0.37 | 0.69 | 0.96 | 1.26 | 2.83 |
| 67 | 0.17 | 0.42 | 0.79 | 1.11 | 1.48 | 3.27 |
| 68 | 0.17 | 0.49 | 0.89 | 1.28 | 1.70 | 3.77 |
| 69 | 0.20 | 0.57 | 1.01 | 1.48 | 1.92 | 4.36 |
| 70 | 0.22 | 0.67 | 1.16 | 1.72 | 2.24 | 5.04 |
| 71 | 0.25 | 0.76 | 1.36 | 2.02 | 2.66 | 5.92 |
| 72 | 0.32 | 0.89 | 1.63 | 2.37 | 3.15 | 7.04 |
| 73 | 0.37 | 1.06 | 1.92 | 2.78 | 3.75 | 8.35 |
| 74 | 0.42 | 1.26 | 2.24 | 3.30 | 4.41 | 9.84 |
| 75 | 0.49 | 1.48 | 2.61 | 3.87 | 5.17 | 11.58 |
| 76 | 0.59 | 1.72 | 3.06 | 4.56 | 6.06 | 13.57 |
| 77 | 0.69 | 2.00 | 3.57 | 5.30 | 7.12 | 15.90 |
| 78 | 0.81 | 2.34 | 4.19 | 6.18 | 8.30 | 18.51 |
| 79 | 0.96 | 2.74 | 4.88 | 7.22 | 9.71 | 21.56 |
| 80 | 1.11 | 3.18 | 5.64 | 8.38 | 11.26 | 25.01 |
| 81 | 1.26 | 3.67 | 6.48 | 9.68 | 13.03 | 28.93 |
| 82 | 1.43 | 4.21 | 7.44 | 11.14 | 14.98 | 33.28 |
| 83 | 1.63 | 4.83 | 8.40 | 12.59 | 16.83 | 37.74 |
| 84 | 1.87 | 5.47 | 9.63 | 14.46 | 19.47 | 43.55 |
| 85 | 2.07 | 6.01 | 10.72 | 16.09 | 21.81 | 48.70 |
| 86 | 2.24 | 6.58 | 11.70 | 17.64 | 23.93 | 53.57 |
| 87 | 2.41 | 7.10 | 12.62 | 19.10 | 25.95 | 58.14 |
| 88 | 2.56 | 7.59 | 13.50 | 20.45 | 27.87 | 62.53 |
| 89 | 2.71 | 8.08 | 14.34 | 21.81 | 29.74 | 66.89 |
| 90 | 2.88 | 8.55 | 15.18 | 23.11 | 31.66 | 71.28 |
| 91 | 3.06 | 9.02 | 16.02 | 24.42 | 33.59 | 75.67 |
| 92 | 3.23 | 9.49 | 16.85 | 25.72 | 35.51 | 80.06 |
| 93 | 3.40 | 9.95 | 17.69 | 27.03 | 37.43 | 84.45 |
| 94 | 3.57 | 10.42 | 18.53 | 28.34 | 39.35 | 88.84 |
| 95 | 3.75 | 10.89 | 19.37 | 29.64 | 41.27 | 93.24 |
| 96 | 3.92 | 11.36 | 20.21 | 30.95 | 43.20 | 97.63 |
| 97 | 4.09 | 11.83 | 21.04 | 32.25 | 45.12 | 102.02 |
| 98 | 4.26 | 12.30 | 21.88 | 33.56 | 47.04 | 106.41 |
| 99 | 4.44 | 12.76 | 22.72 | 34.87 | 48.96 | 110.80 |
| 100 | 4.61 | 13.23 | 23.56 | 36.17 | 50.88 | 115.19 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC : Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.09 | 0.19 | 0.24 | 0.32 | 0.39 | 0.76 |
| 41 | 0.09 | 0.17 | 0.27 | 0.32 | 0.41 | 0.80 |
| 42 | 0.09 | 0.19 | 0.27 | 0.32 | 0.42 | 0.80 |
| 43 | 0.12 | 0.19 | 0.30 | 0.37 | 0.44 | 0.83 |
| 44 | 0.12 | 0.22 | 0.30 | 0.37 | 0.44 | 0.87 |
| 45 | 0.14 | 0.24 | 0.32 | 0.39 | 0.46 | 0.91 |
| 46 | 0.12 | 0.22 | 0.32 | 0.39 | 0.47 | 0.95 |
| 47 | 0.12 | 0.22 | 0.32 | 0.39 | 0.52 | 0.98 |
| 48 | 0.14 | 0.25 | 0.35 | 0.41 | 0.54 | 1.01 |
| 49 | 0.12 | 0.27 | 0.37 | 0.46 | 0.56 | 1.05 |
| 50 | 0.17 | 0.27 | 0.39 | 0.49 | 0.62 | 1.16 |
| 51 | 0.14 | 0.27 | 0.41 | 0.54 | 0.64 | 1.24 |
| 52 | 0.14 | 0.30 | 0.44 | 0.56 | 0.69 | 1.30 |
| 53 | 0.17 | 0.35 | 0.47 | 0.62 | 0.74 | 1.42 |
| 54 | 0.19 | 0.37 | 0.52 | 0.66 | 0.81 | 1.56 |
| 55 | 0.22 | 0.41 | 0.59 | 0.74 | 0.89 | 1.74 |
| 56 | 0.24 | 0.44 | 0.64 | 0.84 | 0.99 | 1.96 |
| 57 | 0.25 | 0.47 | 0.69 | 0.94 | 1.13 | 2.22 |
| 58 | 0.27 | 0.51 | 0.77 | 1.04 | 1.30 | 2.50 |
| 59 | 0.32 | 0.59 | 0.87 | 1.15 | 1.46 | 2.83 |
| 60 | 0.35 | 0.67 | 0.99 | 1.30 | 1.60 | 3.19 |
| 61 | 0.39 | 0.74 | 1.10 | 1.46 | 1.78 | 3.63 |
| 62 | 0.46 | 0.84 | 1.23 | 1.62 | 2.02 | 4.14 |
| 63 | 0.54 | 0.94 | 1.38 | 1.85 | 2.31 | 4.68 |
| 64 | 0.59 | 1.06 | 1.58 | 2.12 | 2.64 | 5.30 |
| 65 | 0.66 | 1.23 | 1.82 | 2.42 | 2.98 | 6.06 |
| 66 | 0.74 | 1.40 | 2.09 | 2.78 | 3.43 | 7.00 |
| 67 | 0.86 | 1.60 | 2.42 | 3.23 | 3.99 | 8.17 |
| 68 | 1.01 | 1.87 | 2.81 | 3.77 | 4.66 | 9.54 |
| 69 | 1.19 | 2.20 | 3.30 | 4.39 | 5.44 | 11.18 |
| 70 | 1.35 | 2.62 | 3.87 | 5.17 | 6.43 | 13.24 |
| 71 | 1.61 | 3.05 | 4.54 | 6.11 | 7.64 | 15.76 |
| 72 | 1.87 | 3.60 | 5.38 | 7.25 | 9.04 | 18.69 |
| 73 | 2.19 | 4.21 | 6.33 | 8.55 | 10.70 | 22.10 |
| 74 | 2.56 | 4.96 | 7.44 | 10.05 | 12.59 | 26.06 |
| 75 | 3.03 | 5.87 | 8.77 | 11.85 | 14.90 | 30.78 |
| 76 | 3.62 | 6.92 | 10.40 | 14.05 | 17.67 | 36.43 |
| 77 | 4.26 | 8.18 | 12.32 | 16.63 | 20.94 | 43.08 |
| 78 | 5.05 | 9.71 | 14.56 | 19.63 | 24.78 | 50.96 |
| 79 | 5.99 | 11.46 | 17.23 | 23.21 | 29.32 | 60.18 |
| 80 | 7.07 | 13.50 | 20.33 | 27.38 | 34.57 | 70.85 |
| 81 | 8.31 | 15.89 | 23.85 | 32.15 | 40.65 | 83.22 |
| 82 | 9.49 | 18.23 | 27.42 | 36.99 | 46.84 | 96.03 |
| 83 | 10.85 | 20.75 | 31.66 | 42.63 | 54.23 | 110.14 |
| 84 | 12.29 | 23.68 | 35.75 | 48.46 | 61.61 | 126.62 |
| 85 | 13.60 | 26.31 | 39.82 | 54.09 | 68.90 | 141.90 |
| 86 | 14.83 | 28.83 | 43.73 | 59.53 | 75.97 | 156.79 |
| 87 | 16.33 | 31.74 | 48.23 | 65.70 | 83.93 | 173.26 |
| 88 | 17.44 | 34.00 | 51.77 | 70.64 | 90.46 | 187.01 |
| 89 | 18.60 | 36.34 | 55.44 | 75.82 | 97.21 | 201.21 |
| 90 | 19.73 | 38.69 | 59.14 | 81.04 | 104.08 | 215.73 |
| 91 | 20.88 | 41.03 | 62.84 | 86.27 | 110.96 | 230.24 |
| 92 | 22.01 | 43.37 | 66.53 | 91.49 | 117.83 | 244.76 |
| 93 | 23.14 | 45.70 | 70.22 | 96.71 | 124.71 | 259.27 |
| 94 | 24.27 | 48.05 | 73.92 | 101.94 | 131.58 | 273.79 |
| 95 | 25.41 | 50.39 | 77.62 | 107.16 | 138.45 | 288.31 |
| 96 | 26.54 | 52.73 | 81.32 | 112.39 | 145.34 | 302.83 |
| 97 | 27.67 | 55.07 | 85.01 | 117.61 | 152.21 | 317.35 |
| 98 | 28.80 | 57.42 | 88.71 | 122.83 | 159.08 | 331.86 |
| 99 | 29.94 | 59.75 | 92.40 | 128.06 | 165.95 | 346.38 |
| 100 | 31.07 | 62.09 | 96.10 | 133.28 | 172.83 | 360.89 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : Additional for Simple BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.09 | 0.17 | 0.24 | 0.30 | 0.34 | 0.69 |
| 41 | 0.09 | 0.17 | 0.24 | 0.30 | 0.37 | 0.69 |
| 42 | 0.09 | 0.19 | 0.25 | 0.32 | 0.40 | 0.72 |
| 43 | 0.09 | 0.19 | 0.27 | 0.32 | 0.40 | 0.76 |
| 44 | 0.12 | 0.19 | 0.27 | 0.32 | 0.40 | 0.80 |
| 45 | 0.09 | 0.19 | 0.30 | 0.34 | 0.41 | 0.83 |
| 46 | 0.09 | 0.22 | 0.30 | 0.34 | 0.44 | 0.84 |
| 47 | 0.09 | 0.22 | 0.29 | 0.37 | 0.44 | 0.87 |
| 48 | 0.09 | 0.22 | 0.32 | 0.39 | 0.47 | 0.90 |
| 49 | 0.09 | 0.22 | 0.32 | 0.41 | 0.51 | 0.94 |
| 50 | 0.12 | 0.24 | 0.35 | 0.44 | 0.54 | 1.02 |
| 51 | 0.14 | 0.25 | 0.37 | 0.46 | 0.57 | 1.09 |
| 52 | 0.14 | 0.27 | 0.41 | 0.51 | 0.64 | 1.19 |
| 53 | 0.17 | 0.30 | 0.44 | 0.57 | 0.71 | 1.31 |
| 54 | 0.17 | 0.34 | 0.47 | 0.59 | 0.76 | 1.41 |
| 55 | 0.19 | 0.37 | 0.51 | 0.67 | 0.84 | 1.56 |
| 56 | 0.22 | 0.39 | 0.56 | 0.76 | 0.94 | 1.75 |
| 57 | 0.25 | 0.44 | 0.64 | 0.87 | 1.05 | 2.00 |
| 58 | 0.27 | 0.49 | 0.72 | 0.97 | 1.18 | 2.25 |
| 59 | 0.30 | 0.54 | 0.82 | 1.08 | 1.33 | 2.54 |
| 60 | 0.32 | 0.59 | 0.89 | 1.20 | 1.48 | 2.90 |
| 61 | 0.37 | 0.66 | 1.01 | 1.33 | 1.65 | 3.26 |
| 62 | 0.41 | 0.76 | 1.13 | 1.48 | 1.84 | 3.67 |
| 63 | 0.49 | 0.87 | 1.28 | 1.70 | 2.09 | 4.17 |
| 64 | 0.54 | 0.98 | 1.48 | 1.92 | 2.37 | 4.79 |
| 65 | 0.61 | 1.11 | 1.67 | 2.20 | 2.68 | 5.51 |
| 66 | 0.69 | 1.28 | 1.92 | 2.54 | 3.13 | 6.35 |
| 67 | 0.79 | 1.50 | 2.24 | 2.93 | 3.62 | 7.37 |
| 68 | 0.93 | 1.75 | 2.61 | 3.42 | 4.24 | 8.63 |
| 69 | 1.09 | 2.05 | 3.03 | 4.02 | 4.98 | 10.13 |
| 70 | 1.25 | 2.42 | 3.55 | 4.73 | 5.86 | 11.94 |
| 71 | 1.48 | 2.83 | 4.19 | 5.57 | 6.92 | 14.16 |
| 72 | 1.75 | 3.33 | 4.96 | 6.63 | 8.23 | 16.88 |
| 73 | 2.05 | 3.92 | 5.86 | 7.83 | 9.76 | 20.04 |
| 74 | 2.39 | 4.61 | 6.87 | 9.21 | 11.53 | 23.67 |
| 75 | 2.83 | 5.42 | 8.10 | 10.89 | 13.60 | 27.98 |
| 76 | 3.35 | 6.40 | 9.59 | 12.86 | 16.09 | 32.99 |
| 77 | 3.99 | 7.62 | 11.36 | 15.23 | 19.07 | 39.09 |
| 78 | 4.75 | 9.02 | 13.48 | 18.06 | 22.64 | 46.24 |
| 79 | 5.62 | 10.67 | 15.92 | 21.34 | 26.79 | 54.55 |
| 80 | 6.60 | 12.57 | 18.72 | 25.09 | 31.49 | 64.10 |
| 81 | 7.72 | 14.64 | 21.86 | 29.27 | 36.78 | 74.91 |
| 82 | 8.87 | 16.90 | 25.28 | 33.91 | 42.68 | 86.92 |
| 83 | 10.25 | 19.47 | 29.12 | 39.23 | 49.53 | 101.11 |
| 84 | 11.58 | 22.20 | 33.29 | 44.79 | 56.60 | 115.63 |
| 85 | 12.91 | 24.79 | 37.28 | 50.24 | 63.58 | 130.10 |
| 86 | 14.19 | 27.30 | 41.10 | 55.51 | 70.35 | 144.12 |
| 87 | 15.40 | 29.70 | 44.80 | 60.59 | 76.88 | 157.76 |
| 88 | 16.51 | 31.94 | 48.24 | 65.35 | 83.07 | 170.61 |
| 89 | 17.62 | 34.17 | 51.74 | 70.23 | 89.42 | 183.86 |
| 90 | 18.75 | 36.44 | 55.30 | 75.18 | 95.85 | 197.33 |
| 91 | 19.89 | 38.71 | 58.85 | 80.13 | 102.29 | 210.79 |
| 92 | 21.02 | 40.98 | 62.39 | 85.08 | 108.72 | 224.25 |
| 93 | 22.15 | 43.24 | 65.94 | 90.04 | 115.15 | 237.71 |
| 94 | 23.28 | 45.51 | 69.49 | 94.99 | 121.58 | 251.18 |
| 95 | 24.42 | 47.78 | 73.04 | 99.94 | 128.01 | 264.65 |
| 96 | 25.55 | 50.05 | 76.59 | 104.90 | 134.44 | 278.11 |
| 97 | 26.69 | 52.31 | 80.13 | 109.84 | 140.87 | 291.58 |
| 98 | 27.82 | 54.58 | 83.68 | 114.80 | 147.30 | 305.04 |
| 99 | 28.96 | 56.84 | 87.23 | 119.76 | 153.73 | 318.50 |
| 100 | 30.09 | 59.11 | 90.78 | 124.70 | 160.16 | 331.97 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**Additional for Simple BIO**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 0.00 | 0.00 | 0.00 | 0.00 |
| 41 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42 | 0.00 | 0.00 | 0.00 | 0.00 |
| 43 | 0.00 | 0.00 | 0.00 | 0.00 |
| 44 | 0.00 | 0.00 | 0.00 | 0.00 |
| 45 | 0.00 | 0.00 | 0.00 | 0.00 |
| 46 | 0.00 | 0.00 | 0.00 | 0.00 |
| 47 | 0.00 | 0.00 | 0.00 | 0.00 |
| 48 | 0.00 | 0.00 | 0.00 | 0.00 |
| 49 | 0.00 | 0.00 | 0.00 | 0.00 |
| 50 | 0.00 | 0.00 | 0.00 | 0.00 |
| 51 | 0.00 | 0.00 | 0.00 | 0.00 |
| 52 | 0.00 | 0.00 | 2.46 | 0.00 |
| 53 | 0.00 | 0.00 | 2.46 | 0.00 |
| 54 | 0.00 | 2.46 | 2.46 | 0.00 |
| 55 | 0.00 | 2.46 | 2.46 | 0.00 |
| 56 | 0.00 | 2.46 | 2.46 | 0.00 |
| 57 | 0.00 | 2.46 | 2.46 | 2.46 |
| 58 | 0.00 | 2.46 | 2.46 | 2.46 |
| 59 | 0.00 | 2.46 | 0.00 | 2.46 |
| 60 | 0.00 | 0.00 | 2.46 | 2.46 |
| 61 | 0.00 | 0.00 | 2.46 | 2.46 |
| 62 | 0.00 | 2.46 | 2.46 | 2.46 |
| 63 | 0.00 | 2.46 | 2.46 | 2.46 |
| 64 | 0.00 | 2.46 | 2.46 | 2.46 |
| 65 | 0.00 | 2.46 | 4.93 | 2.46 |
| 66 | 0.00 | 2.46 | 2.46 | 2.46 |
| 67 | 0.00 | 4.93 | 2.46 | 0.00 |
| 68 | 0.00 | 2.46 | 2.46 | 0.00 |
| 69 | 2.46 | 2.46 | 4.92 | 2.46 |
| 70 | 2.46 | 4.92 | 2.46 | 2.46 |
| 71 | 2.46 | 2.46 | 4.92 | 2.46 |
| 72 | 2.46 | 4.92 | 2.46 | 2.46 |
| 73 | 0.00 | 4.93 | 4.93 | 2.46 |
| 74 | 0.00 | 4.93 | 4.93 | 2.46 |
| 75 | 2.46 | 7.39 | 7.39 | 2.46 |
| 76 | 2.46 | 7.39 | 7.39 | 4.93 |
| 77 | 2.46 | 4.92 | 9.85 | 2.46 |
| 78 | 2.46 | 7.39 | 9.85 | 4.93 |
| 79 | 2.46 | 7.39 | 9.85 | 4.93 |
| 80 | 2.46 | 7.39 | 9.85 | 4.93 |
| 81 | 4.93 | 9.86 | 9.86 | 4.93 |
| 82 | 2.46 | 9.85 | 9.85 | 4.93 |
| 83 | 2.46 | 12.32 | 9.85 | 4.93 |
| 84 | 4.93 | 12.32 | 12.32 | 4.93 |
| 85 | 2.46 | 12.32 | 12.32 | 4.93 |
| 86 | 2.46 | 12.32 | 12.32 | 7.39 |
| 87 | 2.46 | 12.32 | 12.32 | 4.93 |
| 88 | 4.93 | 12.32 | 14.79 | 4.93 |
| 89 | 2.46 | 12.32 | 14.78 | 7.39 |
| 90 | 2.46 | 12.32 | 14.78 | 4.93 |
| 91 | 4.93 | 12.32 | 14.79 | 7.39 |
| 92 | 4.93 | 14.79 | 14.79 | 4.93 |
| 93 | 4.93 | 14.79 | 14.79 | 4.93 |
| 94 | 2.46 | 14.78 | 14.78 | 7.39 |
| 95 | 4.93 | 12.32 | 14.79 | 4.93 |
| 96 | 4.93 | 14.79 | 17.25 | 4.93 |
| 97 | 4.93 | 14.79 | 17.25 | 7.39 |
| 98 | 2.46 | 14.78 | 17.24 | 4.93 |
| 99 | 4.93 | 14.79 | 17.25 | 7.39 |
| 100 | 4.93 | 14.79 | 17.25 | 4.93 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**Additional for Simple BIO**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 0.00 | 0.00 | 0.00 | 0.00 |
| 41 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42 | 0.00 | 0.00 | 0.00 | 0.00 |
| 43 | 0.00 | 0.00 | 0.00 | 0.00 |
| 44 | 0.00 | 0.00 | 0.00 | 0.00 |
| 45 | 0.00 | 0.00 | 0.00 | 0.00 |
| 46 | 0.00 | 0.00 | 0.00 | 0.00 |
| 47 | 0.00 | 0.00 | 0.00 | 0.00 |
| 48 | 0.00 | 0.00 | 0.00 | 0.00 |
| 49 | 0.00 | 0.00 | 0.00 | 0.00 |
| 50 | 0.00 | 0.00 | 0.00 | 0.00 |
| 51 | 0.00 | 0.00 | 0.00 | 0.00 |
| 52 | 0.00 | 0.00 | 3.63 | 0.00 |
| 53 | 0.00 | 0.00 | 3.63 | 0.00 |
| 54 | 0.00 | 3.63 | 3.63 | 0.00 |
| 55 | 0.00 | 3.63 | 3.63 | 0.00 |
| 56 | 0.00 | 3.63 | 3.63 | 0.00 |
| 57 | 0.00 | 3.63 | 3.63 | 3.63 |
| 58 | 0.00 | 3.63 | 3.63 | 3.63 |
| 59 | 0.00 | 3.63 | 0.00 | 3.63 |
| 60 | 0.00 | 0.00 | 3.63 | 3.63 |
| 61 | 0.00 | 0.00 | 3.63 | 3.63 |
| 62 | 0.00 | 3.63 | 3.63 | 3.63 |
| 63 | 0.00 | 3.63 | 3.63 | 3.63 |
| 64 | 0.00 | 3.63 | 3.63 | 3.63 |
| 65 | 0.00 | 3.63 | 7.26 | 3.63 |
| 66 | 0.00 | 3.63 | 3.63 | 3.63 |
| 67 | 0.00 | 7.26 | 3.63 | 0.00 |
| 68 | 0.00 | 3.63 | 3.63 | 0.00 |
| 69 | 3.63 | 3.63 | 7.26 | 3.63 |
| 70 | 3.63 | 7.26 | 3.63 | 3.63 |
| 71 | 3.63 | 3.63 | 7.26 | 3.63 |
| 72 | 3.63 | 7.26 | 3.63 | 3.63 |
| 73 | 0.00 | 7.26 | 7.26 | 3.63 |
| 74 | 0.00 | 7.26 | 7.26 | 3.63 |
| 75 | 3.63 | 10.89 | 10.89 | 3.63 |
| 76 | 3.63 | 10.89 | 10.89 | 7.26 |
| 77 | 3.63 | 7.26 | 14.52 | 3.63 |
| 78 | 3.63 | 10.89 | 14.52 | 7.26 |
| 79 | 3.63 | 10.89 | 14.52 | 7.26 |
| 80 | 3.63 | 10.89 | 14.52 | 7.26 |
| 81 | 7.26 | 14.52 | 14.52 | 7.26 |
| 82 | 3.63 | 14.52 | 14.52 | 7.26 |
| 83 | 3.63 | 18.15 | 14.52 | 7.26 |
| 84 | 7.26 | 18.15 | 18.15 | 7.26 |
| 85 | 3.63 | 18.15 | 18.15 | 7.26 |
| 86 | 3.63 | 18.15 | 18.15 | 10.89 |
| 87 | 3.63 | 18.15 | 18.15 | 7.26 |
| 88 | 7.26 | 18.15 | 21.78 | 7.26 |
| 89 | 3.63 | 18.15 | 21.78 | 10.89 |
| 90 | 3.63 | 18.15 | 21.78 | 7.26 |
| 91 | 7.26 | 18.15 | 21.78 | 10.89 |
| 92 | 7.26 | 21.78 | 21.78 | 7.26 |
| 93 | 7.26 | 21.78 | 21.78 | 7.26 |
| 94 | 3.63 | 21.78 | 21.78 | 10.89 |
| 95 | 7.26 | 18.15 | 21.78 | 7.26 |
| 96 | 7.26 | 21.78 | 25.41 | 7.26 |
| 97 | 7.26 | 21.78 | 25.41 | 10.89 |
| 98 | 3.63 | 21.78 | 25.41 | 7.26 |
| 99 | 7.26 | 21.78 | 25.41 | 10.89 |
| 100 | 7.26 | 21.78 | 25.41 | 7.26 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 24.59 | 36.91 | 44.28 | 51.62 | 58.97 | 110.00 |
| 41 | 27.06 | 36.91 | 44.28 | 51.62 | 58.97 | 113.85 |
| 42 | 27.06 | 36.91 | 46.74 | 54.09 | 61.43 | 113.81 |
| 43 | 24.59 | 39.38 | 46.72 | 54.09 | 63.89 | 121.42 |
| 44 | 27.06 | 39.38 | 51.65 | 59.01 | 66.33 | 125.19 |
| 45 | 27.06 | 41.84 | 51.65 | 58.99 | 68.82 | 129.03 |
| 46 | 29.52 | 41.84 | 51.65 | 61.45 | 71.26 | 132.80 |
| 47 | 29.52 | 44.28 | 56.55 | 63.94 | 73.73 | 136.57 |
| 48 | 27.06 | 44.28 | 56.58 | 66.38 | 76.19 | 140.37 |
| 49 | 29.52 | 46.74 | 59.01 | 68.82 | 78.60 | 144.14 |
| 50 | 29.52 | 46.74 | 61.48 | 71.26 | 81.04 | 147.91 |
| 51 | 29.52 | 49.18 | 61.45 | 73.70 | 83.48 | 151.64 |
| 52 | 31.98 | 49.18 | 63.89 | 76.14 | 88.39 | 155.41 |
| 53 | 34.45 | 51.65 | 66.36 | 78.58 | 88.36 | 159.14 |
| 54 | 34.45 | 54.09 | 68.80 | 83.46 | 90.78 | 162.83 |
| 55 | 36.91 | 56.53 | 73.68 | 85.90 | 95.66 | 174.14 |
| 56 | 39.38 | 58.99 | 78.55 | 88.31 | 103.00 | 185.40 |
| 57 | 44.28 | 66.36 | 83.46 | 98.12 | 112.76 | 200.40 |
| 58 | 44.28 | 71.26 | 88.34 | 105.44 | 120.05 | 219.20 |
| 59 | 49.18 | 73.68 | 93.19 | 112.73 | 129.78 | 238.01 |
| 60 | 51.65 | 78.58 | 100.53 | 122.51 | 139.52 | 256.73 |
| 61 | 56.58 | 83.46 | 107.85 | 132.25 | 149.25 | 279.23 |
| 62 | 61.48 | 90.78 | 117.61 | 139.52 | 161.40 | 297.88 |
| 63 | 63.92 | 98.12 | 124.90 | 146.76 | 171.08 | 320.30 |
| 64 | 68.82 | 103.00 | 134.64 | 156.44 | 180.74 | 342.64 |
| 65 | 73.70 | 107.85 | 139.44 | 168.59 | 190.37 | 364.94 |
| 66 | 78.60 | 115.17 | 146.69 | 178.25 | 199.93 | 383.33 |
| 67 | 83.51 | 122.49 | 156.39 | 185.40 | 211.93 | 401.67 |
| 68 | 85.95 | 127.29 | 163.61 | 195.01 | 223.91 | 423.67 |
| 69 | 85.90 | 132.10 | 170.81 | 202.08 | 233.40 | 445.56 |
| 70 | 88.34 | 139.34 | 177.96 | 214.03 | 245.25 | 471.14 |
| 71 | 95.68 | 146.56 | 189.98 | 225.93 | 259.44 | 496.41 |
| 72 | 102.97 | 153.76 | 199.47 | 240.20 | 275.98 | 528.99 |
| 73 | 107.83 | 163.39 | 211.37 | 256.83 | 294.85 | 561.35 |
| 74 | 112.66 | 172.98 | 225.66 | 270.90 | 313.63 | 601.05 |
| 75 | 119.95 | 184.98 | 237.46 | 287.34 | 332.28 | 636.63 |
| 76 | 129.68 | 194.49 | 251.66 | 303.67 | 350.79 | 671.92 |
| 77 | 139.39 | 203.95 | 265.70 | 319.89 | 369.09 | 706.75 |
| 78 | 144.17 | 215.80 | 279.67 | 335.95 | 389.67 | 741.19 |
| 79 | 151.37 | 225.14 | 291.06 | 351.85 | 410.05 | 775.14 |
| 80 | 158.54 | 236.85 | 304.83 | 367.57 | 427.74 | 808.60 |
| 81 | 165.71 | 246.04 | 318.51 | 385.60 | 445.18 | 841.49 |
| 82 | 170.39 | 257.67 | 332.06 | 401.03 | 464.92 | 877.65 |
| 83 | 177.54 | 264.20 | 343.00 | 413.72 | 484.26 | 912.93 |
| 84 | 182.17 | 270.83 | 353.91 | 426.41 | 498.68 | 944.33 |
| 85 | 186.83 | 277.53 | 359.98 | 434.24 | 508.26 | 960.70 |
| 86 | 186.60 | 279.28 | 363.67 | 439.74 | 515.58 | 973.64 |
| 87 | 186.38 | 281.10 | 362.54 | 440.45 | 515.61 | 983.16 |
| 88 | 186.19 | 282.95 | 363.92 | 441.27 | 515.76 | 985.32 |
| 89 | 185.99 | 279.87 | 362.91 | 439.71 | 516.20 | 984.26 |
| 90 | 190.60 | 279.23 | 359.48 | 440.67 | 514.08 | 983.00 |
| 91 | 195.20 | 281.05 | 358.52 | 436.71 | 514.42 | 981.75 |
| 92 | 199.81 | 282.88 | 355.10 | 435.20 | 512.31 | 976.68 |
| 93 | 204.42 | 282.23 | 354.14 | 436.17 | 510.19 | 975.43 |
| 94 | 206.56 | 284.06 | 350.71 | 432.20 | 508.07 | 974.17 |
| 95 | 211.17 | 283.42 | 349.75 | 430.70 | 508.41 | 972.92 |
| 96 | 215.78 | 285.24 | 346.33 | 431.66 | 506.29 | 971.66 |
| 97 | 220.39 | 287.06 | 345.36 | 427.69 | 506.64 | 970.40 |
| 98 | 224.99 | 286.42 | 339.48 | 426.19 | 502.05 | 969.15 |
| 99 | 227.14 | 288.25 | 338.51 | 424.68 | 502.40 | 967.89 |
| 100 | 231.75 | 290.07 | 335.09 | 423.18 | 500.28 | 966.64 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC: Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 36.74 | 51.37 | 63.60 | 75.79 | 88.00 | 165.99 |
| 41 | 36.74 | 51.37 | 66.01 | 75.77 | 90.41 | 165.96 |
| 42 | 39.21 | 53.84 | 68.47 | 78.24 | 92.87 | 173.57 |
| 43 | 39.18 | 56.31 | 70.92 | 80.65 | 95.31 | 177.30 |
| 44 | 39.18 | 56.28 | 73.36 | 83.11 | 97.75 | 181.07 |
| 45 | 39.18 | 58.72 | 75.82 | 85.55 | 97.72 | 184.83 |
| 46 | 39.18 | 61.18 | 75.80 | 87.99 | 100.19 | 192.37 |
| 47 | 39.18 | 61.18 | 78.23 | 90.43 | 105.07 | 196.10 |
| 48 | 39.18 | 63.62 | 83.14 | 95.33 | 107.48 | 203.67 |
| 49 | 39.18 | 66.06 | 83.11 | 97.75 | 112.36 | 207.40 |
| 50 | 41.62 | 66.03 | 85.53 | 102.63 | 117.21 | 214.86 |
| 51 | 41.59 | 68.47 | 87.96 | 102.55 | 122.07 | 222.36 |
| 52 | 44.05 | 68.42 | 90.38 | 107.43 | 121.98 | 222.21 |
| 53 | 46.50 | 73.31 | 95.24 | 112.26 | 126.82 | 229.59 |
| 54 | 48.94 | 75.75 | 100.09 | 114.63 | 131.66 | 236.98 |
| 55 | 51.35 | 80.60 | 102.46 | 121.90 | 138.90 | 248.13 |
| 56 | 53.77 | 82.99 | 107.31 | 126.68 | 148.59 | 263.01 |
| 57 | 56.21 | 87.87 | 109.68 | 133.92 | 155.76 | 281.59 |
| 58 | 58.62 | 92.70 | 119.41 | 141.14 | 165.36 | 300.08 |
| 59 | 61.03 | 97.51 | 126.63 | 150.78 | 172.51 | 322.36 |
| 60 | 65.92 | 99.87 | 131.36 | 160.41 | 184.56 | 344.54 |
| 61 | 70.75 | 107.14 | 136.09 | 167.56 | 194.10 | 362.89 |
| 62 | 75.57 | 111.92 | 143.26 | 177.12 | 203.58 | 388.74 |
| 63 | 80.40 | 116.67 | 152.84 | 186.60 | 215.46 | 410.62 |
| 64 | 82.77 | 126.31 | 162.41 | 196.06 | 227.29 | 432.43 |
| 65 | 87.57 | 133.43 | 171.89 | 205.45 | 236.60 | 454.04 |
| 66 | 92.35 | 140.55 | 181.33 | 219.70 | 250.71 | 479.29 |
| 67 | 97.11 | 147.65 | 190.71 | 231.38 | 264.71 | 507.98 |
| 68 | 101.84 | 157.11 | 202.47 | 242.94 | 281.03 | 540.22 |
| 69 | 106.55 | 166.52 | 214.13 | 259.30 | 299.66 | 575.92 |
| 70 | 116.13 | 175.83 | 228.15 | 277.97 | 320.53 | 614.94 |
| 71 | 123.20 | 187.54 | 244.51 | 298.92 | 343.59 | 661.03 |
| 72 | 130.22 | 201.64 | 260.68 | 319.62 | 366.41 | 706.55 |
| 73 | 139.69 | 215.60 | 279.16 | 340.16 | 393.88 | 759.20 |
| 74 | 151.52 | 229.46 | 299.95 | 362.91 | 423.55 | 811.08 |
| 75 | 163.24 | 248.04 | 320.43 | 390.22 | 455.19 | 869.65 |
| 76 | 174.82 | 266.37 | 345.47 | 419.48 | 488.68 | 934.63 |
| 77 | 188.75 | 286.92 | 372.59 | 450.71 | 523.96 | 1002.00 |
| 78 | 204.96 | 307.12 | 399.25 | 481.33 | 563.46 | 1071.57 |
| 79 | 221.00 | 329.49 | 427.89 | 516.23 | 599.64 | 1139.44 |
| 80 | 236.85 | 353.97 | 456.00 | 550.43 | 642.36 | 1213.13 |
| 81 | 250.06 | 375.63 | 483.63 | 581.52 | 681.71 | 1288.69 |
| 82 | 263.31 | 392.38 | 508.73 | 612.45 | 715.96 | 1355.94 |
| 83 | 273.84 | 408.84 | 530.76 | 637.33 | 744.02 | 1417.26 |
| 84 | 281.94 | 422.47 | 550.07 | 662.37 | 771.85 | 1461.60 |
| 85 | 290.10 | 433.92 | 562.26 | 680.06 | 792.52 | 1503.13 |
| 86 | 295.88 | 440.58 | 572.13 | 693.05 | 810.95 | 1537.54 |
| 87 | 301.43 | 451.79 | 586.40 | 707.83 | 828.60 | 1574.12 |
| 88 | 302.42 | 453.81 | 594.24 | 716.41 | 837.81 | 1598.51 |
| 89 | 300.91 | 455.73 | 597.02 | 719.90 | 844.34 | 1610.96 |
| 90 | 304.37 | 455.24 | 599.80 | 725.79 | 853.26 | 1615.52 |
| 91 | 305.34 | 459.67 | 600.12 | 731.68 | 859.71 | 1631.52 |
| 92 | 308.80 | 464.11 | 605.38 | 737.57 | 866.18 | 1647.49 |
| 93 | 307.32 | 466.07 | 608.16 | 741.00 | 875.09 | 1663.49 |
| 94 | 308.30 | 468.05 | 613.40 | 746.89 | 881.55 | 1679.47 |
| 95 | 311.75 | 470.02 | 616.19 | 752.78 | 890.46 | 1691.65 |
| 96 | 312.74 | 471.99 | 621.44 | 761.13 | 896.92 | 1707.64 |
| 97 | 311.27 | 476.42 | 626.68 | 767.02 | 903.38 | 1723.62 |
| 98 | 314.71 | 475.93 | 629.48 | 770.45 | 912.29 | 1739.61 |
| 99 | 315.70 | 480.37 | 634.72 | 776.33 | 921.22 | 1755.59 |
| 100 | 316.69 | 484.81 | 637.51 | 782.22 | 925.21 | 1771.59 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 34.27 | 48.93 | 58.69 | 68.45 | 78.19 | 147.11 |
| 41 | 34.28 | 48.93 | 58.67 | 70.89 | 80.65 | 154.69 |
| 42 | 34.26 | 48.93 | 61.13 | 73.33 | 83.06 | 154.65 |
| 43 | 34.25 | 51.38 | 63.55 | 73.33 | 83.06 | 158.42 |
| 44 | 36.69 | 51.38 | 66.02 | 75.77 | 85.50 | 165.99 |
| 45 | 34.26 | 53.84 | 68.45 | 78.23 | 90.41 | 169.76 |
| 46 | 36.69 | 56.28 | 70.92 | 80.67 | 92.85 | 177.33 |
| 47 | 36.69 | 56.28 | 73.35 | 83.11 | 95.29 | 181.10 |
| 48 | 39.16 | 58.74 | 75.80 | 85.55 | 100.19 | 184.83 |
| 49 | 39.18 | 61.18 | 78.23 | 90.43 | 102.58 | 188.52 |
| 50 | 44.11 | 63.62 | 78.21 | 92.82 | 104.97 | 196.02 |
| 51 | 44.11 | 66.06 | 83.08 | 95.24 | 109.85 | 199.71 |
| 52 | 44.08 | 66.01 | 83.04 | 97.65 | 112.24 | 203.37 |
| 53 | 46.50 | 68.43 | 85.46 | 102.51 | 117.07 | 210.83 |
| 54 | 46.50 | 70.85 | 90.34 | 107.36 | 121.88 | 218.25 |
| 55 | 48.93 | 73.26 | 95.19 | 112.17 | 126.68 | 225.60 |
| 56 | 48.89 | 75.67 | 97.55 | 119.41 | 133.92 | 240.48 |
| 57 | 53.77 | 80.53 | 102.38 | 124.19 | 143.59 | 259.09 |
| 58 | 56.18 | 85.35 | 109.63 | 131.41 | 153.24 | 273.86 |
| 59 | 58.59 | 87.73 | 114.41 | 138.60 | 160.38 | 292.36 |
| 60 | 63.48 | 92.55 | 121.65 | 148.23 | 170.00 | 314.59 |
| 61 | 65.87 | 97.38 | 128.84 | 155.41 | 179.56 | 336.82 |
| 62 | 70.72 | 104.63 | 136.04 | 162.53 | 186.61 | 355.13 |
| 63 | 73.09 | 109.38 | 143.18 | 172.07 | 196.07 | 373.32 |
| 64 | 77.91 | 116.58 | 150.29 | 181.57 | 205.48 | 395.17 |
| 65 | 82.72 | 123.74 | 157.35 | 190.99 | 219.77 | 413.05 |
| 66 | 87.50 | 130.87 | 169.29 | 202.79 | 231.47 | 434.60 |
| 67 | 92.28 | 137.94 | 178.67 | 212.06 | 245.52 | 463.48 |
| 68 | 97.01 | 144.98 | 188.00 | 226.16 | 259.44 | 495.87 |
| 69 | 101.74 | 154.40 | 199.71 | 240.10 | 275.66 | 527.93 |
| 70 | 108.87 | 166.22 | 211.32 | 256.36 | 296.63 | 563.44 |
| 71 | 115.98 | 177.98 | 227.70 | 272.48 | 317.40 | 606.03 |
| 72 | 123.03 | 189.64 | 243.95 | 293.30 | 337.93 | 648.05 |
| 73 | 132.50 | 203.65 | 260.01 | 316.36 | 363.06 | 693.27 |
| 74 | 144.32 | 217.53 | 280.88 | 341.69 | 390.34 | 745.57 |
| 75 | 153.61 | 233.74 | 301.48 | 364.22 | 419.71 | 800.76 |
| 76 | 167.70 | 249.69 | 324.20 | 388.78 | 451.03 | 862.58 |
| 77 | 181.65 | 270.28 | 348.99 | 420.23 | 486.60 | 926.79 |
| 78 | 195.42 | 290.58 | 375.79 | 451.02 | 523.94 | 989.51 |
| 79 | 209.05 | 310.59 | 402.17 | 481.31 | 558.04 | 1054.52 |
| 80 | 222.53 | 330.31 | 428.08 | 513.44 | 591.43 | 1117.97 |
| 81 | 238.33 | 352.24 | 453.64 | 542.59 | 629.07 | 1187.52 |
| 82 | 249.12 | 371.49 | 478.84 | 571.25 | 663.62 | 1247.96 |
| 83 | 262.21 | 387.85 | 501.02 | 598.94 | 697.06 | 1305.35 |
| 84 | 272.70 | 401.67 | 517.94 | 621.61 | 722.66 | 1359.17 |
| 85 | 280.83 | 415.59 | 535.08 | 641.89 | 746.02 | 1401.39 |
| 86 | 286.54 | 424.66 | 547.44 | 657.44 | 764.70 | 1436.48 |
| 87 | 289.87 | 431.38 | 555.03 | 668.28 | 778.70 | 1464.50 |
| 88 | 293.30 | 435.85 | 562.89 | 679.45 | 790.63 | 1489.57 |
| 89 | 294.26 | 437.82 | 565.78 | 683.09 | 797.45 | 1502.82 |
| 90 | 297.69 | 439.79 | 571.07 | 686.68 | 801.74 | 1512.07 |
| 91 | 298.64 | 444.22 | 576.37 | 695.22 | 810.95 | 1528.94 |
| 92 | 299.60 | 448.66 | 579.21 | 701.27 | 817.71 | 1545.79 |
| 93 | 300.57 | 450.62 | 586.97 | 707.34 | 826.92 | 1558.85 |
| 94 | 303.99 | 455.07 | 592.26 | 715.86 | 836.14 | 1575.71 |
| 95 | 304.95 | 459.50 | 597.56 | 721.93 | 845.35 | 1596.38 |
| 96 | 308.38 | 461.47 | 600.40 | 725.53 | 852.10 | 1613.24 |
| 97 | 309.34 | 463.44 | 605.69 | 734.05 | 861.32 | 1626.29 |
| 98 | 312.76 | 467.87 | 611.00 | 740.11 | 868.06 | 1643.16 |
| 99 | 313.73 | 472.32 | 616.28 | 746.17 | 877.28 | 1660.02 |
| 100 | 314.69 | 474.28 | 619.12 | 754.70 | 884.03 | 1676.89 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 29.57 | 46.82 | 56.67 | 61.60 | 66.53 | 110.38 |
| 41 | 32.03 | 46.82 | 56.67 | 61.60 | 66.53 | 114.19 |
| 42 | 29.57 | 46.82 | 56.67 | 64.07 | 71.46 | 114.19 |
| 43 | 29.57 | 46.82 | 59.14 | 66.53 | 71.46 | 114.19 |
| 44 | 29.57 | 46.82 | 59.14 | 66.53 | 71.46 | 117.99 |
| 45 | 32.03 | 49.28 | 59.14 | 66.53 | 73.92 | 121.80 |
| 46 | 32.03 | 49.28 | 64.07 | 68.99 | 76.39 | 129.41 |
| 47 | 34.50 | 51.75 | 66.53 | 76.39 | 81.31 | 137.03 |
| 48 | 34.50 | 54.21 | 68.99 | 81.31 | 88.71 | 144.64 |
| 49 | 36.96 | 56.67 | 71.46 | 86.24 | 93.63 | 156.06 |
| 50 | 39.43 | 59.14 | 73.92 | 91.17 | 101.03 | 163.67 |
| 51 | 41.89 | 61.60 | 76.39 | 96.10 | 103.49 | 171.28 |
| 52 | 41.89 | 64.07 | 78.85 | 101.03 | 108.42 | 178.89 |
| 53 | 44.35 | 66.53 | 81.31 | 105.96 | 113.35 | 186.51 |
| 54 | 46.82 | 71.46 | 83.78 | 110.88 | 120.74 | 197.93 |
| 55 | 46.82 | 76.39 | 88.71 | 113.35 | 125.67 | 205.54 |
| 56 | 51.75 | 78.85 | 91.17 | 118.28 | 130.60 | 213.15 |
| 57 | 54.21 | 81.31 | 93.63 | 123.20 | 135.52 | 220.76 |
| 58 | 54.21 | 81.31 | 98.56 | 125.67 | 140.45 | 228.38 |
| 59 | 56.67 | 83.78 | 105.96 | 130.60 | 145.38 | 235.99 |
| 60 | 59.14 | 86.24 | 113.35 | 133.06 | 150.31 | 243.60 |
| 61 | 59.14 | 91.17 | 118.28 | 137.99 | 152.77 | 251.21 |
| 62 | 59.14 | 93.63 | 123.20 | 142.92 | 155.24 | 258.83 |
| 63 | 59.14 | 98.56 | 128.13 | 147.84 | 160.16 | 266.44 |
| 64 | 61.60 | 101.03 | 133.06 | 152.77 | 165.09 | 274.05 |
| 65 | 64.07 | 105.96 | 140.45 | 157.70 | 170.02 | 281.66 |
| 66 | 64.07 | 108.42 | 145.38 | 162.63 | 174.95 | 289.28 |
| 67 | 64.07 | 113.35 | 147.84 | 165.09 | 179.88 | 300.69 |
| 68 | 66.53 | 115.81 | 150.31 | 170.02 | 184.81 | 315.92 |
| 69 | 66.53 | 118.28 | 150.31 | 174.95 | 192.20 | 331.14 |
| 70 | 68.99 | 120.74 | 152.77 | 182.34 | 202.05 | 346.37 |
| 71 | 71.46 | 123.20 | 160.16 | 189.73 | 211.91 | 357.79 |
| 72 | 76.39 | 130.60 | 167.56 | 202.05 | 224.23 | 373.01 |
| 73 | 81.31 | 137.99 | 177.41 | 216.84 | 236.55 | 392.04 |
| 74 | 83.78 | 145.38 | 187.27 | 229.16 | 251.34 | 414.88 |
| 75 | 86.24 | 152.77 | 197.13 | 241.48 | 266.12 | 441.53 |
| 76 | 88.71 | 157.70 | 206.98 | 256.26 | 280.90 | 471.98 |
| 77 | 96.10 | 167.56 | 216.84 | 271.05 | 295.69 | 494.81 |
| 78 | 103.49 | 177.41 | 226.69 | 283.37 | 310.47 | 517.65 |
| 79 | 110.88 | 184.81 | 236.55 | 298.15 | 325.26 | 544.29 |
| 80 | 115.81 | 192.20 | 246.41 | 312.94 | 342.51 | 570.94 |
| 81 | 120.74 | 199.59 | 256.26 | 327.72 | 359.75 | 601.39 |
| 82 | 128.13 | 206.98 | 268.58 | 342.51 | 377.00 | 635.64 |
| 83 | 135.52 | 214.37 | 280.90 | 352.36 | 391.79 | 662.29 |
| 84 | 142.92 | 221.77 | 293.22 | 362.22 | 406.57 | 681.32 |
| 85 | 142.92 | 229.16 | 300.62 | 372.08 | 413.96 | 688.93 |
| 86 | 137.99 | 231.62 | 300.62 | 377.00 | 418.89 | 688.93 |
| 87 | 133.06 | 229.16 | 295.69 | 379.47 | 418.89 | 692.74 |
| 88 | 130.60 | 224.23 | 290.76 | 379.47 | 418.89 | 696.54 |
| 89 | 130.60 | 219.30 | 290.76 | 381.93 | 421.36 | 700.35 |
| 90 | 128.13 | 216.84 | 288.30 | 381.93 | 421.36 | 704.16 |
| 91 | 125.67 | 214.37 | 285.83 | 384.40 | 423.82 | 704.16 |
| 92 | 125.67 | 214.37 | 285.83 | 384.40 | 423.82 | 707.96 |
| 93 | 123.20 | 211.91 | 285.83 | 386.86 | 426.28 | 711.77 |
| 94 | 120.74 | 209.45 | 283.37 | 384.40 | 426.28 | 715.58 |
| 95 | 120.74 | 206.98 | 283.37 | 386.86 | 428.75 | 715.58 |
| 96 | 118.28 | 204.52 | 280.90 | 389.32 | 431.21 | 719.38 |
| 97 | 115.81 | 204.52 | 278.44 | 389.32 | 431.21 | 723.19 |
| 98 | 115.81 | 202.05 | 275.98 | 391.79 | 433.68 | 726.99 |
| 99 | 113.35 | 199.59 | 278.44 | 391.79 | 433.68 | 726.99 |
| 100 | 110.88 | 199.59 | 275.98 | 394.25 | 436.14 | 730.80 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Home Only: Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.05 | 0.05 | 0.07 | 0.12 | 0.17 | 0.38 |
| 41 | 0.05 | 0.05 | 0.07 | 0.12 | 0.17 | 0.34 |
| 42 | 0.05 | 0.05 | 0.07 | 0.12 | 0.17 | 0.38 |
| 43 | 0.05 | 0.05 | 0.10 | 0.12 | 0.17 | 0.38 |
| 44 | 0.05 | 0.05 | 0.10 | 0.12 | 0.20 | 0.42 |
| 45 | 0.05 | 0.05 | 0.10 | 0.15 | 0.17 | 0.38 |
| 46 | 0.05 | 0.05 | 0.10 | 0.15 | 0.20 | 0.42 |
| 47 | 0.05 | 0.07 | 0.12 | 0.12 | 0.20 | 0.46 |
| 48 | 0.05 | 0.07 | 0.10 | 0.15 | 0.20 | 0.46 |
| 49 | 0.05 | 0.07 | 0.12 | 0.17 | 0.25 | 0.49 |
| 50 | 0.05 | 0.07 | 0.12 | 0.20 | 0.27 | 0.53 |
| 51 | 0.05 | 0.10 | 0.15 | 0.22 | 0.30 | 0.61 |
| 52 | 0.05 | 0.10 | 0.17 | 0.25 | 0.32 | 0.65 |
| 53 | 0.05 | 0.10 | 0.17 | 0.27 | 0.34 | 0.72 |
| 54 | 0.05 | 0.12 | 0.20 | 0.32 | 0.39 | 0.84 |
| 55 | 0.05 | 0.15 | 0.25 | 0.34 | 0.44 | 0.95 |
| 56 | 0.05 | 0.15 | 0.30 | 0.39 | 0.49 | 1.10 |
| 57 | 0.07 | 0.17 | 0.32 | 0.44 | 0.59 | 1.33 |
| 58 | 0.07 | 0.20 | 0.37 | 0.52 | 0.69 | 1.56 |
| 59 | 0.10 | 0.25 | 0.44 | 0.62 | 0.81 | 1.79 |
| 60 | 0.10 | 0.27 | 0.49 | 0.69 | 0.94 | 2.09 |
| 61 | 0.10 | 0.32 | 0.57 | 0.81 | 1.06 | 2.44 |
| 62 | 0.12 | 0.39 | 0.67 | 0.94 | 1.23 | 2.82 |
| 63 | 0.15 | 0.44 | 0.76 | 1.08 | 1.40 | 3.24 |
| 64 | 0.17 | 0.49 | 0.89 | 1.26 | 1.60 | 3.73 |
| 65 | 0.22 | 0.57 | 1.01 | 1.43 | 1.82 | 4.26 |
| 66 | 0.25 | 0.64 | 1.16 | 1.63 | 2.12 | 4.91 |
| 67 | 0.27 | 0.71 | 1.31 | 1.87 | 2.44 | 5.60 |
| 68 | 0.30 | 0.84 | 1.48 | 2.12 | 2.78 | 6.43 |
| 69 | 0.34 | 0.96 | 1.68 | 2.44 | 3.15 | 7.38 |
| 70 | 0.37 | 1.11 | 1.92 | 2.81 | 3.62 | 8.45 |
| 71 | 0.42 | 1.28 | 2.22 | 3.23 | 4.21 | 9.82 |
| 72 | 0.52 | 1.48 | 2.59 | 3.75 | 4.93 | 11.49 |
| 73 | 0.59 | 1.70 | 3.01 | 4.36 | 5.77 | 13.40 |
| 74 | 0.69 | 1.97 | 3.50 | 5.08 | 6.70 | 15.57 |
| 75 | 0.79 | 2.29 | 4.02 | 5.89 | 7.76 | 18.04 |
| 76 | 0.91 | 2.64 | 4.61 | 6.80 | 8.97 | 20.82 |
| 77 | 1.06 | 3.03 | 5.35 | 7.84 | 10.37 | 24.06 |
| 78 | 1.21 | 3.50 | 6.16 | 9.02 | 11.98 | 27.67 |
| 79 | 1.40 | 4.02 | 7.10 | 10.37 | 13.77 | 31.78 |
| 80 | 1.63 | 4.63 | 8.11 | 11.90 | 15.79 | 36.39 |
| 81 | 1.85 | 5.30 | 9.22 | 13.58 | 18.06 | 41.56 |
| 82 | 2.09 | 5.99 | 10.45 | 15.40 | 20.50 | 47.27 |
| 83 | 2.34 | 6.85 | 11.83 | 17.49 | 23.33 | 53.86 |
| 84 | 2.64 | 7.61 | 13.23 | 19.59 | 26.17 | 60.52 |
| 85 | 2.91 | 8.30 | 14.56 | 21.61 | 28.90 | 66.99 |
| 86 | 3.13 | 9.02 | 15.79 | 23.51 | 31.44 | 73.08 |
| 87 | 3.35 | 9.66 | 16.93 | 25.26 | 33.88 | 78.79 |
| 88 | 3.55 | 10.28 | 18.01 | 26.91 | 36.20 | 84.23 |
| 89 | 3.75 | 10.89 | 19.02 | 28.46 | 38.22 | 89.10 |
| 90 | 4.07 | 11.53 | 19.98 | 29.96 | 40.34 | 94.17 |
| 91 | 4.39 | 12.17 | 20.94 | 31.47 | 42.46 | 99.23 |
| 92 | 4.71 | 12.81 | 21.91 | 32.97 | 44.58 | 104.29 |
| 93 | 5.03 | 13.45 | 22.87 | 34.47 | 46.69 | 109.35 |
| 94 | 5.35 | 14.09 | 23.83 | 35.98 | 48.81 | 114.42 |
| 95 | 5.67 | 14.74 | 24.79 | 37.48 | 50.93 | 119.48 |
| 96 | 5.99 | 15.38 | 25.75 | 38.98 | 53.05 | 124.54 |
| 97 | 6.31 | 16.02 | 26.71 | 40.48 | 55.17 | 129.60 |
| 98 | 6.63 | 16.66 | 27.67 | 41.99 | 57.29 | 134.67 |
| 99 | 6.95 | 17.30 | 28.63 | 43.49 | 59.41 | 139.73 |
| 100 | 7.27 | 17.94 | 29.59 | 44.99 | 61.53 | 144.79 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 100% HC: Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.22 | 0.37 | 0.46 | 0.59 | 0.71 | 1.48 |
| 41 | 0.22 | 0.37 | 0.51 | 0.61 | 0.76 | 1.52 |
| 42 | 0.22 | 0.37 | 0.51 | 0.61 | 0.76 | 1.52 |
| 43 | 0.25 | 0.37 | 0.54 | 0.66 | 0.79 | 1.60 |
| 44 | 0.25 | 0.39 | 0.57 | 0.66 | 0.82 | 1.64 |
| 45 | 0.25 | 0.42 | 0.57 | 0.69 | 0.84 | 1.67 |
| 46 | 0.25 | 0.42 | 0.59 | 0.72 | 0.84 | 1.75 |
| 47 | 0.25 | 0.41 | 0.61 | 0.74 | 0.89 | 1.83 |
| 48 | 0.25 | 0.44 | 0.64 | 0.77 | 0.94 | 1.87 |
| 49 | 0.25 | 0.46 | 0.66 | 0.81 | 0.99 | 1.94 |
| 50 | 0.27 | 0.49 | 0.71 | 0.87 | 1.06 | 2.09 |
| 51 | 0.30 | 0.52 | 0.74 | 0.93 | 1.14 | 2.21 |
| 52 | 0.30 | 0.57 | 0.79 | 0.99 | 1.23 | 2.36 |
| 53 | 0.32 | 0.62 | 0.86 | 1.08 | 1.30 | 2.59 |
| 54 | 0.35 | 0.64 | 0.94 | 1.18 | 1.40 | 2.82 |
| 55 | 0.39 | 0.72 | 1.04 | 1.30 | 1.55 | 3.08 |
| 56 | 0.44 | 0.79 | 1.11 | 1.45 | 1.72 | 3.42 |
| 57 | 0.46 | 0.84 | 1.21 | 1.60 | 1.95 | 3.88 |
| 58 | 0.51 | 0.94 | 1.33 | 1.78 | 2.19 | 4.41 |
| 59 | 0.57 | 1.06 | 1.50 | 2.00 | 2.44 | 4.99 |
| 60 | 0.62 | 1.16 | 1.70 | 2.22 | 2.71 | 5.63 |
| 61 | 0.72 | 1.28 | 1.90 | 2.46 | 3.03 | 6.32 |
| 62 | 0.81 | 1.42 | 2.12 | 2.76 | 3.40 | 7.12 |
| 63 | 0.91 | 1.60 | 2.39 | 3.13 | 3.84 | 8.07 |
| 64 | 1.01 | 1.82 | 2.69 | 3.53 | 4.34 | 9.10 |
| 65 | 1.13 | 2.10 | 3.06 | 3.99 | 4.88 | 10.31 |
| 66 | 1.28 | 2.36 | 3.48 | 4.54 | 5.55 | 11.72 |
| 67 | 1.45 | 2.66 | 3.95 | 5.17 | 6.33 | 13.48 |
| 68 | 1.66 | 3.06 | 4.51 | 5.94 | 7.26 | 15.49 |
| 69 | 1.87 | 3.50 | 5.18 | 6.83 | 8.35 | 17.85 |
| 70 | 2.14 | 4.04 | 5.94 | 7.86 | 9.66 | 20.71 |
| 71 | 2.47 | 4.66 | 6.83 | 9.09 | 11.23 | 24.09 |
| 72 | 2.84 | 5.35 | 7.91 | 10.58 | 13.06 | 28.05 |
| 73 | 3.23 | 6.16 | 9.15 | 12.20 | 15.16 | 32.51 |
| 74 | 3.72 | 7.10 | 10.52 | 14.10 | 17.52 | 37.72 |
| 75 | 4.31 | 8.23 | 12.23 | 16.36 | 20.38 | 43.85 |
| 76 | 5.05 | 9.61 | 14.29 | 19.12 | 23.85 | 51.19 |
| 77 | 5.91 | 11.24 | 16.73 | 22.40 | 27.99 | 59.95 |
| 78 | 6.95 | 13.21 | 19.64 | 26.27 | 32.85 | 70.30 |
| 79 | 8.15 | 15.48 | 23.04 | 30.80 | 38.56 | 82.37 |
| 80 | 9.56 | 18.11 | 26.96 | 36.02 | 45.11 | 96.22 |
| 81 | 11.14 | 21.09 | 31.37 | 41.89 | 52.58 | 112.01 |
| 82 | 12.66 | 24.05 | 35.83 | 47.93 | 60.22 | 128.50 |
| 83 | 14.46 | 27.30 | 40.91 | 55.07 | 69.11 | 147.11 |
| 84 | 16.22 | 30.92 | 46.22 | 62.07 | 78.26 | 167.48 |
| 85 | 17.92 | 34.25 | 51.30 | 69.02 | 87.15 | 186.85 |
| 86 | 19.52 | 37.46 | 56.20 | 75.75 | 95.83 | 205.73 |
| 87 | 21.36 | 41.03 | 61.65 | 83.14 | 105.29 | 226.24 |
| 88 | 22.84 | 43.94 | 66.13 | 89.35 | 113.33 | 243.71 |
| 89 | 24.35 | 46.94 | 70.74 | 95.70 | 121.58 | 261.71 |
| 90 | 25.83 | 49.90 | 75.35 | 102.13 | 129.91 | 279.99 |
| 91 | 27.31 | 52.85 | 79.95 | 108.57 | 138.24 | 298.26 |
| 92 | 28.78 | 55.81 | 84.57 | 115.00 | 146.57 | 316.53 |
| 93 | 30.26 | 58.76 | 89.18 | 121.43 | 154.89 | 334.79 |
| 94 | 31.74 | 61.72 | 93.79 | 127.87 | 163.22 | 353.07 |
| 95 | 33.22 | 64.69 | 98.39 | 134.29 | 171.55 | 371.34 |
| 96 | 34.70 | 67.64 | 103.00 | 140.72 | 179.88 | 389.61 |
| 97 | 36.17 | 70.60 | 107.61 | 147.15 | 188.21 | 407.88 |
| 98 | 37.65 | 73.56 | 112.21 | 153.59 | 196.53 | 426.15 |
| 99 | 39.13 | 76.51 | 116.82 | 160.02 | 204.86 | 444.42 |
| 100 | 40.61 | 79.47 | 121.43 | 166.44 | 213.19 | 462.69 |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Annual Waiver of Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated 50% HC : Additional for Compound BIO**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| **Age** | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 40 | 0.22 | 0.35 | 0.44 | 0.54 | 0.66 | 1.33 |
| 41 | 0.22 | 0.35 | 0.46 | 0.56 | 0.66 | 1.37 |
| 42 | 0.25 | 0.35 | 0.46 | 0.59 | 0.71 | 1.41 |
| 43 | 0.25 | 0.37 | 0.52 | 0.59 | 0.71 | 1.45 |
| 44 | 0.27 | 0.37 | 0.52 | 0.61 | 0.74 | 1.49 |
| 45 | 0.25 | 0.37 | 0.54 | 0.62 | 0.76 | 1.52 |
| 46 | 0.27 | 0.39 | 0.54 | 0.64 | 0.79 | 1.56 |
| 47 | 0.27 | 0.39 | 0.56 | 0.66 | 0.82 | 1.60 |
| 48 | 0.27 | 0.39 | 0.59 | 0.69 | 0.84 | 1.68 |
| 49 | 0.25 | 0.41 | 0.61 | 0.74 | 0.92 | 1.78 |
| 50 | 0.25 | 0.44 | 0.64 | 0.82 | 0.98 | 1.90 |
| 51 | 0.25 | 0.47 | 0.69 | 0.86 | 1.04 | 2.02 |
| 52 | 0.27 | 0.52 | 0.74 | 0.92 | 1.11 | 2.17 |
| 53 | 0.32 | 0.57 | 0.79 | 0.98 | 1.20 | 2.32 |
| 54 | 0.32 | 0.61 | 0.84 | 1.06 | 1.33 | 2.51 |
| 55 | 0.35 | 0.67 | 0.92 | 1.18 | 1.45 | 2.78 |
| 56 | 0.39 | 0.72 | 1.01 | 1.33 | 1.60 | 3.12 |
| 57 | 0.44 | 0.79 | 1.11 | 1.47 | 1.80 | 3.54 |
| 58 | 0.49 | 0.89 | 1.26 | 1.65 | 2.00 | 4.00 |
| 59 | 0.54 | 0.99 | 1.40 | 1.85 | 2.24 | 4.53 |
| 60 | 0.59 | 1.08 | 1.55 | 2.07 | 2.49 | 5.14 |
| 61 | 0.67 | 1.18 | 1.75 | 2.29 | 2.78 | 5.75 |
| 62 | 0.74 | 1.33 | 1.95 | 2.57 | 3.13 | 6.47 |
| 63 | 0.84 | 1.50 | 2.19 | 2.88 | 3.52 | 7.31 |
| 64 | 0.93 | 1.70 | 2.49 | 3.23 | 3.97 | 8.30 |
| 65 | 1.06 | 1.93 | 2.81 | 3.67 | 4.46 | 9.44 |
| 66 | 1.21 | 2.19 | 3.21 | 4.19 | 5.08 | 10.73 |
| 67 | 1.35 | 2.51 | 3.68 | 4.78 | 5.82 | 12.30 |
| 68 | 1.56 | 2.86 | 4.19 | 5.47 | 6.67 | 14.16 |
| 69 | 1.74 | 3.30 | 4.81 | 6.31 | 7.71 | 16.36 |
| 70 | 2.02 | 3.80 | 5.52 | 7.29 | 8.92 | 18.92 |
| 71 | 2.29 | 4.36 | 6.38 | 8.43 | 10.32 | 22.00 |
| 72 | 2.64 | 5.03 | 7.39 | 9.79 | 11.98 | 25.65 |
| 73 | 3.03 | 5.79 | 8.58 | 11.36 | 13.95 | 29.92 |
| 74 | 3.52 | 6.70 | 9.88 | 13.14 | 16.24 | 34.72 |
| 75 | 4.09 | 7.74 | 11.46 | 15.25 | 18.90 | 40.42 |
| 76 | 4.78 | 9.05 | 13.38 | 17.79 | 22.08 | 47.12 |
| 77 | 5.62 | 10.62 | 15.70 | 20.85 | 25.92 | 55.23 |
| 78 | 6.63 | 12.49 | 18.46 | 24.54 | 30.49 | 64.82 |
| 79 | 7.78 | 14.66 | 21.66 | 28.75 | 35.80 | 75.93 |
| 80 | 9.10 | 17.12 | 25.31 | 33.58 | 41.84 | 88.61 |
| 81 | 10.55 | 19.84 | 29.33 | 38.94 | 48.54 | 102.80 |
| 82 | 12.07 | 22.77 | 33.69 | 44.77 | 55.88 | 118.49 |
| 83 | 13.77 | 26.12 | 38.61 | 51.57 | 64.33 | 137.22 |
| 84 | 15.60 | 29.54 | 43.86 | 58.47 | 73.23 | 155.71 |
| 85 | 17.32 | 32.87 | 48.91 | 65.30 | 81.90 | 174.40 |
| 86 | 19.00 | 36.12 | 53.79 | 71.93 | 90.33 | 192.60 |
| 87 | 20.60 | 39.25 | 58.52 | 78.34 | 98.51 | 210.26 |
| 88 | 22.10 | 42.19 | 62.98 | 84.42 | 106.30 | 227.04 |
| 89 | 23.61 | 45.14 | 67.49 | 90.63 | 114.26 | 244.24 |
| 90 | 25.11 | 48.10 | 72.05 | 96.88 | 122.30 | 261.65 |
| 91 | 26.62 | 51.05 | 76.60 | 103.15 | 130.33 | 279.04 |
| 92 | 28.12 | 54.01 | 81.17 | 109.41 | 138.36 | 296.43 |
| 93 | 29.62 | 56.97 | 85.73 | 115.66 | 146.39 | 313.82 |
| 94 | 31.12 | 59.92 | 90.29 | 121.93 | 154.42 | 331.22 |
| 95 | 32.63 | 62.89 | 94.84 | 128.18 | 162.45 | 348.62 |
| 96 | 34.13 | 65.84 | 99.40 | 134.44 | 170.49 | 366.01 |
| 97 | 35.63 | 68.80 | 103.96 | 140.69 | 178.52 | 383.40 |
| 98 | 37.14 | 71.76 | 108.52 | 146.96 | 186.56 | 400.80 |
| 99 | 38.64 | 74.71 | 113.07 | 153.22 | 194.59 | 418.20 |
| 100 | 40.14 | 77.67 | 117.63 | 159.47 | 202.62 | 435.59 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**Additional for Compound BIO**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 0.00 | 0.00 | 0.00 | 0.00 |
| 41 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42 | 0.00 | 0.00 | 0.00 | 0.00 |
| 43 | 0.00 | 0.00 | 0.00 | 0.00 |
| 44 | 0.00 | 0.00 | 2.46 | 0.00 |
| 45 | 0.00 | 0.00 | 2.46 | 0.00 |
| 46 | 0.00 | 0.00 | 2.46 | 0.00 |
| 47 | 0.00 | 0.00 | 2.46 | 0.00 |
| 48 | 0.00 | 2.46 | 2.46 | 0.00 |
| 49 | 0.00 | 2.46 | 2.46 | 0.00 |
| 50 | 0.00 | 2.46 | 2.46 | 0.00 |
| 51 | 0.00 | 2.46 | 2.46 | 0.00 |
| 52 | 0.00 | 2.46 | 2.46 | 2.46 |
| 53 | 0.00 | 2.46 | 2.46 | 2.46 |
| 54 | 0.00 | 2.46 | 2.46 | 2.46 |
| 55 | 0.00 | 2.46 | 2.46 | 2.46 |
| 56 | 0.00 | 2.46 | 2.46 | 2.46 |
| 57 | 0.00 | 2.46 | 4.93 | 2.46 |
| 58 | 0.00 | 2.46 | 4.93 | 2.46 |
| 59 | 0.00 | 4.93 | 2.46 | 2.46 |
| 60 | 0.00 | 2.46 | 2.46 | 2.46 |
| 61 | 0.00 | 2.46 | 2.46 | 2.46 |
| 62 | 0.00 | 2.46 | 4.93 | 2.46 |
| 63 | 0.00 | 2.46 | 4.93 | 2.46 |
| 64 | 0.00 | 4.93 | 4.93 | 4.93 |
| 65 | 0.00 | 4.93 | 4.93 | 4.93 |
| 66 | 2.46 | 4.92 | 4.92 | 4.93 |
| 67 | 2.46 | 4.92 | 4.92 | 2.46 |
| 68 | 2.46 | 4.92 | 4.92 | 2.46 |
| 69 | 2.46 | 4.92 | 7.39 | 2.46 |
| 70 | 2.46 | 7.39 | 4.92 | 2.46 |
| 71 | 2.46 | 4.92 | 7.39 | 4.93 |
| 72 | 2.46 | 7.39 | 4.92 | 4.93 |
| 73 | 2.46 | 7.39 | 7.39 | 2.46 |
| 74 | 2.46 | 7.39 | 7.39 | 4.93 |
| 75 | 2.46 | 9.85 | 9.85 | 4.93 |
| 76 | 2.46 | 9.85 | 9.85 | 4.93 |
| 77 | 4.93 | 7.39 | 12.32 | 4.93 |
| 78 | 2.46 | 9.85 | 12.32 | 4.93 |
| 79 | 2.46 | 9.85 | 12.32 | 7.39 |
| 80 | 4.93 | 9.86 | 12.32 | 4.93 |
| 81 | 4.93 | 14.79 | 12.32 | 7.39 |
| 82 | 2.46 | 14.78 | 12.32 | 4.93 |
| 83 | 4.93 | 14.79 | 14.79 | 7.39 |
| 84 | 4.93 | 14.79 | 14.79 | 7.39 |
| 85 | 2.46 | 14.78 | 14.78 | 7.39 |
| 86 | 4.93 | 14.79 | 14.79 | 7.39 |
| 87 | 4.93 | 14.79 | 14.79 | 7.39 |
| 88 | 4.93 | 17.25 | 17.25 | 7.39 |
| 89 | 2.46 | 17.24 | 17.24 | 7.39 |
| 90 | 4.93 | 17.25 | 17.25 | 7.39 |
| 91 | 4.93 | 17.25 | 17.25 | 7.39 |
| 92 | 4.93 | 17.25 | 17.25 | 7.39 |
| 93 | 4.93 | 17.25 | 17.25 | 7.39 |
| 94 | 4.93 | 17.25 | 17.25 | 7.39 |
| 95 | 4.93 | 17.25 | 17.25 | 7.39 |
| 96 | 4.93 | 19.71 | 19.71 | 7.39 |
| 97 | 4.93 | 19.71 | 19.71 | 7.39 |
| 98 | 4.93 | 19.71 | 19.71 | 7.39 |
| 99 | 4.93 | 19.71 | 19.71 | 7.39 |
| 100 | 4.93 | 19.71 | 19.71 | 4.93 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**Additional for Compound BIO**

| **Issue Age** | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | 0.00 | 0.00 | 0.00 | 0.00 |
| 41 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42 | 0.00 | 0.00 | 0.00 | 0.00 |
| 43 | 0.00 | 0.00 | 0.00 | 0.00 |
| 44 | 0.00 | 0.00 | 3.81 | 0.00 |
| 45 | 0.00 | 0.00 | 3.81 | 0.00 |
| 46 | 0.00 | 0.00 | 3.81 | 0.00 |
| 47 | 0.00 | 0.00 | 3.81 | 0.00 |
| 48 | 0.00 | 3.81 | 3.81 | 0.00 |
| 49 | 0.00 | 3.81 | 3.81 | 0.00 |
| 50 | 0.00 | 3.81 | 3.81 | 0.00 |
| 51 | 0.00 | 3.81 | 3.81 | 0.00 |
| 52 | 0.00 | 3.81 | 3.81 | 3.81 |
| 53 | 0.00 | 3.81 | 3.81 | 3.81 |
| 54 | 0.00 | 3.81 | 3.81 | 3.81 |
| 55 | 0.00 | 3.81 | 3.81 | 3.81 |
| 56 | 0.00 | 3.81 | 3.81 | 3.81 |
| 57 | 0.00 | 3.81 | 7.61 | 3.81 |
| 58 | 0.00 | 3.81 | 7.61 | 3.81 |
| 59 | 0.00 | 7.61 | 3.81 | 3.81 |
| 60 | 0.00 | 3.81 | 3.81 | 3.81 |
| 61 | 0.00 | 3.81 | 3.81 | 3.81 |
| 62 | 0.00 | 3.81 | 7.61 | 3.81 |
| 63 | 0.00 | 3.81 | 7.61 | 3.81 |
| 64 | 0.00 | 7.61 | 7.61 | 7.61 |
| 65 | 0.00 | 7.61 | 7.61 | 7.61 |
| 66 | 3.81 | 7.62 | 7.62 | 7.61 |
| 67 | 3.81 | 7.62 | 7.62 | 3.81 |
| 68 | 3.81 | 7.62 | 7.62 | 3.81 |
| 69 | 3.81 | 7.62 | 11.42 | 3.81 |
| 70 | 3.81 | 11.42 | 7.62 | 3.81 |
| 71 | 3.81 | 7.62 | 11.42 | 7.61 |
| 72 | 3.81 | 11.42 | 7.62 | 7.61 |
| 73 | 3.81 | 11.42 | 11.42 | 3.81 |
| 74 | 3.81 | 11.42 | 11.42 | 7.61 |
| 75 | 3.81 | 15.23 | 15.23 | 7.61 |
| 76 | 3.81 | 15.23 | 15.23 | 7.61 |
| 77 | 7.61 | 11.42 | 19.03 | 7.61 |
| 78 | 3.81 | 15.23 | 19.04 | 7.61 |
| 79 | 3.81 | 15.23 | 19.04 | 11.42 |
| 80 | 7.61 | 15.22 | 19.03 | 7.61 |
| 81 | 7.61 | 22.84 | 19.03 | 11.42 |
| 82 | 3.81 | 22.84 | 19.04 | 7.61 |
| 83 | 7.61 | 22.84 | 22.84 | 11.42 |
| 84 | 7.61 | 22.84 | 22.84 | 11.42 |
| 85 | 3.81 | 22.84 | 22.84 | 11.42 |
| 86 | 7.61 | 22.84 | 22.84 | 11.42 |
| 87 | 7.61 | 22.84 | 22.84 | 11.42 |
| 88 | 7.61 | 26.64 | 26.64 | 11.42 |
| 89 | 3.81 | 26.65 | 26.65 | 11.42 |
| 90 | 7.61 | 26.64 | 26.64 | 11.42 |
| 91 | 7.61 | 26.64 | 26.64 | 11.42 |
| 92 | 7.61 | 26.64 | 26.64 | 11.42 |
| 93 | 7.61 | 26.64 | 26.64 | 11.42 |
| 94 | 7.61 | 26.64 | 26.64 | 11.42 |
| 95 | 7.61 | 26.64 | 26.64 | 11.42 |
| 96 | 7.61 | 30.45 | 30.45 | 11.42 |
| 97 | 7.61 | 30.45 | 30.45 | 11.42 |
| 98 | 7.61 | 30.45 | 30.45 | 11.42 |
| 99 | 7.61 | 30.45 | 30.45 | 11.42 |
| 100 | 7.61 | 30.45 | 30.45 | 7.61 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Return of Premium Upon Death Rider Premium Rates**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 25.0% |
| 41 | 26.0% |
| 42 | 26.0% |
| 43 | 26.0% |
| 44 | 27.0% |
| 45 | 27.0% |
| 46 | 28.0% |
| 47 | 28.0% |
| 48 | 29.0% |
| 49 | 29.0% |
| 50 | 30.0% |
| 51 | 30.0% |
| 52 | 31.0% |
| 53 | 31.0% |
| 54 | 32.0% |
| 55 | 32.0% |
| 56 | 33.0% |
| 57 | 34.0% |
| 58 | 35.0% |
| 59 | 36.0% |
| 60 | 37.0% |
| 61 | 38.0% |
| 62 | 39.0% |
| 63 | 41.0% |
| 64 | 43.0% |
| 65 | 45.0% |
| 66 | 48.0% |
| 67 | 51.0% |
| 68 | 54.0% |
| 69 | 57.0% |
| 70 | 60.0% |
| 71 | 63.0% |
| 72 | 67.0% |
| 73 | 72.0% |
| 74 | 77.0% |
| 75 | 82.0% |
| 76 | 87.0% |
| 77 | 93.0% |
| 78 | 100.0% |
| 79 | 108.0% |
| 80 | 117.0% |
| 81 | 127.0% |
| 82 | 138.0% |
| 83 | 150.0% |
| 84 | 163.0% |
| 85 | 177.0% |
| 86 | 192.0% |
| 87 | 208.0% |
| 88 | 225.0% |
| 89 | 242.0% |
| 90 | 260.0% |
| 91 | 278.0% |
| 92 | 297.0% |
| 93 | 316.0% |
| 94 | 335.0% |
| 95 | 355.0% |
| 96 | 375.0% |
| 97 | 395.0% |
| 98 | 415.0% |
| 99 | 435.0% |
| 100 | 455.0% |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 100% Home Care**
**No Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 59.14 | 69.00 | 78.85 | 91.18 | 125.99 | 135.68 | 138.91 |
| **41** | 59.14 | 71.46 | 81.32 | 93.64 | 129.22 | 138.91 | 142.14 |
| **42** | 61.60 | 73.92 | 83.78 | 101.03 | 138.91 | 145.37 | 148.60 |
| **43** | 61.60 | 76.38 | 88.71 | 105.96 | 145.37 | 151.83 | 155.06 |
| **44** | 64.07 | 78.85 | 91.18 | 110.88 | 151.83 | 158.29 | 161.52 |
| **45** | 66.53 | 81.31 | 96.10 | 115.81 | 158.29 | 164.75 | 167.98 |
| **46** | 68.99 | 86.24 | 98.56 | 120.74 | 164.75 | 171.21 | 174.44 |
| **47** | 71.46 | 88.71 | 103.49 | 123.20 | 167.98 | 177.67 | 180.90 |
| **48** | 73.92 | 93.64 | 105.95 | 125.66 | 174.44 | 184.13 | 187.36 |
| **49** | 78.85 | 96.10 | 110.89 | 128.13 | 177.67 | 190.59 | 193.82 |
| **50** | 81.31 | 101.03 | 115.81 | 133.06 | 184.13 | 197.05 | 200.28 |
| **51** | 83.78 | 103.49 | 120.74 | 137.99 | 190.59 | 203.51 | 206.74 |
| **52** | 86.25 | 108.42 | 125.67 | 140.45 | 193.82 | 209.97 | 213.21 |
| **53** | 88.71 | 113.35 | 130.60 | 145.38 | 200.28 | 216.44 | 219.67 |
| **54** | 93.63 | 118.27 | 135.52 | 150.31 | 206.75 | 222.90 | 226.13 |
| **55** | 98.57 | 123.20 | 142.92 | 160.17 | 219.67 | 235.82 | 239.05 |
| **56** | 103.50 | 130.60 | 152.77 | 170.02 | 235.82 | 248.74 | 255.20 |
| **57** | 110.88 | 137.99 | 162.63 | 182.34 | 255.20 | 271.35 | 277.81 |
| **58** | 118.28 | 147.84 | 172.49 | 197.13 | 274.58 | 293.96 | 300.42 |
| **59** | 125.67 | 157.70 | 184.81 | 211.91 | 293.96 | 316.58 | 323.04 |
| **60** | 133.06 | 167.56 | 197.13 | 226.69 | 316.57 | 339.20 | 348.89 |
| **61** | 140.45 | 179.88 | 209.44 | 239.01 | 335.97 | 361.81 | 371.50 |
| **62** | 147.85 | 189.74 | 221.76 | 251.33 | 352.11 | 381.19 | 390.88 |
| **63** | 155.23 | 199.59 | 234.08 | 266.12 | 374.73 | 403.80 | 413.49 |
| **64** | 165.09 | 214.38 | 248.87 | 280.90 | 394.11 | 426.42 | 439.34 |
| **65** | 179.88 | 231.62 | 268.59 | 303.08 | 426.42 | 461.95 | 474.87 |
| **66** | 194.66 | 248.87 | 290.76 | 327.72 | 461.95 | 500.71 | 513.63 |
| **67** | 214.37 | 271.05 | 315.40 | 354.83 | 500.71 | 542.71 | 558.86 |
| **68** | 234.09 | 295.68 | 344.97 | 386.86 | 545.94 | 594.39 | 610.54 |
| **69** | 256.26 | 322.80 | 379.47 | 426.29 | 600.85 | 652.54 | 671.92 |
| **70** | 283.37 | 354.83 | 416.43 | 468.18 | 662.23 | 720.38 | 739.77 |
| **71** | 312.93 | 391.79 | 460.78 | 517.46 | 733.31 | 797.91 | 820.52 |
| **72** | 344.97 | 433.68 | 507.60 | 574.12 | 810.83 | 881.90 | 907.74 |
| **73** | 379.47 | 478.03 | 559.34 | 633.27 | 898.05 | 975.58 | 1004.65 |
| **74** | 418.89 | 527.31 | 618.48 | 699.80 | 988.50 | 1078.96 | 1108.03 |
| **75** | 463.25 | 583.99 | 682.55 | 773.71 | 1095.11 | 1192.02 | 1224.32 |
| **76** | 512.53 | 645.59 | 754.00 | 852.57 | 1204.94 | 1308.32 | 1343.85 |
| **77** | 566.73 | 712.11 | 827.93 | 938.82 | 1324.47 | 1434.30 | 1473.06 |
| **78** | 623.41 | 781.11 | 909.25 | 1029.99 | 1450.45 | 1569.98 | 1611.97 |
| **79** | 685.02 | 857.49 | 997.95 | 1128.55 | 1586.13 | 1712.11 | 1757.34 |
| **80** | 749.08 | 938.81 | 1089.12 | 1232.04 | 1731.49 | 1870.41 | 1918.86 |
| **81** | 820.53 | 1027.52 | 1192.61 | 1350.31 | 1896.25 | 2048.07 | 2099.76 |
| **82** | 899.38 | 1126.08 | 1303.50 | 1478.44 | 2073.92 | 2238.67 | 2296.81 |
| **83** | 978.24 | 1227.10 | 1421.77 | 1609.04 | 2258.05 | 2438.95 | 2500.33 |
| **84** | 1057.09 | 1325.67 | 1535.12 | 1739.64 | 2442.18 | 2636.01 | 2703.84 |
| **85** | 1131.01 | 1419.30 | 1643.54 | 1862.83 | 2613.40 | 2823.37 | 2894.44 |
| **86** | 1200.00 | 1505.55 | 1742.10 | 1976.19 | 2774.91 | 2994.58 | 3072.11 |
| **87** | 1266.53 | 1586.87 | 1838.20 | 2084.61 | 2926.74 | 3159.33 | 3240.09 |
| **88** | 1330.60 | 1668.17 | 1931.83 | 2188.10 | 3072.11 | 3317.62 | 3404.84 |
| **89** | 1394.66 | 1747.03 | 2023.00 | 2294.06 | 3220.70 | 3475.91 | 3566.36 |
| **90** | 1461.19 | 1828.34 | 2119.10 | 2402.47 | 3372.54 | 3640.66 | 3734.35 |
| **91** | 1527.73 | 1914.59 | 2217.67 | 2513.35 | 3527.60 | 3811.87 | 3908.78 |
| **92** | 1596.72 | 2000.83 | 2316.23 | 2626.70 | 3685.89 | 3979.85 | 4083.22 |
| **93** | 1665.71 | 2087.07 | 2417.26 | 2740.05 | 3844.17 | 4151.07 | 4257.67 |
| **94** | 1734.71 | 2173.31 | 2515.82 | 2853.40 | 4005.70 | 4325.50 | 4435.34 |
| **95** | 1801.24 | 2259.55 | 2616.85 | 2966.75 | 4163.99 | 4493.48 | 4609.78 |
| **96** | 1862.84 | 2335.94 | 2705.55 | 3067.77 | 4302.89 | 4645.32 | 4764.84 |
| **97** | 1934.30 | 2427.11 | 2809.04 | 3186.04 | 4470.87 | 4826.22 | 4948.97 |
| **98** | 2000.83 | 2510.89 | 2907.61 | 3296.93 | 4625.93 | 4994.19 | 5123.41 |
| **99** | 2072.29 | 2602.06 | 3011.10 | 3415.20 | 4790.69 | 5171.87 | 5304.32 |
| **100+** | 2138.81 | 2685.84 | 3109.66 | 3528.55 | 4948.97 | 5343.08 | 5478.76 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 50% Home Care**
**No Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 51.75 | 61.61 | 68.99 | 81.32 | 113.07 | 119.53 | 122.76 |
| **41** | 51.75 | 64.07 | 71.46 | 81.32 | 113.06 | 122.76 | 125.99 |
| **42** | 54.21 | 66.53 | 73.92 | 83.78 | 116.29 | 125.99 | 129.22 |
| **43** | 56.67 | 68.99 | 76.38 | 86.24 | 122.76 | 132.45 | 135.68 |
| **44** | 59.14 | 71.46 | 78.85 | 91.17 | 129.22 | 138.91 | 142.14 |
| **45** | 61.61 | 73.92 | 81.31 | 93.64 | 132.45 | 142.14 | 145.37 |
| **46** | 64.07 | 78.85 | 86.24 | 98.56 | 138.91 | 148.60 | 151.83 |
| **47** | 64.07 | 81.32 | 91.17 | 103.49 | 145.37 | 155.06 | 158.29 |
| **48** | 66.53 | 83.78 | 93.63 | 108.42 | 148.60 | 158.29 | 161.52 |
| **49** | 69.00 | 86.24 | 98.57 | 113.35 | 155.06 | 164.75 | 167.98 |
| **50** | 71.46 | 91.17 | 103.49 | 118.28 | 161.52 | 171.21 | 174.44 |
| **51** | 73.92 | 93.63 | 105.96 | 120.74 | 167.98 | 177.67 | 180.90 |
| **52** | 76.39 | 96.10 | 110.88 | 125.66 | 171.21 | 180.90 | 184.14 |
| **53** | 78.85 | 98.56 | 115.82 | 128.13 | 177.67 | 187.37 | 190.60 |
| **54** | 83.77 | 103.49 | 120.74 | 133.06 | 184.14 | 193.83 | 197.06 |
| **55** | 88.71 | 108.42 | 125.67 | 140.45 | 193.83 | 206.75 | 209.98 |
| **56** | 93.64 | 115.81 | 133.06 | 147.85 | 203.52 | 219.67 | 222.90 |
| **57** | 98.56 | 123.21 | 142.92 | 160.16 | 222.90 | 235.82 | 242.28 |
| **58** | 105.96 | 130.60 | 152.78 | 172.49 | 239.05 | 255.20 | 261.66 |
| **59** | 110.88 | 140.45 | 162.63 | 184.80 | 258.43 | 274.58 | 281.04 |
| **60** | 118.28 | 150.31 | 172.49 | 197.12 | 274.58 | 297.20 | 303.66 |
| **61** | 125.67 | 157.70 | 184.80 | 209.44 | 293.97 | 316.58 | 323.04 |
| **62** | 133.06 | 167.56 | 194.66 | 219.30 | 306.89 | 332.73 | 342.42 |
| **63** | 140.45 | 177.42 | 204.51 | 231.62 | 326.27 | 352.11 | 361.80 |
| **64** | 150.31 | 189.74 | 219.30 | 246.41 | 345.65 | 374.73 | 384.42 |
| **65** | 160.16 | 204.52 | 236.55 | 263.66 | 371.50 | 403.80 | 413.49 |
| **66** | 174.95 | 221.77 | 256.27 | 285.83 | 403.80 | 436.10 | 449.02 |
| **67** | 189.73 | 239.02 | 278.44 | 310.47 | 439.33 | 474.87 | 487.79 |
| **68** | 206.99 | 261.19 | 303.08 | 340.05 | 478.10 | 520.09 | 533.01 |
| **69** | 226.69 | 285.84 | 330.18 | 372.08 | 523.32 | 568.55 | 584.70 |
| **70** | 248.88 | 312.94 | 364.68 | 409.04 | 578.24 | 626.69 | 642.85 |
| **71** | 275.97 | 344.97 | 404.10 | 453.39 | 639.62 | 691.30 | 710.69 |
| **72** | 303.08 | 381.94 | 443.54 | 500.20 | 707.46 | 765.61 | 788.22 |
| **73** | 335.12 | 421.35 | 490.35 | 554.42 | 781.76 | 849.60 | 872.21 |
| **74** | 369.61 | 463.24 | 542.09 | 611.10 | 862.52 | 936.82 | 962.66 |
| **75** | 409.04 | 512.53 | 598.77 | 675.15 | 952.97 | 1030.50 | 1059.57 |
| **76** | 453.39 | 566.73 | 660.37 | 746.62 | 1049.88 | 1137.10 | 1166.17 |
| **77** | 502.67 | 625.87 | 726.90 | 820.54 | 1153.25 | 1246.94 | 1279.24 |
| **78** | 554.41 | 689.94 | 798.36 | 901.85 | 1266.32 | 1366.46 | 1401.99 |
| **79** | 608.63 | 756.47 | 874.75 | 988.09 | 1385.84 | 1492.44 | 1531.21 |
| **80** | 665.30 | 827.93 | 956.06 | 1081.73 | 1515.05 | 1631.36 | 1673.35 |
| **81** | 729.36 | 906.78 | 1044.77 | 1180.29 | 1653.97 | 1783.18 | 1828.40 |
| **82** | 795.89 | 990.55 | 1143.33 | 1291.17 | 1809.02 | 1947.94 | 1996.39 |
| **83** | 864.89 | 1079.26 | 1244.36 | 1404.52 | 1967.32 | 2122.37 | 2174.06 |
| **84** | 933.89 | 1165.51 | 1342.92 | 1517.87 | 2125.60 | 2290.35 | 2348.50 |
| **85** | 997.95 | 1246.82 | 1439.02 | 1623.82 | 2274.21 | 2451.87 | 2513.25 |
| **86** | 1059.55 | 1323.21 | 1527.73 | 1722.39 | 2413.11 | 2600.47 | 2665.08 |
| **87** | 1118.69 | 1397.13 | 1611.50 | 1818.49 | 2548.78 | 2745.84 | 2813.68 |
| **88** | 1175.36 | 1468.58 | 1692.82 | 1912.13 | 2678.00 | 2884.74 | 2955.82 |
| **89** | 1234.50 | 1540.05 | 1776.59 | 2003.30 | 2807.21 | 3023.66 | 3101.18 |
| **90** | 1291.17 | 1613.97 | 1860.37 | 2099.39 | 2942.90 | 3169.02 | 3249.79 |
| **91** | 1352.78 | 1687.89 | 1946.62 | 2195.49 | 3075.34 | 3314.39 | 3398.38 |
| **92** | 1411.91 | 1761.82 | 2032.86 | 2294.05 | 3214.25 | 3462.98 | 3550.21 |
| **93** | 1471.05 | 1838.20 | 2119.11 | 2392.62 | 3353.15 | 3611.59 | 3702.04 |
| **94** | 1532.66 | 1914.58 | 2205.34 | 2491.18 | 3488.84 | 3760.18 | 3853.87 |
| **95** | 1591.79 | 1988.51 | 2294.05 | 2589.75 | 3627.74 | 3908.78 | 4005.69 |
| **96** | 1646.00 | 2057.50 | 2370.44 | 2678.45 | 3750.50 | 4044.46 | 4144.61 |
| **97** | 1710.07 | 2136.35 | 2464.07 | 2781.93 | 3895.86 | 4199.52 | 4302.89 |
| **98** | 1771.67 | 2212.74 | 2550.32 | 2880.50 | 4034.77 | 4344.88 | 4454.72 |
| **99** | 1835.74 | 2291.59 | 2641.49 | 2983.99 | 4180.14 | 4503.18 | 4616.24 |
| **100+** | 1894.87 | 2367.98 | 2727.72 | 3082.55 | 4319.05 | 4651.78 | 4768.07 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Annual Premium Rate For Prescription Drug Rider**

**No BIO 90 Day Elimination Period**
**Integrated: 100% and 50% Home Care**

Currently Approved Rates

| Issue Age | Benefit Period (Years) 2 | 3 | 4 | 5 | 6 | 10 | Unlimited |
|---|---|---|---|---|---|---|---|
| 18-40 | 22.18 | 27.10 | 29.57 | 34.49 | 48.45 | 54.91 | 54.91 |
| 41 | 24.64 | 29.56 | 32.03 | 36.96 | 51.68 | 54.91 | 58.14 |
| 42 | 24.64 | 29.56 | 34.49 | 36.96 | 54.91 | 58.14 | 58.14 |
| 43 | 24.64 | 29.57 | 34.49 | 39.43 | 54.91 | 58.14 | 61.37 |
| 44 | 24.64 | 29.57 | 36.96 | 39.43 | 58.14 | 61.37 | 64.60 |
| 45 | 27.10 | 32.03 | 36.96 | 41.89 | 58.14 | 64.60 | 67.83 |
| 46 | 27.10 | 34.49 | 39.43 | 44.35 | 61.37 | 67.83 | 67.83 |
| 47 | 29.57 | 34.49 | 41.89 | 46.82 | 64.60 | 71.06 | 71.06 |
| 48 | 29.57 | 36.96 | 44.35 | 49.28 | 67.83 | 71.06 | 74.30 |
| 49 | 29.57 | 39.43 | 44.35 | 51.75 | 71.07 | 74.30 | 77.53 |
| 50 | 32.03 | 39.43 | 44.35 | 51.75 | 74.30 | 77.53 | 77.53 |
| 51 | 32.03 | 41.89 | 46.81 | 54.21 | 74.30 | 77.53 | 80.76 |
| 52 | 34.49 | 44.35 | 49.28 | 56.67 | 77.53 | 80.76 | 80.76 |
| 53 | 34.49 | 44.35 | 51.75 | 56.67 | 77.53 | 80.76 | 83.99 |
| 54 | 34.50 | 44.35 | 51.75 | 56.68 | 77.53 | 87.22 | 87.22 |
| 55 | 36.96 | 46.81 | 54.21 | 59.14 | 83.99 | 87.22 | 90.45 |
| 56 | 39.42 | 51.75 | 56.68 | 64.07 | 87.22 | 96.91 | 96.91 |
| 57 | 41.89 | 54.21 | 61.60 | 71.46 | 96.91 | 103.38 | 106.61 |
| 58 | 44.35 | 56.67 | 66.53 | 76.39 | 106.61 | 113.07 | 116.30 |
| 59 | 49.28 | 61.60 | 71.45 | 81.32 | 116.30 | 122.76 | 125.99 |
| 60 | 51.74 | 64.06 | 76.38 | 88.71 | 122.76 | 132.45 | 135.68 |
| 61 | 54.21 | 66.53 | 81.32 | 93.64 | 129.22 | 138.91 | 142.14 |
| 62 | 56.67 | 71.45 | 83.77 | 96.10 | 132.45 | 145.37 | 148.60 |
| 63 | 59.14 | 73.93 | 86.24 | 98.56 | 138.91 | 148.60 | 155.06 |
| 64 | 61.60 | 78.85 | 91.17 | 103.49 | 145.37 | 158.29 | 161.52 |
| 65 | 66.53 | 83.78 | 98.56 | 108.42 | 155.06 | 167.98 | 174.45 |
| 66 | 71.46 | 91.17 | 103.49 | 118.27 | 167.98 | 180.91 | 187.37 |
| 67 | 76.39 | 98.56 | 113.35 | 128.13 | 180.91 | 197.06 | 200.29 |
| 68 | 83.78 | 105.95 | 123.20 | 137.99 | 197.06 | 213.21 | 219.67 |
| 69 | 91.17 | 115.81 | 135.52 | 152.77 | 216.44 | 232.59 | 239.05 |
| 70 | 101.03 | 128.13 | 150.31 | 167.56 | 235.82 | 258.43 | 264.89 |
| 71 | 110.88 | 140.46 | 165.10 | 184.81 | 261.66 | 287.51 | 293.97 |
| 72 | 123.20 | 152.77 | 179.88 | 204.52 | 290.74 | 319.81 | 329.50 |
| 73 | 135.52 | 170.02 | 199.59 | 224.23 | 323.04 | 355.34 | 365.03 |
| 74 | 147.85 | 187.27 | 219.31 | 248.88 | 355.34 | 394.11 | 407.03 |
| 75 | 165.10 | 206.98 | 241.48 | 273.51 | 390.88 | 432.87 | 449.03 |
| 76 | 179.88 | 229.16 | 266.12 | 300.62 | 429.64 | 471.64 | 487.79 |
| 77 | 199.59 | 251.34 | 293.23 | 330.19 | 471.64 | 516.87 | 529.79 |
| 78 | 219.30 | 275.98 | 320.33 | 364.68 | 513.64 | 558.86 | 575.01 |
| 79 | 241.48 | 305.54 | 352.36 | 396.71 | 558.86 | 604.09 | 620.24 |
| 80 | 263.66 | 330.19 | 384.39 | 433.67 | 607.32 | 655.77 | 671.92 |
| 81 | 288.30 | 359.75 | 416.43 | 470.64 | 659.00 | 707.46 | 726.84 |
| 82 | 312.94 | 391.78 | 453.39 | 510.07 | 713.92 | 768.83 | 788.22 |
| 83 | 337.58 | 423.82 | 487.89 | 551.95 | 772.06 | 830.22 | 849.60 |
| 84 | 364.68 | 455.85 | 524.85 | 591.38 | 826.99 | 891.59 | 910.97 |
| 85 | 389.32 | 485.43 | 559.35 | 633.26 | 881.90 | 949.74 | 972.35 |
| 86 | 411.50 | 514.99 | 593.84 | 670.23 | 933.59 | 1004.65 | 1027.26 |
| 87 | 436.14 | 544.56 | 628.34 | 707.19 | 985.27 | 1056.34 | 1082.19 |
| 88 | 458.32 | 574.13 | 657.91 | 744.15 | 1036.95 | 1108.03 | 1133.87 |
| 89 | 480.49 | 601.23 | 692.40 | 781.11 | 1085.41 | 1162.95 | 1188.79 |
| 90 | 505.13 | 633.27 | 726.90 | 823.00 | 1140.33 | 1217.86 | 1243.70 |
| 91 | 532.24 | 665.30 | 763.86 | 862.43 | 1195.25 | 1276.01 | 1301.85 |
| 92 | 559.34 | 697.34 | 803.29 | 906.78 | 1256.63 | 1337.38 | 1363.22 |
| 93 | 583.99 | 731.83 | 845.18 | 951.13 | 1314.77 | 1398.77 | 1427.84 |
| 94 | 613.55 | 768.79 | 882.14 | 997.95 | 1379.38 | 1463.37 | 1492.45 |
| 95 | 643.12 | 803.29 | 924.03 | 1042.30 | 1440.76 | 1524.75 | 1557.05 |
| 96 | 670.23 | 837.79 | 963.46 | 1086.65 | 1495.68 | 1582.89 | 1615.20 |
| 97 | 699.80 | 874.75 | 1007.80 | 1135.93 | 1563.51 | 1650.73 | 1683.03 |
| 98 | 729.37 | 911.71 | 1049.70 | 1185.22 | 1628.12 | 1715.35 | 1747.65 |
| 99 | 758.94 | 951.13 | 1094.05 | 1234.51 | 1695.96 | 1783.18 | 1815.49 |
| 100+ | 790.97 | 985.63 | 1135.93 | 1283.78 | 1757.34 | 1851.02 | 1883.32 |

## Transamerica Life Insurance Company

## TransGenerations (Tax Qualified) Series

| | ELIMINATION PERIOD | | | | | | |
|---|---|---|---|---|---|---|---|
| **Benefit Period** | **0** | **15** | **30** | **60** | **90** | **100** | **180** |
| **2 years** | 1.36 | 1.25 | 1.17 | 1.08 | **1.00** | 0.98 | 0.85 |
| **3 years** | 1.34 | 1.23 | 1.16 | 1.07 | **1.00** | 0.98 | 0.86 |
| **4 years** | 1.32 | 1.22 | 1.15 | 1.07 | **1.00** | 0.98 | 0.87 |
| **5 years** | 1.30 | 1.21 | 1.14 | 1.06 | **1.00** | 0.98 | 0.88 |
| **6 years** | 1.29 | 1.20 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |
| **10 years** | 1.28 | 1.19 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |
| **Unlimited** | 1.28 | 1.19 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |

**Transamerica Life Insurance Company**

**TransGenerations (Tax Qualified) Series**

**Standard Premium Factor for Pay-to-65/10-Pay Option**

**Apply to Annual Premuim**

| Issue Age | Factor |
|---|---|
| **18-40** | 1.32 |
| **41** | 1.36 |
| **42** | 1.40 |
| **43** | 1.44 |
| **44** | 1.49 |
| **45** | 1.54 |
| **46** | 1.59 |
| **47** | 1.65 |
| **48** | 1.71 |
| **49** | 1.77 |
| **50** | 1.84 |
| **51** | 1.92 |
| **52** | 2.01 |
| **53** | 2.11 |
| **54** | 2.23 |
| **55** | 2.35 |
| **56** | 2.33 |
| **57** | 2.30 |
| **58** | 2.28 |
| **59** | 2.25 |
| **60** | 2.22 |
| **61** | 2.19 |
| **62** | 2.16 |
| **63** | 2.13 |
| **64** | 2.10 |
| **65** | 2.07 |
| **66** | 2.04 |
| **67** | 2.01 |
| **68** | 1.97 |
| **69** | 1.94 |
| **70** | 1.91 |
| **71** | 1.88 |
| **72** | 1.84 |
| **73** | 1.81 |
| **74** | 1.78 |
| **75** | 1.75 |
| **76** | 1.72 |
| **77** | 1.69 |
| **78** | 1.67 |
| **79** | 1.64 |
| **80** | 1.62 |
| **81** | 1.59 |
| **82** | 1.57 |
| **83** | 1.55 |
| **84** | 1.54 |
| **85** | 1.52 |
| **86** | 1.50 |
| **87** | 1.49 |
| **88** | 1.48 |
| **89** | 1.47 |
| **90** | 1.43 |
| **91** | 1.40 |
| **92** | 1.36 |
| **93** | 1.32 |
| **94** | 1.29 |
| **95** | 1.26 |
| **96** | 1.23 |
| **97** | 1.20 |
| **98** | 1.16 |
| **99** | 1.13 |
| **100+** | 1.10 |

**Transamerica Life Insurance Company**

**TransGenerations (Tax Qualified) Series**

**Nonforfeiture Rider Premium Percentage**

**Apply to Annual Premuim**

| Issue Age | Factor |
|---|---|
| **18-22** | 35% |
| **23** | 34% |
| **24** | 33% |
| **25** | 32% |
| **26** | 31% |
| **27** | 30% |
| **28** | 29% |
| **29** | 28% |
| **30** | 27% |
| **31** | 27% |
| **32** | 26% |
| **33** | 25% |
| **34** | 24% |
| **35** | 23% |
| **36** | 23% |
| **37** | 22% |
| **38** | 21% |
| **39** | 21% |
| **40** | 20% |
| **41** | 20% |
| **42** | 19% |
| **43** | 18% |
| **44** | 18% |
| **45** | 17% |
| **46** | 17% |
| **47** | 16% |
| **48** | 15% |
| **49** | 15% |
| **50** | 14% |
| **51** | 14% |
| **52** | 13% |
| **53** | 12% |
| **54** | 12% |
| **55** | 11% |
| **56** | 11% |
| **57** | 10% |
| **58** | 10% |
| **59** | 9% |
| **60** | 9% |

| Issue Age | Factor |
|---|---|
| **61** | 9% |
| **62** | 8% |
| **63** | 8% |
| **64** | 8% |
| **65** | 8% |
| **66** | 7% |
| **67** | 7% |
| **68** | 7% |
| **69** | 7% |
| **70** | 7% |
| **71** | 6% |
| **72** | 6% |
| **73** | 6% |
| **74** | 6% |
| **75** | 6% |
| **76** | 5% |
| **77** | 5% |
| **78** | 5% |
| **79** | 5% |
| **80** | 5% |
| **81** | 4% |
| **82** | 4% |
| **83** | 4% |
| **84** | 4% |
| **85** | 4% |
| **86** | 3% |
| **87** | 3% |
| **88** | 3% |
| **89** | 3% |
| **90** | 3% |
| **91** | 2% |
| **92** | 2% |
| **93** | 2% |
| **94** | 2% |
| **95** | 2% |
| **96** | 1% |
| **97** | 1% |
| **98** | 1% |
| **99** | 1% |
| **100+** | 1% |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Facility Only**
**No Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 34.50 | 39.43 | 44.35 | 51.75 | 71.07 | 77.53 | 77.53 |
| **41** | 34.50 | 41.89 | 46.82 | 51.75 | 74.30 | 77.53 | 80.76 |
| **42** | 34.50 | 41.89 | 46.82 | 54.21 | 77.53 | 80.76 | 83.99 |
| **43** | 36.96 | 44.35 | 49.28 | 54.21 | 77.53 | 83.99 | 87.22 |
| **44** | 39.43 | 46.82 | 51.75 | 56.67 | 80.76 | 87.22 | 90.45 |
| **45** | 39.43 | 49.28 | 54.21 | 59.14 | 83.99 | 90.45 | 93.68 |
| **46** | 41.89 | 49.28 | 56.67 | 61.60 | 87.22 | 93.68 | 96.91 |
| **47** | 41.89 | 51.75 | 59.14 | 66.53 | 93.68 | 96.91 | 100.14 |
| **48** | 44.35 | 54.21 | 61.60 | 68.99 | 96.91 | 103.37 | 106.60 |
| **49** | 46.82 | 56.67 | 64.07 | 73.92 | 103.37 | 106.60 | 109.83 |
| **50** | 49.28 | 59.14 | 68.99 | 76.39 | 106.60 | 113.06 | 116.29 |
| **51** | 49.28 | 61.60 | 71.46 | 78.85 | 109.83 | 116.29 | 119.52 |
| **52** | 51.75 | 64.07 | 73.92 | 81.31 | 113.06 | 119.52 | 122.76 |
| **53** | 54.21 | 66.53 | 76.39 | 86.24 | 119.52 | 122.76 | 125.99 |
| **54** | 56.67 | 68.99 | 78.85 | 88.71 | 122.76 | 125.99 | 129.22 |
| **55** | 59.14 | 73.92 | 83.78 | 96.10 | 132.45 | 135.68 | 138.91 |
| **56** | 64.07 | 78.85 | 91.17 | 101.03 | 138.91 | 145.37 | 148.60 |
| **57** | 66.53 | 83.78 | 96.10 | 110.88 | 151.83 | 161.52 | 164.75 |
| **58** | 71.46 | 91.17 | 105.96 | 118.28 | 164.75 | 177.67 | 180.90 |
| **59** | 78.85 | 98.56 | 113.35 | 128.13 | 177.67 | 193.82 | 197.05 |
| **60** | 83.78 | 105.96 | 125.67 | 140.45 | 197.05 | 209.98 | 216.44 |
| **61** | 91.17 | 115.81 | 135.52 | 152.77 | 213.21 | 229.36 | 235.82 |
| **62** | 101.03 | 125.67 | 147.84 | 165.09 | 232.59 | 248.74 | 255.20 |
| **63** | 110.88 | 137.99 | 160.16 | 177.41 | 248.74 | 268.12 | 274.58 |
| **64** | 120.74 | 150.31 | 174.95 | 194.66 | 271.35 | 293.97 | 300.43 |
| **65** | 133.06 | 165.09 | 192.20 | 211.91 | 297.20 | 319.81 | 329.50 |
| **66** | 145.38 | 179.88 | 209.45 | 231.62 | 326.27 | 352.11 | 361.80 |
| **67** | 157.70 | 197.13 | 229.16 | 253.80 | 355.34 | 384.42 | 394.11 |
| **68** | 172.49 | 214.37 | 248.87 | 275.98 | 387.65 | 419.95 | 432.87 |
| **69** | 189.73 | 234.09 | 273.51 | 305.55 | 429.64 | 465.18 | 478.10 |
| **70** | 209.45 | 258.73 | 303.08 | 337.58 | 474.87 | 516.86 | 529.79 |
| **71** | 231.62 | 285.83 | 335.11 | 372.08 | 526.56 | 571.78 | 587.93 |
| **72** | 256.26 | 317.87 | 372.08 | 413.96 | 584.70 | 636.39 | 652.54 |
| **73** | 283.37 | 352.36 | 411.50 | 458.32 | 646.08 | 704.23 | 723.61 |
| **74** | 310.47 | 389.32 | 455.85 | 505.14 | 713.92 | 778.53 | 801.14 |
| **75** | 344.97 | 428.75 | 502.67 | 559.34 | 788.22 | 859.29 | 881.90 |
| **76** | 379.47 | 473.10 | 551.95 | 616.02 | 868.98 | 943.28 | 969.12 |
| **77** | 418.89 | 522.38 | 606.16 | 675.16 | 952.97 | 1030.50 | 1059.57 |
| **78** | 460.78 | 571.66 | 662.84 | 741.69 | 1040.19 | 1124.18 | 1153.25 |
| **79** | 505.14 | 625.87 | 724.44 | 810.68 | 1137.10 | 1224.32 | 1256.63 |
| **80** | 551.95 | 682.55 | 788.50 | 882.14 | 1237.24 | 1334.16 | 1366.46 |
| **81** | 601.23 | 744.15 | 859.96 | 960.99 | 1347.08 | 1453.68 | 1489.21 |
| **82** | 655.44 | 813.14 | 936.35 | 1047.23 | 1466.60 | 1582.90 | 1621.66 |
| **83** | 712.12 | 879.67 | 1015.20 | 1135.94 | 1592.59 | 1715.34 | 1757.34 |
| **84** | 766.33 | 948.67 | 1094.05 | 1222.18 | 1712.11 | 1847.79 | 1893.01 |
| **85** | 818.07 | 1012.73 | 1167.97 | 1303.49 | 1825.18 | 1970.54 | 2019.00 |
| **86** | 864.89 | 1069.41 | 1232.04 | 1377.42 | 1928.55 | 2080.38 | 2132.06 |
| **87** | 909.24 | 1123.62 | 1296.10 | 1448.88 | 2028.69 | 2183.75 | 2238.67 |
| **88** | 951.13 | 1175.36 | 1355.24 | 1515.41 | 2122.37 | 2287.12 | 2345.27 |
| **89** | 993.02 | 1227.11 | 1416.84 | 1581.94 | 2216.05 | 2387.27 | 2448.64 |
| **90** | 1037.37 | 1281.32 | 1478.44 | 1650.93 | 2312.97 | 2493.87 | 2555.25 |
| **91** | 1081.73 | 1335.53 | 1540.05 | 1719.92 | 2409.88 | 2597.24 | 2661.85 |
| **92** | 1126.08 | 1389.74 | 1604.11 | 1791.38 | 2510.02 | 2703.84 | 2771.68 |
| **93** | 1170.43 | 1443.95 | 1668.18 | 1862.84 | 2610.16 | 2813.68 | 2884.75 |
| **94** | 1214.79 | 1500.62 | 1732.24 | 1934.30 | 2710.31 | 2920.28 | 2994.58 |
| **95** | 1259.14 | 1554.83 | 1796.31 | 2005.76 | 2810.45 | 3026.88 | 3104.41 |
| **96** | 1301.03 | 1604.11 | 1852.98 | 2069.82 | 2897.67 | 3123.80 | 3201.33 |
| **97** | 1347.85 | 1663.25 | 1919.51 | 2143.74 | 3004.27 | 3236.86 | 3317.62 |
| **98** | 1392.20 | 1717.46 | 1983.58 | 2215.20 | 3101.18 | 3340.23 | 3424.22 |
| **99** | 1439.02 | 1776.60 | 2050.11 | 2289.12 | 3204.56 | 3453.30 | 3540.52 |
| **100+** | 1483.37 | 1830.81 | 2114.17 | 2360.58 | 3304.70 | 3559.90 | 3650.35 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Annual Premium Rate For Prescription Drug Rider**

**No BIO 90 Day Elimination Period**
**Nursing Facility Only**

Currently Approved Rates

| Issue Age | Benefit Period (Years) 2 | 3 | 4 | 5 | 6 | 10 | Unlimited |
|---|---|---|---|---|---|---|---|
| 18-40 | 12.32 | 14.78 | 17.25 | 19.71 | 29.07 | 29.07 | 29.07 |
| 41 | 12.32 | 14.78 | 17.25 | 19.71 | 29.07 | 29.07 | 32.30 |
| 42 | 14.78 | 14.78 | 19.71 | 19.71 | 29.07 | 29.07 | 32.30 |
| 43 | 14.78 | 17.25 | 19.71 | 22.18 | 29.07 | 32.30 | 32.30 |
| 44 | 14.78 | 17.25 | 19.71 | 22.18 | 32.30 | 32.30 | 35.53 |
| 45 | 14.78 | 19.71 | 19.71 | 22.18 | 32.30 | 35.53 | 35.53 |
| 46 | 14.78 | 19.71 | 22.18 | 24.64 | 35.53 | 38.76 | 38.76 |
| 47 | 17.25 | 19.71 | 22.18 | 24.64 | 35.53 | 38.76 | 38.76 |
| 48 | 17.25 | 22.18 | 24.64 | 27.10 | 38.76 | 38.76 | 42.00 |
| 49 | 17.25 | 22.18 | 24.64 | 29.57 | 42.00 | 42.00 | 45.23 |
| 50 | 19.71 | 22.18 | 27.10 | 29.57 | 42.00 | 45.23 | 45.23 |
| 51 | 19.71 | 24.64 | 27.10 | 29.57 | 42.00 | 45.23 | 45.23 |
| 52 | 19.71 | 24.64 | 29.57 | 32.03 | 45.23 | 45.23 | 48.46 |
| 53 | 19.71 | 24.64 | 29.57 | 32.03 | 45.23 | 48.46 | 48.46 |
| 54 | 22.18 | 27.10 | 29.57 | 34.50 | 48.46 | 48.46 | 51.69 |
| 55 | 22.18 | 27.10 | 32.03 | 36.96 | 48.46 | 51.69 | 51.69 |
| 56 | 24.64 | 29.57 | 34.50 | 39.43 | 54.92 | 58.15 | 58.15 |
| 57 | 24.64 | 29.57 | 36.96 | 41.89 | 58.15 | 61.38 | 64.61 |
| 58 | 29.57 | 32.03 | 41.89 | 46.82 | 64.61 | 67.84 | 71.07 |
| 59 | 29.57 | 34.50 | 44.35 | 51.75 | 71.07 | 77.53 | 77.53 |
| 60 | 32.03 | 36.96 | 49.28 | 54.21 | 77.53 | 83.99 | 83.99 |
| 61 | 34.50 | 41.89 | 51.75 | 59.14 | 83.99 | 87.22 | 90.45 |
| 62 | 36.96 | 44.35 | 56.67 | 61.60 | 87.22 | 93.68 | 96.91 |
| 63 | 41.89 | 51.75 | 59.14 | 66.53 | 93.68 | 100.14 | 103.37 |
| 64 | 44.35 | 56.67 | 64.07 | 71.46 | 100.14 | 109.83 | 113.06 |
| 65 | 49.28 | 61.60 | 68.99 | 76.39 | 109.83 | 119.52 | 122.76 |
| 66 | 51.75 | 66.53 | 76.39 | 86.24 | 119.52 | 129.22 | 132.45 |
| 67 | 59.14 | 73.92 | 83.78 | 93.63 | 129.22 | 142.14 | 145.37 |
| 68 | 64.07 | 78.85 | 93.63 | 103.49 | 145.37 | 155.06 | 158.29 |
| 69 | 68.99 | 88.71 | 103.49 | 110.88 | 158.29 | 171.21 | 177.67 |
| 70 | 76.39 | 96.10 | 113.35 | 125.67 | 174.44 | 187.36 | 193.82 |
| 71 | 83.78 | 105.96 | 125.67 | 137.99 | 193.82 | 209.98 | 216.44 |
| 72 | 93.63 | 115.81 | 137.99 | 150.31 | 213.21 | 232.59 | 239.05 |
| 73 | 103.49 | 128.13 | 150.31 | 167.56 | 235.82 | 255.20 | 264.89 |
| 74 | 113.35 | 142.92 | 167.56 | 184.81 | 261.66 | 284.28 | 290.74 |
| 75 | 125.67 | 157.70 | 182.34 | 204.52 | 287.51 | 313.35 | 319.81 |
| 76 | 140.45 | 172.49 | 202.05 | 224.23 | 316.58 | 342.42 | 352.11 |
| 77 | 155.24 | 192.20 | 221.77 | 246.41 | 348.88 | 374.73 | 384.42 |
| 78 | 170.02 | 209.45 | 243.94 | 271.05 | 381.19 | 410.26 | 419.95 |
| 79 | 187.27 | 231.62 | 268.58 | 298.15 | 416.72 | 449.03 | 458.72 |
| 80 | 204.52 | 251.34 | 290.76 | 322.79 | 452.26 | 487.79 | 497.48 |
| 81 | 224.23 | 273.51 | 315.40 | 352.36 | 491.02 | 526.56 | 539.48 |
| 82 | 241.48 | 298.15 | 342.51 | 379.47 | 529.79 | 568.55 | 584.70 |
| 83 | 261.19 | 320.33 | 367.15 | 411.50 | 571.78 | 613.78 | 629.93 |
| 84 | 280.90 | 344.97 | 396.72 | 441.07 | 613.78 | 659.00 | 675.15 |
| 85 | 298.15 | 367.15 | 421.36 | 468.17 | 655.77 | 701.00 | 717.15 |
| 86 | 317.87 | 389.32 | 448.46 | 495.28 | 691.31 | 742.99 | 759.14 |
| 87 | 335.11 | 411.50 | 470.64 | 524.85 | 730.07 | 781.76 | 797.91 |
| 88 | 352.36 | 433.68 | 495.28 | 551.95 | 765.60 | 817.29 | 836.67 |
| 89 | 369.61 | 455.85 | 522.38 | 579.06 | 804.37 | 859.29 | 878.67 |
| 90 | 389.32 | 478.03 | 547.02 | 608.63 | 843.13 | 901.28 | 920.66 |
| 91 | 409.04 | 502.67 | 576.59 | 640.66 | 885.13 | 943.28 | 962.66 |
| 92 | 431.21 | 529.78 | 606.16 | 672.69 | 930.36 | 988.50 | 1007.88 |
| 93 | 450.93 | 554.42 | 635.73 | 707.19 | 975.58 | 1033.73 | 1053.11 |
| 94 | 473.10 | 581.52 | 665.30 | 739.22 | 1017.58 | 1078.95 | 1101.57 |
| 95 | 495.28 | 608.63 | 694.87 | 773.72 | 1066.03 | 1127.41 | 1146.79 |
| 96 | 514.99 | 633.27 | 724.44 | 805.75 | 1108.03 | 1169.40 | 1192.02 |
| 97 | 537.17 | 662.84 | 758.93 | 842.71 | 1156.48 | 1221.09 | 1243.70 |
| 98 | 561.81 | 689.94 | 790.97 | 879.67 | 1204.94 | 1269.55 | 1292.16 |
| 99 | 583.99 | 719.51 | 823.00 | 916.64 | 1253.40 | 1321.23 | 1343.85 |
| 100+ | 608.63 | 749.08 | 855.03 | 951.13 | 1301.85 | 1366.46 | 1389.07 |

## Transamerica Life Insurance Company

## TransGenerations (Tax Qualified) Series

| | ELIMINATION PERIOD | | | | | | |
|---|---|---|---|---|---|---|---|
| **Benefit Period** | **0** | **15** | **30** | **60** | **90** | **100** | **180** |
| **2 years** | 1.36 | 1.25 | 1.17 | 1.08 | **1.00** | 0.98 | 0.85 |
| **3 years** | 1.34 | 1.23 | 1.16 | 1.07 | **1.00** | 0.98 | 0.86 |
| **4 years** | 1.32 | 1.22 | 1.15 | 1.07 | **1.00** | 0.98 | 0.87 |
| **5 years** | 1.30 | 1.21 | 1.14 | 1.06 | **1.00** | 0.98 | 0.88 |
| **6 years** | 1.29 | 1.20 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |
| **10 years** | 1.28 | 1.19 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |
| **Unlimited** | 1.28 | 1.19 | 1.13 | 1.06 | **1.00** | 0.98 | 0.89 |

**Transamerica Life Insurance Company**

**TransGenerations (Tax Qualified) Series**

**Standard Premium Factor for Pay-to-65/10-Pay Option**

**Apply to Annual Premuim**

| Issue Age | Factor |
|---|---|
| **18-40** | 1.32 |
| **41** | 1.36 |
| **42** | 1.40 |
| **43** | 1.44 |
| **44** | 1.49 |
| **45** | 1.54 |
| **46** | 1.59 |
| **47** | 1.65 |
| **48** | 1.71 |
| **49** | 1.77 |
| **50** | 1.84 |
| **51** | 1.92 |
| **52** | 2.01 |
| **53** | 2.11 |
| **54** | 2.23 |
| **55** | 2.35 |
| **56** | 2.33 |
| **57** | 2.30 |
| **58** | 2.28 |
| **59** | 2.25 |
| **60** | 2.22 |
| **61** | 2.19 |
| **62** | 2.16 |
| **63** | 2.13 |
| **64** | 2.10 |
| **65** | 2.07 |
| **66** | 2.04 |
| **67** | 2.01 |
| **68** | 1.97 |
| **69** | 1.94 |
| **70** | 1.91 |
| **71** | 1.88 |
| **72** | 1.84 |
| **73** | 1.81 |
| **74** | 1.78 |
| **75** | 1.75 |
| **76** | 1.72 |
| **77** | 1.69 |
| **78** | 1.67 |
| **79** | 1.64 |
| **80** | 1.62 |
| **81** | 1.59 |
| **82** | 1.57 |
| **83** | 1.55 |
| **84** | 1.54 |
| **85** | 1.52 |
| **86** | 1.50 |
| **87** | 1.49 |
| **88** | 1.48 |
| **89** | 1.47 |
| **90** | 1.43 |
| **91** | 1.40 |
| **92** | 1.36 |
| **93** | 1.32 |
| **94** | 1.29 |
| **95** | 1.26 |
| **96** | 1.23 |
| **97** | 1.20 |
| **98** | 1.16 |
| **99** | 1.13 |
| **100+** | 1.10 |

**Transamerica Life Insurance Company**

**TransGenerations (Tax Qualified) Series**

**Nonforfeiture Rider Premium Percentage**

**Apply to Annual Premuim**

| Issue Age | Factor |
|---|---|
| **18-22** | 35% |
| **23** | 34% |
| **24** | 33% |
| **25** | 32% |
| **26** | 31% |
| **27** | 30% |
| **28** | 29% |
| **29** | 28% |
| **30** | 27% |
| **31** | 27% |
| **32** | 26% |
| **33** | 25% |
| **34** | 24% |
| **35** | 23% |
| **36** | 23% |
| **37** | 22% |
| **38** | 21% |
| **39** | 21% |
| **40** | 20% |
| **41** | 20% |
| **42** | 19% |
| **43** | 18% |
| **44** | 18% |
| **45** | 17% |
| **46** | 17% |
| **47** | 16% |
| **48** | 15% |
| **49** | 15% |
| **50** | 14% |
| **51** | 14% |
| **52** | 13% |
| **53** | 12% |
| **54** | 12% |
| **55** | 11% |
| **56** | 11% |
| **57** | 10% |
| **58** | 10% |
| **59** | 9% |
| **60** | 9% |

| Issue Age | Factor |
|---|---|
| **61** | 9% |
| **62** | 8% |
| **63** | 8% |
| **64** | 8% |
| **65** | 8% |
| **66** | 7% |
| **67** | 7% |
| **68** | 7% |
| **69** | 7% |
| **70** | 7% |
| **71** | 6% |
| **72** | 6% |
| **73** | 6% |
| **74** | 6% |
| **75** | 6% |
| **76** | 5% |
| **77** | 5% |
| **78** | 5% |
| **79** | 5% |
| **80** | 5% |
| **81** | 4% |
| **82** | 4% |
| **83** | 4% |
| **84** | 4% |
| **85** | 4% |
| **86** | 3% |
| **87** | 3% |
| **88** | 3% |
| **89** | 3% |
| **90** | 3% |
| **91** | 2% |
| **92** | 2% |
| **93** | 2% |
| **94** | 2% |
| **95** | 2% |
| **96** | 1% |
| **97** | 1% |
| **98** | 1% |
| **99** | 1% |
| **100+** | 1% |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Facility Only**
**Additional for Simple Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 24.64 | 29.57 | 34.50 | 39.43 | 65.37 | 65.33 | 68.96 |
| **41** | 24.64 | 29.57 | 36.96 | 39.43 | 65.33 | 68.96 | 68.96 |
| **42** | 27.10 | 32.03 | 39.43 | 39.43 | 65.33 | 76.21 | 76.21 |
| **43** | 27.10 | 32.03 | 36.96 | 44.35 | 68.96 | 76.21 | 79.84 |
| **44** | 29.57 | 32.03 | 39.43 | 46.82 | 76.21 | 79.84 | 79.84 |
| **45** | 29.57 | 36.96 | 39.43 | 46.82 | 76.21 | 79.84 | 87.10 |
| **46** | 29.57 | 36.96 | 41.89 | 46.82 | 76.21 | 83.47 | 87.10 |
| **47** | 29.57 | 36.96 | 41.89 | 49.28 | 72.59 | 87.10 | 87.10 |
| **48** | 29.57 | 36.96 | 41.89 | 49.28 | 79.84 | 83.47 | 90.73 |
| **49** | 27.10 | 36.96 | 41.89 | 49.28 | 76.21 | 83.47 | 90.73 |
| **50** | 27.10 | 39.43 | 44.35 | 51.75 | 79.84 | 87.10 | 90.73 |
| **51** | 27.10 | 39.43 | 46.82 | 51.75 | 79.84 | 87.10 | 90.73 |
| **52** | 32.03 | 39.43 | 46.82 | 51.75 | 83.47 | 90.73 | 94.36 |
| **53** | 32.03 | 41.89 | 46.82 | 51.75 | 83.47 | 94.36 | 97.99 |
| **54** | 32.03 | 44.35 | 51.75 | 56.67 | 87.10 | 97.99 | 101.62 |
| **55** | 34.50 | 44.35 | 54.21 | 56.67 | 90.73 | 105.25 | 105.25 |
| **56** | 36.96 | 49.28 | 56.67 | 64.07 | 101.62 | 112.51 | 112.51 |
| **57** | 39.43 | 51.75 | 61.60 | 68.99 | 108.88 | 119.77 | 123.40 |
| **58** | 44.35 | 54.21 | 66.53 | 73.92 | 116.14 | 127.02 | 130.65 |
| **59** | 44.35 | 59.14 | 73.92 | 81.31 | 130.65 | 137.91 | 148.80 |
| **60** | 49.28 | 61.60 | 76.39 | 86.24 | 134.28 | 152.43 | 156.06 |
| **61** | 54.21 | 66.53 | 83.78 | 93.63 | 148.80 | 163.32 | 170.58 |
| **62** | 56.67 | 71.46 | 88.71 | 101.03 | 156.06 | 177.83 | 188.72 |
| **63** | 56.67 | 78.85 | 93.63 | 108.42 | 174.21 | 192.35 | 199.61 |
| **64** | 61.60 | 83.78 | 101.03 | 113.35 | 181.46 | 206.87 | 214.13 |
| **65** | 68.99 | 88.71 | 105.96 | 123.20 | 195.98 | 225.02 | 232.27 |
| **66** | 71.46 | 96.10 | 113.35 | 128.13 | 206.87 | 235.90 | 246.79 |
| **67** | 76.39 | 98.56 | 120.74 | 135.52 | 225.02 | 250.42 | 261.31 |
| **68** | 81.31 | 105.96 | 125.67 | 142.92 | 239.53 | 268.57 | 279.45 |
| **69** | 86.24 | 110.88 | 135.52 | 152.77 | 250.42 | 283.08 | 293.97 |
| **70** | 91.17 | 120.74 | 142.92 | 162.63 | 268.57 | 297.60 | 315.75 |
| **71** | 98.56 | 128.13 | 152.77 | 174.95 | 286.71 | 319.38 | 337.52 |
| **72** | 103.49 | 135.52 | 162.63 | 189.73 | 304.86 | 344.78 | 359.30 |
| **73** | 110.88 | 145.38 | 174.95 | 202.05 | 333.89 | 370.19 | 388.33 |
| **74** | 118.28 | 155.24 | 184.81 | 216.84 | 355.67 | 395.59 | 413.74 |
| **75** | 125.67 | 162.63 | 197.13 | 234.09 | 381.07 | 424.63 | 446.40 |
| **76** | 135.52 | 174.95 | 211.91 | 246.41 | 402.85 | 450.03 | 475.44 |
| **77** | 142.92 | 184.81 | 224.23 | 266.12 | 431.88 | 482.69 | 504.47 |
| **78** | 150.31 | 197.13 | 239.02 | 280.90 | 460.92 | 515.36 | 537.13 |
| **79** | 160.16 | 211.91 | 253.80 | 298.15 | 486.32 | 544.39 | 566.17 |
| **80** | 170.02 | 221.77 | 271.05 | 315.40 | 511.73 | 569.80 | 598.83 |
| **81** | 177.41 | 231.62 | 280.90 | 335.11 | 540.76 | 602.46 | 631.50 |
| **82** | 184.81 | 241.48 | 295.69 | 352.36 | 569.80 | 635.12 | 660.53 |
| **83** | 192.20 | 256.26 | 310.47 | 367.15 | 591.57 | 664.16 | 696.82 |
| **84** | 197.13 | 263.66 | 322.79 | 384.40 | 624.24 | 689.56 | 725.86 |
| **85** | 204.52 | 271.05 | 330.19 | 394.25 | 642.38 | 711.34 | 744.00 |
| **86** | 209.45 | 275.98 | 340.04 | 401.64 | 660.53 | 733.12 | 765.78 |
| **87** | 211.91 | 280.90 | 344.97 | 409.04 | 667.79 | 747.63 | 787.55 |
| **88** | 214.37 | 283.37 | 349.90 | 416.43 | 678.68 | 758.52 | 791.18 |
| **89** | 216.84 | 283.37 | 354.83 | 418.89 | 685.93 | 765.78 | 802.07 |
| **90** | 216.84 | 285.83 | 354.83 | 421.36 | 693.19 | 773.04 | 812.96 |
| **91** | 219.30 | 288.30 | 362.22 | 428.75 | 704.08 | 787.55 | 823.85 |
| **92** | 221.77 | 290.76 | 362.22 | 431.21 | 707.71 | 794.81 | 831.11 |
| **93** | 224.23 | 290.76 | 362.22 | 433.68 | 711.34 | 802.07 | 838.36 |
| **94** | 229.16 | 290.76 | 367.15 | 436.14 | 718.60 | 809.33 | 841.99 |
| **95** | 231.62 | 293.22 | 364.68 | 438.61 | 722.23 | 816.59 | 852.88 |
| **96** | 234.09 | 293.22 | 369.61 | 443.53 | 729.49 | 823.85 | 863.77 |
| **97** | 234.09 | 293.22 | 372.08 | 448.46 | 736.74 | 827.48 | 867.40 |
| **98** | 239.02 | 295.69 | 372.08 | 450.93 | 744.00 | 841.99 | 878.29 |
| **99** | 243.94 | 293.22 | 377.00 | 455.85 | 751.26 | 849.25 | 885.55 |
| **100+** | 246.41 | 295.69 | 379.47 | 458.32 | 754.89 | 856.51 | 900.06 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 100% Home Care**
**Additional for Simple Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 32.03 | 39.43 | 49.28 | 56.68 | 90.79 | 94.36 | 101.62 |
| **41** | 32.03 | 41.89 | 49.28 | 56.68 | 90.73 | 101.62 | 101.62 |
| **42** | 32.03 | 44.35 | 51.75 | 56.68 | 90.73 | 101.61 | 108.87 |
| **43** | 36.96 | 46.81 | 54.21 | 56.67 | 94.36 | 108.87 | 108.87 |
| **44** | 36.96 | 49.28 | 56.68 | 61.60 | 97.99 | 108.87 | 116.13 |
| **45** | 36.96 | 51.74 | 56.68 | 61.60 | 101.61 | 112.50 | 116.13 |
| **46** | 36.96 | 49.28 | 59.14 | 61.60 | 101.61 | 112.50 | 116.13 |
| **47** | 36.96 | 49.28 | 59.14 | 64.06 | 101.62 | 112.50 | 119.76 |
| **48** | 39.43 | 51.74 | 59.14 | 66.53 | 105.24 | 116.13 | 119.76 |
| **49** | 36.96 | 49.28 | 61.60 | 66.53 | 105.24 | 112.50 | 123.39 |
| **50** | 36.96 | 49.29 | 59.13 | 69.00 | 112.50 | 119.76 | 123.39 |
| **51** | 39.42 | 54.21 | 61.60 | 71.46 | 112.50 | 119.76 | 123.39 |
| **52** | 41.89 | 51.75 | 64.07 | 71.46 | 112.50 | 119.76 | 127.02 |
| **53** | 41.89 | 54.21 | 64.07 | 73.93 | 119.76 | 123.39 | 127.02 |
| **54** | 41.89 | 56.67 | 69.00 | 76.38 | 123.39 | 127.02 | 134.28 |
| **55** | 44.36 | 59.13 | 68.99 | 78.85 | 127.02 | 134.28 | 141.54 |
| **56** | 46.82 | 61.60 | 73.92 | 86.25 | 134.28 | 148.80 | 152.43 |
| **57** | 49.29 | 66.53 | 78.85 | 88.70 | 141.54 | 156.06 | 163.32 |
| **58** | 49.28 | 68.99 | 81.31 | 98.56 | 152.43 | 166.94 | 170.57 |
| **59** | 54.21 | 73.92 | 86.24 | 101.02 | 163.31 | 181.46 | 185.09 |
| **60** | 56.67 | 78.85 | 96.10 | 108.42 | 170.57 | 192.35 | 199.61 |
| **61** | 61.60 | 81.31 | 98.56 | 115.81 | 185.09 | 203.24 | 214.13 |
| **62** | 64.06 | 86.24 | 103.49 | 120.74 | 195.98 | 217.75 | 228.64 |
| **63** | 68.99 | 93.63 | 108.41 | 128.13 | 203.24 | 225.01 | 239.53 |
| **64** | 73.92 | 96.10 | 115.81 | 135.53 | 217.75 | 243.16 | 254.05 |
| **65** | 76.38 | 103.49 | 120.74 | 142.91 | 232.27 | 261.31 | 272.19 |
| **66** | 83.78 | 108.42 | 133.06 | 150.31 | 246.79 | 279.45 | 290.34 |
| **67** | 86.25 | 115.81 | 140.45 | 162.62 | 264.94 | 297.60 | 312.12 |
| **68** | 93.63 | 123.21 | 147.85 | 172.49 | 283.08 | 315.75 | 333.89 |
| **69** | 101.02 | 133.06 | 157.70 | 184.80 | 304.86 | 341.15 | 355.67 |
| **70** | 105.95 | 142.92 | 172.49 | 202.06 | 326.64 | 366.56 | 384.71 |
| **71** | 115.81 | 155.23 | 187.27 | 219.30 | 355.67 | 395.59 | 413.73 |
| **72** | 125.67 | 162.62 | 202.06 | 236.55 | 388.33 | 431.88 | 453.66 |
| **73** | 135.52 | 177.41 | 219.30 | 256.26 | 413.73 | 468.18 | 489.95 |
| **74** | 145.38 | 194.67 | 236.56 | 278.44 | 457.29 | 508.10 | 533.51 |
| **75** | 157.70 | 209.45 | 253.80 | 303.08 | 489.95 | 548.03 | 577.05 |
| **76** | 170.02 | 226.70 | 278.44 | 330.19 | 537.13 | 598.83 | 627.87 |
| **77** | 187.27 | 248.88 | 300.62 | 359.75 | 580.68 | 649.64 | 678.68 |
| **78** | 204.52 | 268.59 | 330.19 | 389.32 | 635.13 | 704.08 | 736.74 |
| **79** | 219.30 | 293.22 | 352.36 | 421.35 | 682.30 | 762.15 | 798.44 |
| **80** | 239.01 | 312.94 | 379.47 | 453.39 | 736.75 | 820.22 | 856.51 |
| **81** | 253.80 | 335.11 | 406.57 | 482.95 | 783.92 | 874.66 | 910.95 |
| **82** | 266.12 | 352.36 | 431.21 | 514.99 | 834.74 | 932.72 | 972.65 |
| **83** | 280.91 | 374.54 | 458.31 | 547.03 | 885.54 | 987.17 | 1037.97 |
| **84** | 293.23 | 394.26 | 480.49 | 576.60 | 936.36 | 1045.23 | 1092.42 |
| **85** | 308.01 | 411.50 | 502.68 | 601.23 | 979.90 | 1092.41 | 1143.22 |
| **86** | 320.33 | 426.29 | 522.38 | 625.87 | 1016.20 | 1135.97 | 1186.78 |
| **87** | 327.72 | 438.60 | 539.63 | 640.66 | 1048.86 | 1172.26 | 1230.32 |
| **88** | 335.11 | 448.46 | 551.95 | 662.84 | 1077.90 | 1208.55 | 1262.99 |
| **89** | 337.58 | 460.78 | 564.28 | 677.62 | 1106.93 | 1237.59 | 1292.02 |
| **90** | 344.97 | 468.17 | 576.60 | 697.34 | 1132.33 | 1270.25 | 1328.32 |
| **91** | 352.36 | 480.50 | 586.45 | 712.12 | 1161.37 | 1299.28 | 1360.98 |
| **92** | 357.29 | 487.89 | 591.38 | 729.36 | 1190.40 | 1335.57 | 1393.65 |
| **93** | 364.68 | 497.74 | 593.84 | 744.15 | 1215.81 | 1364.61 | 1426.30 |
| **94** | 369.61 | 505.13 | 608.63 | 758.93 | 1241.22 | 1390.02 | 1455.34 |
| **95** | 377.00 | 514.99 | 638.19 | 776.19 | 1270.25 | 1422.68 | 1488.00 |
| **96** | 384.40 | 522.38 | 704.72 | 790.96 | 1299.29 | 1458.97 | 1527.93 |
| **97** | 389.33 | 532.24 | 781.12 | 808.21 | 1328.31 | 1488.01 | 1560.59 |
| **98** | 399.18 | 547.03 | 857.50 | 825.47 | 1357.35 | 1524.30 | 1545.72 |
| **99** | 409.03 | 551.95 | 936.34 | 845.17 | 1386.38 | 1556.96 | 1633.18 |
| **100+** | 413.97 | 566.74 | 1015.20 | 862.43 | 1415.42 | 1593.25 | 1669.47 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 50% Home Care**
**Additional for Simple Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 32.03 | 36.96 | 44.36 | 49.29 | 76.27 | 83.48 | 87.11 |
| **41** | 32.03 | 36.96 | 44.35 | 51.75 | 83.48 | 87.11 | 90.74 |
| **42** | 32.03 | 39.42 | 44.36 | 51.75 | 83.48 | 94.36 | 94.36 |
| **43** | 32.03 | 39.42 | 46.82 | 56.67 | 87.11 | 94.36 | 101.62 |
| **44** | 32.03 | 44.35 | 49.29 | 56.68 | 90.73 | 97.99 | 101.62 |
| **45** | 32.03 | 44.35 | 51.75 | 59.14 | 90.73 | 101.62 | 105.25 |
| **46** | 34.50 | 44.35 | 51.75 | 59.14 | 90.73 | 101.62 | 108.88 |
| **47** | 36.96 | 41.89 | 51.75 | 59.14 | 94.37 | 105.25 | 108.88 |
| **48** | 36.96 | 44.35 | 51.75 | 59.14 | 97.99 | 105.25 | 108.88 |
| **49** | 36.96 | 46.82 | 51.75 | 61.60 | 94.36 | 105.25 | 112.51 |
| **50** | 36.96 | 44.36 | 54.21 | 61.61 | 97.99 | 108.88 | 112.51 |
| **51** | 34.49 | 49.29 | 56.68 | 66.53 | 97.99 | 108.88 | 116.13 |
| **52** | 39.42 | 49.29 | 56.68 | 64.07 | 105.25 | 108.88 | 116.14 |
| **53** | 39.42 | 51.75 | 59.14 | 66.53 | 105.25 | 112.51 | 116.14 |
| **54** | 39.42 | 54.21 | 61.61 | 71.45 | 105.25 | 116.14 | 123.40 |
| **55** | 41.89 | 54.21 | 64.07 | 71.45 | 112.51 | 123.40 | 130.65 |
| **56** | 41.89 | 56.67 | 68.99 | 78.85 | 123.40 | 130.66 | 137.91 |
| **57** | 46.82 | 59.14 | 73.92 | 81.31 | 127.03 | 141.55 | 145.18 |
| **58** | 46.81 | 64.07 | 73.92 | 88.70 | 141.54 | 152.42 | 159.68 |
| **59** | 49.28 | 66.53 | 83.78 | 96.09 | 148.80 | 166.94 | 170.58 |
| **60** | 54.21 | 71.46 | 88.71 | 101.02 | 163.31 | 174.21 | 181.46 |
| **61** | 56.67 | 76.39 | 91.17 | 105.95 | 166.95 | 185.10 | 195.98 |
| **62** | 59.13 | 81.32 | 96.10 | 110.89 | 177.84 | 195.98 | 206.87 |
| **63** | 64.06 | 86.24 | 103.49 | 118.28 | 185.10 | 210.50 | 221.39 |
| **64** | 68.99 | 88.71 | 105.96 | 125.67 | 199.61 | 225.02 | 228.65 |
| **65** | 73.92 | 93.64 | 115.82 | 133.06 | 214.13 | 239.54 | 250.42 |
| **66** | 76.39 | 101.03 | 123.21 | 140.45 | 225.02 | 254.05 | 264.94 |
| **67** | 81.32 | 105.95 | 130.60 | 150.30 | 243.17 | 272.20 | 283.09 |
| **68** | 88.70 | 113.35 | 137.99 | 162.63 | 264.93 | 290.35 | 301.23 |
| **69** | 93.63 | 123.20 | 147.84 | 172.48 | 283.08 | 315.74 | 326.63 |
| **70** | 103.49 | 133.06 | 162.63 | 187.27 | 304.86 | 341.15 | 359.30 |
| **71** | 110.88 | 145.38 | 172.48 | 202.05 | 326.63 | 370.19 | 384.70 |
| **72** | 120.74 | 155.23 | 189.73 | 221.76 | 355.67 | 399.22 | 417.37 |
| **73** | 128.13 | 167.56 | 204.52 | 239.01 | 388.33 | 431.89 | 453.66 |
| **74** | 137.99 | 184.81 | 221.77 | 258.73 | 421.00 | 468.18 | 489.95 |
| **75** | 150.31 | 197.13 | 239.02 | 280.91 | 453.66 | 511.73 | 533.50 |
| **76** | 162.62 | 214.38 | 256.26 | 303.08 | 493.58 | 551.65 | 580.69 |
| **77** | 174.95 | 234.09 | 280.90 | 330.19 | 537.13 | 602.46 | 627.87 |
| **78** | 189.74 | 253.80 | 305.55 | 359.75 | 584.32 | 649.64 | 682.30 |
| **79** | 204.51 | 273.51 | 327.72 | 389.32 | 627.86 | 700.45 | 736.75 |
| **80** | 219.30 | 293.23 | 354.83 | 416.43 | 675.05 | 754.89 | 791.18 |
| **81** | 234.08 | 315.40 | 379.46 | 445.99 | 725.85 | 805.70 | 842.00 |
| **82** | 251.34 | 335.11 | 404.11 | 478.03 | 776.67 | 863.76 | 900.06 |
| **83** | 268.59 | 354.82 | 428.75 | 507.60 | 823.84 | 918.21 | 958.13 |
| **84** | 280.91 | 374.54 | 455.85 | 539.64 | 874.66 | 972.64 | 1016.20 |
| **85** | 298.15 | 394.25 | 478.03 | 564.27 | 914.58 | 1019.83 | 1067.01 |
| **86** | 305.55 | 406.58 | 492.81 | 586.45 | 954.50 | 1063.38 | 1106.93 |
| **87** | 315.40 | 418.89 | 507.60 | 606.17 | 983.54 | 1096.04 | 1146.85 |
| **88** | 320.33 | 426.29 | 522.39 | 620.95 | 1012.57 | 1128.71 | 1183.14 |
| **89** | 327.72 | 438.61 | 532.24 | 640.66 | 1041.60 | 1157.74 | 1212.18 |
| **90** | 335.12 | 445.99 | 547.03 | 652.98 | 1067.01 | 1190.41 | 1244.84 |
| **91** | 342.50 | 458.32 | 554.42 | 672.69 | 1096.04 | 1223.06 | 1277.51 |
| **92** | 347.44 | 468.17 | 559.35 | 689.94 | 1121.45 | 1252.10 | 1310.18 |
| **93** | 357.29 | 480.49 | 569.20 | 702.26 | 1146.85 | 1281.14 | 1342.83 |
| **94** | 362.22 | 485.42 | 583.99 | 719.51 | 1175.89 | 1313.80 | 1375.49 |
| **95** | 369.61 | 500.20 | 613.55 | 736.76 | 1201.30 | 1342.84 | 1408.16 |
| **96** | 377.01 | 510.06 | 675.16 | 754.00 | 1230.33 | 1375.50 | 1437.20 |
| **97** | 384.40 | 519.91 | 744.16 | 768.79 | 1259.36 | 1408.17 | 1477.12 |
| **98** | 389.33 | 527.31 | 810.69 | 788.51 | 1284.76 | 1440.82 | 1506.16 |
| **99** | 396.71 | 537.16 | 887.06 | 803.28 | 1313.80 | 1473.49 | 1542.45 |
| **100+** | 406.57 | 549.49 | 956.06 | 823.00 | 1346.46 | 1463.26 | 1582.37 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Nursing Facility Only**
**Additional for Compound Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 49.28 | 59.14 | 68.99 | 78.85 | 133.22 | 140.83 | 148.44 |
| **41** | 49.28 | 59.14 | 68.99 | 81.31 | 133.22 | 144.64 | 148.44 |
| **42** | 54.21 | 64.07 | 73.92 | 81.31 | 133.22 | 148.44 | 152.25 |
| **43** | 54.21 | 64.07 | 73.92 | 86.24 | 144.64 | 156.06 | 159.86 |
| **44** | 54.21 | 66.53 | 76.39 | 88.71 | 148.44 | 163.67 | 167.48 |
| **45** | 56.67 | 68.99 | 78.85 | 91.17 | 152.25 | 167.48 | 171.28 |
| **46** | 54.21 | 71.46 | 78.85 | 93.63 | 156.06 | 167.48 | 171.28 |
| **47** | 56.67 | 71.46 | 78.85 | 91.17 | 152.25 | 167.48 | 171.28 |
| **48** | 54.21 | 71.46 | 81.31 | 93.63 | 156.06 | 167.48 | 171.28 |
| **49** | 54.21 | 71.46 | 81.31 | 91.17 | 152.25 | 167.48 | 171.28 |
| **50** | 51.75 | 71.46 | 81.31 | 93.63 | 156.06 | 167.48 | 171.28 |
| **51** | 54.21 | 71.46 | 83.78 | 96.10 | 156.06 | 167.48 | 171.28 |
| **52** | 56.67 | 73.92 | 83.78 | 96.10 | 159.86 | 171.28 | 175.09 |
| **53** | 56.67 | 76.39 | 86.24 | 96.10 | 159.86 | 175.09 | 178.89 |
| **54** | 59.14 | 78.85 | 91.17 | 101.03 | 167.48 | 182.70 | 186.51 |
| **55** | 64.07 | 81.31 | 96.10 | 103.49 | 171.28 | 190.31 | 194.12 |
| **56** | 64.07 | 83.78 | 98.56 | 113.35 | 186.51 | 201.73 | 205.54 |
| **57** | 71.46 | 91.17 | 108.42 | 120.74 | 201.73 | 216.96 | 220.76 |
| **58** | 76.39 | 96.10 | 115.81 | 130.60 | 213.15 | 228.38 | 235.99 |
| **59** | 78.85 | 101.03 | 125.67 | 142.92 | 235.99 | 251.21 | 258.83 |
| **60** | 86.24 | 108.42 | 130.60 | 150.31 | 247.41 | 270.24 | 277.86 |
| **61** | 91.17 | 115.81 | 140.45 | 160.16 | 266.44 | 289.28 | 296.89 |
| **62** | 96.10 | 123.20 | 150.31 | 170.02 | 281.66 | 312.11 | 319.73 |
| **63** | 101.03 | 130.60 | 160.16 | 182.34 | 304.50 | 331.14 | 342.56 |
| **64** | 105.96 | 140.45 | 167.56 | 189.73 | 323.53 | 353.98 | 365.40 |
| **65** | 113.35 | 147.84 | 177.41 | 202.05 | 342.56 | 376.82 | 388.24 |
| **66** | 120.74 | 157.70 | 187.27 | 214.37 | 357.79 | 395.85 | 407.27 |
| **67** | 128.13 | 162.63 | 197.13 | 224.23 | 380.63 | 418.69 | 433.91 |
| **68** | 135.52 | 172.49 | 206.98 | 236.55 | 399.66 | 445.33 | 456.75 |
| **69** | 142.92 | 182.34 | 219.30 | 248.87 | 422.49 | 464.36 | 479.59 |
| **70** | 150.31 | 192.20 | 229.16 | 263.66 | 445.33 | 491.01 | 506.23 |
| **71** | 160.16 | 204.52 | 243.94 | 280.90 | 471.98 | 525.26 | 540.49 |
| **72** | 167.56 | 214.37 | 258.73 | 298.15 | 502.43 | 555.71 | 574.74 |
| **73** | 177.41 | 226.69 | 275.98 | 317.87 | 540.49 | 593.78 | 612.81 |
| **74** | 189.73 | 241.48 | 293.22 | 340.04 | 574.74 | 631.84 | 650.87 |
| **75** | 199.59 | 256.26 | 310.47 | 359.75 | 609.00 | 669.90 | 692.74 |
| **76** | 211.91 | 271.05 | 327.72 | 379.47 | 639.45 | 707.96 | 730.80 |
| **77** | 221.77 | 285.83 | 347.43 | 404.11 | 677.51 | 749.83 | 772.67 |
| **78** | 234.09 | 303.08 | 367.15 | 426.28 | 719.38 | 787.89 | 814.54 |
| **79** | 246.41 | 320.33 | 386.86 | 448.46 | 753.64 | 833.57 | 856.41 |
| **80** | 258.73 | 335.11 | 404.11 | 470.64 | 787.89 | 867.83 | 894.47 |
| **81** | 268.58 | 349.90 | 421.36 | 492.81 | 825.96 | 905.89 | 936.34 |
| **82** | 278.44 | 362.22 | 438.61 | 514.99 | 867.83 | 947.76 | 978.21 |
| **83** | 288.30 | 377.00 | 455.85 | 534.70 | 898.28 | 989.63 | 1020.08 |
| **84** | 295.69 | 386.86 | 470.64 | 554.42 | 932.53 | 1020.08 | 1054.33 |
| **85** | 303.08 | 394.25 | 480.49 | 566.74 | 955.37 | 1046.72 | 1080.98 |
| **86** | 305.55 | 401.64 | 490.35 | 576.59 | 974.40 | 1069.56 | 1103.81 |
| **87** | 308.01 | 404.11 | 492.81 | 579.06 | 978.21 | 1084.78 | 1119.04 |
| **88** | 310.47 | 404.11 | 497.74 | 583.99 | 985.82 | 1088.59 | 1122.84 |
| **89** | 310.47 | 404.11 | 497.74 | 586.45 | 993.43 | 1096.20 | 1130.46 |
| **90** | 310.47 | 404.11 | 497.74 | 586.45 | 993.43 | 1100.01 | 1138.07 |
| **91** | 312.94 | 404.11 | 500.21 | 591.38 | 1001.04 | 1107.62 | 1145.68 |
| **92** | 312.94 | 404.11 | 500.21 | 591.38 | 1001.04 | 1111.43 | 1149.49 |
| **93** | 315.40 | 401.64 | 497.74 | 591.38 | 1004.85 | 1111.43 | 1149.49 |
| **94** | 317.87 | 399.18 | 497.74 | 591.38 | 1004.85 | 1111.43 | 1149.49 |
| **95** | 320.33 | 399.18 | 495.28 | 591.38 | 1004.85 | 1115.23 | 1153.29 |
| **96** | 320.33 | 396.72 | 497.74 | 591.38 | 1008.66 | 1119.04 | 1160.91 |
| **97** | 320.33 | 394.25 | 497.74 | 593.84 | 1008.66 | 1122.84 | 1160.91 |
| **98** | 322.79 | 394.25 | 495.28 | 593.84 | 1012.46 | 1130.46 | 1168.52 |
| **99** | 325.26 | 389.32 | 497.74 | 593.84 | 1016.27 | 1134.26 | 1172.33 |
| **100+** | 327.72 | 389.32 | 495.28 | 593.84 | 1016.27 | 1138.07 | 1176.13 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 100% Home Care**
**Additional for Compound Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 64.06 | 78.85 | 96.09 | 110.88 | 186.51 | 201.73 | 209.34 |
| **41** | 66.53 | 81.32 | 96.09 | 110.88 | 186.51 | 205.54 | 213.15 |
| **42** | 66.53 | 86.25 | 101.02 | 110.88 | 186.51 | 209.34 | 216.96 |
| **43** | 71.46 | 91.17 | 103.49 | 113.34 | 194.12 | 216.96 | 224.57 |
| **44** | 73.92 | 96.10 | 108.42 | 115.81 | 197.92 | 224.57 | 232.19 |
| **45** | 73.92 | 98.56 | 108.42 | 115.81 | 201.73 | 228.38 | 235.99 |
| **46** | 73.92 | 96.10 | 110.88 | 118.27 | 201.74 | 228.38 | 235.99 |
| **47** | 73.92 | 96.10 | 110.88 | 120.74 | 205.54 | 228.38 | 235.99 |
| **48** | 73.92 | 93.64 | 110.88 | 123.20 | 205.54 | 228.38 | 235.99 |
| **49** | 71.46 | 93.64 | 110.88 | 125.67 | 209.34 | 224.57 | 232.18 |
| **50** | 71.46 | 91.17 | 110.88 | 128.13 | 213.15 | 228.38 | 235.99 |
| **51** | 73.92 | 96.10 | 113.35 | 130.60 | 213.15 | 228.38 | 235.99 |
| **52** | 76.38 | 96.10 | 113.35 | 133.06 | 216.95 | 228.37 | 235.99 |
| **53** | 78.85 | 98.57 | 118.27 | 135.53 | 220.76 | 232.18 | 239.79 |
| **54** | 78.85 | 101.03 | 120.74 | 140.46 | 228.38 | 239.79 | 247.41 |
| **55** | 81.32 | 105.95 | 125.67 | 142.92 | 235.99 | 251.21 | 258.83 |
| **56** | 86.25 | 110.88 | 130.59 | 152.78 | 251.22 | 270.24 | 274.05 |
| **57** | 88.71 | 115.81 | 137.99 | 160.17 | 262.63 | 281.67 | 289.27 |
| **58** | 91.17 | 120.74 | 145.38 | 170.03 | 281.66 | 300.70 | 308.31 |
| **59** | 96.10 | 125.67 | 152.77 | 177.42 | 296.89 | 319.72 | 331.15 |
| **60** | 101.02 | 133.06 | 162.63 | 187.27 | 312.12 | 342.56 | 350.18 |
| **61** | 105.95 | 137.99 | 170.02 | 197.12 | 327.34 | 357.79 | 369.21 |
| **62** | 110.88 | 145.38 | 174.95 | 206.98 | 346.37 | 376.82 | 388.24 |
| **63** | 118.28 | 155.24 | 184.80 | 214.37 | 357.79 | 395.85 | 407.27 |
| **64** | 125.67 | 162.63 | 194.66 | 226.69 | 380.62 | 418.69 | 430.11 |
| **65** | 133.06 | 170.02 | 204.51 | 236.55 | 399.65 | 441.53 | 456.75 |
| **66** | 140.45 | 182.34 | 216.84 | 251.33 | 422.50 | 468.17 | 483.40 |
| **67** | 145.38 | 192.20 | 231.63 | 268.58 | 452.95 | 498.62 | 513.84 |
| **68** | 155.23 | 202.06 | 243.94 | 283.37 | 479.59 | 525.26 | 544.29 |
| **69** | 165.10 | 214.37 | 258.73 | 300.62 | 510.03 | 563.32 | 578.55 |
| **70** | 174.95 | 229.16 | 278.44 | 325.26 | 548.10 | 601.39 | 620.42 |
| **71** | 187.26 | 246.41 | 298.15 | 349.89 | 586.17 | 647.06 | 666.10 |
| **72** | 202.06 | 261.19 | 320.33 | 374.54 | 631.84 | 696.54 | 719.38 |
| **73** | 216.84 | 283.36 | 344.97 | 404.11 | 677.52 | 749.84 | 772.67 |
| **74** | 234.08 | 305.55 | 369.61 | 436.14 | 734.60 | 806.93 | 833.57 |
| **75** | 251.34 | 327.72 | 399.18 | 468.17 | 787.89 | 864.02 | 894.47 |
| **76** | 271.05 | 352.36 | 428.75 | 507.60 | 852.60 | 936.34 | 966.79 |
| **77** | 293.23 | 381.93 | 465.71 | 547.03 | 917.30 | 1012.46 | 1042.91 |
| **78** | 317.87 | 413.96 | 502.67 | 591.37 | 993.43 | 1088.58 | 1122.85 |
| **79** | 340.04 | 446.00 | 537.17 | 633.27 | 1061.95 | 1172.33 | 1206.59 |
| **80** | 364.69 | 473.10 | 574.13 | 677.62 | 1134.26 | 1244.65 | 1282.71 |
| **81** | 384.39 | 502.67 | 606.17 | 714.58 | 1198.97 | 1316.97 | 1358.83 |
| **82** | 404.11 | 527.31 | 640.66 | 756.47 | 1271.29 | 1396.90 | 1438.77 |
| **83** | 423.82 | 554.41 | 672.69 | 795.89 | 1339.81 | 1469.22 | 1518.70 |
| **84** | 441.07 | 579.06 | 704.73 | 832.86 | 1400.70 | 1541.54 | 1591.01 |
| **85** | 455.85 | 601.23 | 729.36 | 864.89 | 1457.80 | 1602.43 | 1655.72 |
| **86** | 468.18 | 618.48 | 751.54 | 891.99 | 1499.66 | 1651.92 | 1705.20 |
| **87** | 475.57 | 630.80 | 768.79 | 911.71 | 1537.73 | 1693.78 | 1750.88 |
| **88** | 482.96 | 640.66 | 781.11 | 931.42 | 1571.98 | 1731.85 | 1785.13 |
| **89** | 487.88 | 652.98 | 795.89 | 948.67 | 1598.62 | 1766.10 | 1823.20 |
| **90** | 492.81 | 662.84 | 808.21 | 965.92 | 1629.07 | 1800.36 | 1857.45 |
| **91** | 500.21 | 670.23 | 813.15 | 983.17 | 1659.52 | 1830.81 | 1891.71 |
| **92** | 505.14 | 677.62 | 813.15 | 997.95 | 1686.17 | 1861.26 | 1922.16 |
| **93** | 510.06 | 685.01 | 813.14 | 1012.74 | 1712.81 | 1895.52 | 1956.42 |
| **94** | 515.00 | 692.40 | 827.93 | 1027.52 | 1735.65 | 1918.36 | 1983.06 |
| **95** | 522.38 | 699.80 | 862.43 | 1042.31 | 1762.29 | 1952.61 | 2017.31 |
| **96** | 527.31 | 707.19 | 946.20 | 1054.63 | 1792.75 | 1983.06 | 2051.57 |
| **97** | 532.24 | 717.04 | 1042.30 | 1071.87 | 1819.39 | 2017.31 | 2085.83 |
| **98** | 539.63 | 726.90 | 1135.94 | 1086.65 | 1846.03 | 2047.77 | 2116.28 |
| **99** | 547.03 | 734.29 | 1232.03 | 1103.90 | 1876.48 | 2082.02 | 2154.34 |
| **100+** | 551.95 | 744.15 | 1325.67 | 1118.69 | 1903.13 | 2112.47 | 2188.59 |

**Transamerica Life Insurance Company**
**TransGenerations (Tax Qualified) Series**
**Standard Annual Premium Rate per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Integrated: 50% Home Care**
**Additional for Compound Benefit Increase Option**

Currently Approved Rates

| Issue | Benefit Period (Years) | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age** | **2** | **3** | **4** | **5** | **6** | **10** | **Unlimited** |
| **18-40** | 59.14 | 73.92 | 86.24 | 96.10 | 159.86 | 178.89 | 182.70 |
| **41** | 61.60 | 73.92 | 86.24 | 101.02 | 167.48 | 182.70 | 186.50 |
| **42** | 61.60 | 76.39 | 88.70 | 103.49 | 175.09 | 190.31 | 194.12 |
| **43** | 64.07 | 81.32 | 91.17 | 108.42 | 178.90 | 194.12 | 201.73 |
| **44** | 64.07 | 83.78 | 96.10 | 110.89 | 182.70 | 197.93 | 205.54 |
| **45** | 66.53 | 86.24 | 98.56 | 113.35 | 186.51 | 205.54 | 213.15 |
| **46** | 66.53 | 83.78 | 98.56 | 113.34 | 186.51 | 205.54 | 213.15 |
| **47** | 68.99 | 83.78 | 98.56 | 113.35 | 186.51 | 205.54 | 213.15 |
| **48** | 68.99 | 83.78 | 98.56 | 113.34 | 190.32 | 205.54 | 213.15 |
| **49** | 68.99 | 86.24 | 98.56 | 113.35 | 190.31 | 205.54 | 213.15 |
| **50** | 69.00 | 83.78 | 101.02 | 113.34 | 190.32 | 205.54 | 213.15 |
| **51** | 68.99 | 86.24 | 103.49 | 118.28 | 194.12 | 209.35 | 213.15 |
| **52** | 71.45 | 88.70 | 105.96 | 118.28 | 197.92 | 213.15 | 216.96 |
| **53** | 73.92 | 93.64 | 105.95 | 123.20 | 201.73 | 216.96 | 220.76 |
| **54** | 73.92 | 96.10 | 110.88 | 125.67 | 205.54 | 220.76 | 228.38 |
| **55** | 73.93 | 98.56 | 115.81 | 130.59 | 213.15 | 228.37 | 235.99 |
| **56** | 76.39 | 101.03 | 120.74 | 140.45 | 228.38 | 239.79 | 247.41 |
| **57** | 81.32 | 105.95 | 128.13 | 145.38 | 239.79 | 258.83 | 262.63 |
| **58** | 83.78 | 113.35 | 133.06 | 155.24 | 255.02 | 274.06 | 281.67 |
| **59** | 88.71 | 115.81 | 142.92 | 165.10 | 274.05 | 296.89 | 304.51 |
| **60** | 93.63 | 123.20 | 150.31 | 172.49 | 289.28 | 312.11 | 319.73 |
| **61** | 98.56 | 130.59 | 155.23 | 182.34 | 300.70 | 327.34 | 338.76 |
| **62** | 103.49 | 135.52 | 162.63 | 189.73 | 319.72 | 346.37 | 353.99 |
| **63** | 108.42 | 142.92 | 172.48 | 199.59 | 331.14 | 361.59 | 373.01 |
| **64** | 115.82 | 150.31 | 179.88 | 209.44 | 350.17 | 380.62 | 392.04 |
| **65** | 123.21 | 157.70 | 189.73 | 221.76 | 373.01 | 403.46 | 418.69 |
| **66** | 130.60 | 167.56 | 202.05 | 234.08 | 392.05 | 430.11 | 441.53 |
| **67** | 137.99 | 177.41 | 211.91 | 248.87 | 414.89 | 456.75 | 471.97 |
| **68** | 147.84 | 187.27 | 226.69 | 263.65 | 441.53 | 483.39 | 498.62 |
| **69** | 155.24 | 199.59 | 243.94 | 280.90 | 471.97 | 517.65 | 532.88 |
| **70** | 167.56 | 214.38 | 258.73 | 303.09 | 506.23 | 555.72 | 574.74 |
| **71** | 179.87 | 231.62 | 275.97 | 322.79 | 540.49 | 597.58 | 616.62 |
| **72** | 192.20 | 246.40 | 300.62 | 349.90 | 586.17 | 643.25 | 662.28 |
| **73** | 206.98 | 266.12 | 322.80 | 374.54 | 628.03 | 688.94 | 711.77 |
| **74** | 221.76 | 288.30 | 344.97 | 404.11 | 677.51 | 746.03 | 768.86 |
| **75** | 239.02 | 308.01 | 372.07 | 433.67 | 726.99 | 806.93 | 829.77 |
| **76** | 256.26 | 332.65 | 399.18 | 465.71 | 787.89 | 864.02 | 894.47 |
| **77** | 273.52 | 359.75 | 431.21 | 505.14 | 848.79 | 932.53 | 962.98 |
| **78** | 295.69 | 386.86 | 465.71 | 544.56 | 913.50 | 1004.85 | 1035.30 |
| **79** | 317.87 | 416.43 | 500.21 | 583.98 | 978.21 | 1077.17 | 1107.62 |
| **80** | 337.58 | 443.53 | 532.24 | 620.95 | 1042.91 | 1145.69 | 1179.94 |
| **81** | 357.29 | 470.64 | 566.74 | 662.83 | 1111.43 | 1214.20 | 1252.26 |
| **82** | 379.47 | 500.21 | 598.77 | 702.26 | 1176.14 | 1294.13 | 1332.19 |
| **83** | 401.65 | 524.84 | 633.26 | 744.15 | 1248.46 | 1366.45 | 1408.32 |
| **84** | 421.36 | 551.95 | 665.30 | 781.11 | 1313.16 | 1438.77 | 1480.63 |
| **85** | 438.60 | 574.13 | 689.94 | 813.15 | 1366.45 | 1495.86 | 1541.54 |
| **86** | 450.93 | 588.91 | 709.65 | 840.25 | 1412.12 | 1545.34 | 1594.82 |
| **87** | 458.32 | 601.24 | 726.90 | 859.96 | 1442.57 | 1587.21 | 1636.69 |
| **88** | 465.71 | 611.09 | 741.68 | 874.75 | 1473.02 | 1621.47 | 1674.75 |
| **89** | 470.63 | 620.95 | 751.54 | 894.46 | 1503.47 | 1655.72 | 1705.20 |
| **90** | 478.03 | 630.80 | 763.86 | 909.24 | 1530.11 | 1686.17 | 1739.46 |
| **91** | 482.96 | 640.66 | 771.26 | 926.49 | 1560.56 | 1720.43 | 1773.71 |
| **92** | 490.35 | 650.52 | 773.72 | 943.74 | 1591.01 | 1750.88 | 1807.97 |
| **93** | 497.74 | 660.37 | 778.64 | 958.53 | 1613.85 | 1781.33 | 1838.42 |
| **94** | 502.68 | 667.76 | 793.43 | 973.31 | 1644.30 | 1811.78 | 1872.68 |
| **95** | 510.06 | 680.08 | 827.93 | 990.56 | 1670.94 | 1846.03 | 1906.93 |
| **96** | 517.46 | 687.48 | 906.78 | 1005.34 | 1697.59 | 1872.68 | 1933.58 |
| **97** | 522.38 | 697.33 | 993.02 | 1020.12 | 1728.04 | 1906.93 | 1971.64 |
| **98** | 527.31 | 704.72 | 1076.80 | 1037.37 | 1754.68 | 1941.19 | 2002.09 |
| **99** | 532.24 | 714.58 | 1165.50 | 1052.16 | 1781.33 | 1971.64 | 2036.35 |
| **100+** | 539.63 | 724.43 | 1251.75 | 1069.41 | 1807.97 | 2002.09 | 2070.60 |

**Transamerica Life Insurance Company**

**TransGenerations (Tax Qualified) Series**

**Return of Premium Rider as Precent of Premium**

**Apply to Annual Premuim**

| Issue Age | Factor |
|---|---|
| **18-40** | 12.90% |
| **41** | 13.12% |
| **42** | 13.37% |
| **43** | 13.60% |
| **44** | 13.79% |
| **45** | 13.90% |
| **46** | 13.90% |
| **47** | 13.83% |
| **48** | 13.70% |
| **49** | 13.55% |
| **50** | 13.40% |
| **51** | 13.26% |
| **52** | 13.11% |
| **53** | 12.94% |
| **54** | 12.74% |
| **55** | 12.50% |
| **56** | 12.29% |
| **57** | 12.12% |
| **58** | 11.87% |
| **59** | 11.44% |
| **60** | 10.70% |
| **61** | 10.09% |
| **62** | 9.32% |
| **63** | 8.43% |
| **64** | 7.47% |
| **65** | 6.49% |
| **66** | 5.52% |
| **67** | 4.62% |
| **68** | 3.83% |
| **69** | 3.20% |

**Transamerica Life Insurance Company**
**TransCare Companion (Tax Qualified) Series**
**Standard Annual Premium Rates: Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Home Care Only: No Inflation**

Currently Approved Rates

| Issue | Benefit Period (years) | | | | | |
|---|---|---|---|---|---|---|
| Age | 1 | 2 | 3 | 4 | 5 | Unlimited |
| 18-40 | 29.57 | 44.35 | 54.21 | 59.14 | 64.07 | 87.22 |
| 41 | 29.57 | 44.35 | 54.21 | 61.60 | 66.53 | 90.45 |
| 42 | 32.03 | 46.82 | 56.67 | 61.60 | 66.53 | 93.68 |
| 43 | 32.03 | 46.82 | 56.67 | 64.07 | 68.99 | 96.91 |
| 44 | 32.03 | 49.28 | 59.14 | 66.53 | 71.46 | 100.14 |
| 45 | 32.03 | 49.28 | 61.60 | 68.99 | 73.92 | 103.37 |
| 46 | 32.03 | 51.75 | 61.60 | 71.46 | 76.39 | 106.60 |
| 47 | 32.03 | 51.75 | 64.07 | 71.46 | 78.85 | 109.83 |
| 48 | 34.50 | 54.21 | 66.53 | 73.92 | 81.31 | 113.06 |
| 49 | 34.50 | 54.21 | 68.99 | 76.39 | 83.78 | 116.29 |
| 50 | 34.50 | 56.67 | 71.46 | 81.31 | 86.24 | 122.76 |
| 51 | 36.96 | 59.14 | 73.92 | 83.78 | 91.17 | 125.99 |
| 52 | 39.43 | 61.60 | 76.39 | 86.24 | 93.63 | 129.22 |
| 53 | 41.89 | 64.07 | 78.85 | 88.71 | 96.10 | 135.68 |
| 54 | 44.35 | 66.53 | 81.31 | 91.17 | 98.56 | 138.91 |
| 55 | 46.82 | 68.99 | 83.78 | 96.10 | 103.49 | 145.37 |
| 56 | 46.82 | 73.92 | 88.71 | 101.03 | 108.42 | 155.06 |
| 57 | 49.28 | 78.85 | 96.10 | 108.42 | 115.81 | 164.75 |
| 58 | 51.75 | 83.78 | 103.49 | 115.81 | 123.20 | 174.44 |
| 59 | 54.21 | 88.71 | 108.42 | 123.20 | 130.60 | 187.36 |
| 60 | 56.67 | 93.63 | 113.35 | 130.60 | 137.99 | 197.05 |
| 61 | 59.14 | 96.10 | 118.28 | 135.52 | 145.38 | 203.52 |
| 62 | 61.60 | 98.56 | 123.20 | 137.99 | 150.31 | 209.98 |
| 63 | 64.07 | 101.03 | 128.13 | 142.92 | 155.24 | 216.44 |
| 64 | 66.53 | 105.96 | 133.06 | 147.84 | 160.16 | 222.90 |
| 65 | 68.99 | 110.88 | 137.99 | 155.24 | 167.56 | 232.59 |
| 66 | 73.92 | 118.28 | 145.38 | 165.09 | 177.41 | 248.74 |
| 67 | 78.85 | 125.67 | 157.70 | 177.41 | 192.20 | 268.12 |
| 68 | 83.78 | 135.52 | 170.02 | 192.20 | 209.45 | 290.74 |
| 69 | 91.17 | 145.38 | 184.81 | 209.45 | 226.69 | 316.58 |
| 70 | 98.56 | 160.16 | 202.05 | 229.16 | 246.41 | 345.65 |
| 71 | 108.42 | 177.41 | 221.77 | 251.34 | 271.05 | 381.19 |
| 72 | 118.28 | 194.66 | 243.94 | 275.98 | 298.15 | 419.95 |
| 73 | 130.60 | 214.37 | 268.58 | 303.08 | 330.19 | 461.95 |
| 74 | 145.38 | 236.55 | 295.69 | 335.11 | 364.68 | 510.40 |
| 75 | 160.16 | 261.19 | 325.26 | 369.61 | 401.64 | 562.09 |
| 76 | 177.41 | 288.30 | 357.29 | 404.11 | 441.07 | 613.78 |
| 77 | 194.66 | 315.40 | 391.79 | 441.07 | 480.49 | 671.92 |
| 78 | 214.37 | 344.97 | 428.75 | 482.96 | 524.85 | 733.30 |
| 79 | 236.55 | 377.00 | 468.17 | 527.31 | 574.13 | 797.91 |
| 80 | 258.73 | 411.50 | 510.06 | 574.13 | 623.41 | 868.98 |
| 81 | 280.90 | 446.00 | 551.95 | 620.95 | 672.69 | 940.05 |
| 82 | 303.08 | 480.49 | 593.84 | 667.76 | 724.44 | 1011.12 |
| 83 | 325.26 | 517.46 | 638.19 | 717.05 | 778.65 | 1088.64 |
| 84 | 347.43 | 554.42 | 682.55 | 766.33 | 832.86 | 1166.17 |
| 85 | 369.61 | 588.91 | 724.44 | 815.61 | 887.07 | 1240.47 |
| 86 | 389.32 | 620.95 | 763.86 | 864.89 | 936.35 | 1311.54 |
| 87 | 409.04 | 650.52 | 803.29 | 909.24 | 983.17 | 1376.15 |
| 88 | 426.28 | 680.08 | 842.71 | 951.13 | 1029.98 | 1440.76 |
| 89 | 441.07 | 709.65 | 879.67 | 993.02 | 1076.80 | 1505.37 |
| 90 | 458.32 | 741.69 | 919.10 | 1037.37 | 1126.08 | 1573.20 |
| 91 | 475.57 | 771.25 | 958.52 | 1081.73 | 1175.36 | 1644.27 |
| 92 | 492.81 | 800.82 | 997.95 | 1126.08 | 1224.64 | 1712.11 |
| 93 | 510.06 | 832.86 | 1034.91 | 1170.43 | 1273.93 | 1779.95 |
| 94 | 527.31 | 862.43 | 1074.34 | 1217.25 | 1323.21 | 1847.79 |
| 95 | 544.56 | 894.46 | 1113.76 | 1261.61 | 1370.02 | 1918.86 |
| 96 | 561.81 | 924.03 | 1153.19 | 1305.96 | 1419.31 | 1986.70 |
| 97 | 579.06 | 953.60 | 1192.61 | 1350.31 | 1468.59 | 2054.53 |
| 98 | 596.31 | 985.63 | 1232.04 | 1394.67 | 1517.87 | 2122.37 |
| 99 | 613.55 | 1015.20 | 1269.00 | 1439.02 | 1567.15 | 2193.44 |
| 100 | 630.80 | 1044.77 | 1308.42 | 1483.37 | 1616.43 | 2261.28 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit < 6 Years**

Currently Approved Rates

**No Inflation**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | | | 2.46 |
| 41 | | | | 2.46 |
| 42 | | | | 2.46 |
| 43 | | | | 2.46 |
| 44 | | | | 2.46 |
| 45 | | | | 2.46 |
| 46 | | | | 2.46 |
| 47 | | | | 2.46 |
| 48 | | | | 2.46 |
| 49 | | | | 2.46 |
| 50 | | | | 2.46 |
| 51 | | | | 2.46 |
| 52 | | | | 2.46 |
| 53 | | | | 2.46 |
| 54 | | | | 2.46 |
| 55 | | | | 2.46 |
| 56 | | | | 2.46 |
| 57 | | | | 2.46 |
| 58 | | | | 2.46 |
| 59 | | | | 2.46 |
| 60 | | | | 2.46 |
| 61 | | | | 2.46 |
| 62 | | | | 2.46 |
| 63 | | | | 2.46 |
| 64 | | | | 2.46 |
| 65 | | | | 2.46 |
| 66 | | | | 2.46 |
| 67 | | | | 4.93 |
| 68 | | | | 4.93 |
| 69 | | | | 4.93 |
| 70 | | | | 4.93 |
| 71 | | | | 4.93 |
| 72 | | | | 4.93 |
| 73 | | | | 7.39 |
| 74 | | | | 7.39 |
| 75 | | | | 7.39 |
| 76 | | | | 7.39 |
| 77 | | | | 9.86 |
| 78 | | | | 9.86 |
| 79 | | | | 9.86 |
| 80 | | | | 12.32 |
| 81 | | | | 12.32 |
| 82 | | | | 14.78 |
| 83 | | | | 14.78 |
| 84 | | | | 17.25 |
| 85 | | | | 17.25 |
| 86 | | | | 17.25 |
| 87 | | | | 19.71 |
| 88 | | | | 19.71 |
| 89 | | | | 19.71 |
| 90 | | | | 22.18 |
| 91 | | | | 22.18 |
| 92 | | | | 24.64 |
| 93 | | | | 24.64 |
| 94 | | | | 24.64 |
| 95 | | | | 27.10 |
| 96 | | | | 27.10 |
| 97 | | | | 27.10 |
| 98 | | | | 29.57 |
| 99 | | | | 29.57 |
| 100 | | | | 32.03 |

**Transamerica Life Insurance Company**
**TransCare TQ Series**
**Annual Standby Assistance Amendment Premium Rates**
**Per $10 of Maximum Daily Benefit**
**90 Day Elimination Period**
**Associated with Nursing Home Benefit ≥ 6 Years**

Currently Approved Rates

**No Inflation**

| Issue Age | NHO | 50%-HH | 100%-HH | HCO |
|---|---|---|---|---|
| 18-40 | | | | 3.23 |
| 41 | | | | 3.23 |
| 42 | | | | 3.23 |
| 43 | | | | 3.23 |
| 44 | | | | 3.23 |
| 45 | | | | 3.23 |
| 46 | | | | 3.23 |
| 47 | | | | 3.23 |
| 48 | | | | 3.23 |
| 49 | | | | 3.23 |
| 50 | | | | 3.23 |
| 51 | | | | 3.23 |
| 52 | | | | 3.23 |
| 53 | | | | 3.23 |
| 54 | | | | 3.23 |
| 55 | | | | 3.23 |
| 56 | | | | 3.23 |
| 57 | | | | 3.23 |
| 58 | | | | 3.23 |
| 59 | | | | 3.23 |
| 60 | | | | 3.23 |
| 61 | | | | 3.23 |
| 62 | | | | 3.23 |
| 63 | | | | 3.23 |
| 64 | | | | 3.23 |
| 65 | | | | 3.23 |
| 66 | | | | 3.23 |
| 67 | | | | 6.46 |
| 68 | | | | 6.46 |
| 69 | | | | 6.46 |
| 70 | | | | 6.46 |
| 71 | | | | 6.46 |
| 72 | | | | 6.46 |
| 73 | | | | 9.69 |
| 74 | | | | 9.69 |
| 75 | | | | 9.69 |
| 76 | | | | 9.69 |
| 77 | | | | 12.92 |
| 78 | | | | 12.92 |
| 79 | | | | 12.92 |
| 80 | | | | 16.15 |
| 81 | | | | 16.15 |
| 82 | | | | 19.38 |
| 83 | | | | 19.38 |
| 84 | | | | 22.61 |
| 85 | | | | 22.61 |
| 86 | | | | 22.61 |
| 87 | | | | 25.84 |
| 88 | | | | 25.84 |
| 89 | | | | 25.84 |
| 90 | | | | 29.07 |
| 91 | | | | 29.07 |
| 92 | | | | 32.30 |
| 93 | | | | 32.30 |
| 94 | | | | 32.30 |
| 95 | | | | 35.53 |
| 96 | | | | 35.53 |
| 97 | | | | 35.53 |
| 98 | | | | 38.76 |
| 99 | | | | 38.76 |
| 100 | | | | 42.00 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Elimination Period Factors**
for Standard Annual Premium Rates, and with
Waiver of Premium, and with Facility Waiver of Premium

NH Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.18 | 1.08 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.17 | 1.08 | **1.00** | .85 | N/A |
| **3** | 1.34 | 1.16 | 1.07 | **1.00** | .86 | .73 |
| **4** | 1.32 | 1.15 | 1.07 | **1.00** | .87 | .75 |
| **5** | 1.30 | 1.14 | 1.06 | **1.00** | .88 | .77 |
| **Lifetime** | 1.28 | 1.13 | 1.06 | **1.00** | .89 | .79 |

Integrated Plan Factors
10 day e.p. for Home Care

E.P.

| BenPrd | 0/10 | 30/10 | 60/10 | 90/10 | 180/10 | 365/10 |
|---|---|---|---|---|---|---|
| **1** | N/A | 1.14 | 1.06 | **1.00** | N/A | N/A |
| **2** | N/A | 1.13 | 1.06 | **1.00** | .89 | N/A |
| **3** | N/A | 1.12 | 1.05 | **1.00** | .89 | .81 |
| **4** | N/A | 1.11 | 1.05 | **1.00** | .90 | .82 |
| **5** | N/A | 1.10 | 1.04 | **1.00** | .91 | .83 |
| **Lifetime** | N/A | 1.09 | 1.04 | **1.00** | .92 | .84 |

Matching Home Care E.P.

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.24 | 1.06 | .98 | .90 | N/A | N/A |
| **2** | 1.23 | 1.06 | .98 | .90 | .76 | N/A |
| **3** | 1.22 | 1.06 | .98 | .91 | .78 | .66 |
| **4** | 1.21 | 1.05 | .99 | .91 | .80 | .68 |
| **5** | 1.20 | 1.05 | .99 | .92 | .81 | .70 |
| **Lifetime** | 1.19 | 1.05 | .99 | .92 | .83 | .72 |

Home Care Only Factors

E.P.

| BenPrd | 0 | 30 | 60 | 90 | 180 | 365 |
|---|---|---|---|---|---|---|
| **1** | 1.38 | 1.16 | 1.07 | **1.00** | N/A | N/A |
| **2** | 1.36 | 1.15 | 1.06 | **1.00** | .82 | N/A |
| **3** | 1.34 | 1.14 | 1.05 | **1.00** | .84 | .70 |
| **4** | 1.33 | 1.14 | 1.05 | **1.00** | .85 | .71 |
| **5** | 1.33 | 1.13 | 1.04 | **1.00** | .85 | .73 |
| **Lifetime** | 1.32 | 1.13 | 1.04 | **1.00** | .86 | .75 |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Survivorship Rider Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 10.0% |
| 41 | 9.9% |
| 42 | 9.8% |
| 43 | 9.7% |
| 44 | 9.6% |
| 45 | 9.5% |
| 46 | 9.4% |
| 47 | 9.3% |
| 48 | 9.2% |
| 49 | 9.1% |
| 50 | 9.0% |
| 51 | 8.9% |
| 52 | 8.8% |
| 53 | 8.7% |
| 54 | 8.6% |
| 55 | 8.5% |
| 56 | 8.4% |
| 57 | 8.3% |
| 58 | 8.2% |
| 59 | 8.1% |
| 60 | 8.0% |
| 61 | 7.9% |
| 62 | 7.8% |
| 63 | 7.7% |
| 64 | 7.6% |
| 65 | 7.5% |
| 66 | 7.4% |
| 67 | 7.3% |
| 68 | 7.2% |
| 69 | 7.1% |
| 70 | 7.0% |
| 71 | 6.9% |
| 72 | 6.8% |
| 73 | 6.7% |
| 74 | 6.6% |
| 75 | 6.5% |
| 76 | 6.4% |
| 77 | 6.3% |
| 78 | 6.2% |
| 79 | 6.1% |
| 80 | 6.0% |
| 81 | 5.8% |
| 82 | 5.6% |
| 83 | 5.4% |
| 84 | 5.2% |
| 85 | 5.0% |
| 86 | 4.5% |
| 87 | 4.0% |
| 88 | 3.5% |
| 89 | 3.0% |
| 90 | 2.5% |
| 91 | 2.0% |
| 92 | 1.7% |
| 93 | 1.4% |
| 94 | 1.1% |
| 95 | 0.8% |
| 96 | 0.6% |
| 97 | 0.5% |
| 98 | 0.4% |
| 99 | 0.3% |
| 100 | 0.2% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Nonforfeiture Rider Premium Rates**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 6.0% |
| 41 | 7.0% |
| 42 | 7.0% |
| 43 | 7.0% |
| 44 | 7.0% |
| 45 | 7.0% |
| 46 | 8.0% |
| 47 | 8.0% |
| 48 | 8.0% |
| 49 | 8.0% |
| 50 | 8.0% |
| 51 | 9.0% |
| 52 | 9.0% |
| 53 | 9.0% |
| 54 | 9.0% |
| 55 | 9.0% |
| 56 | 10.0% |
| 57 | 10.0% |
| 58 | 10.0% |
| 59 | 10.0% |
| 60 | 11.0% |
| 61 | 11.0% |
| 62 | 12.0% |
| 63 | 13.0% |
| 64 | 14.0% |
| 65 | 15.0% |
| 66 | 16.0% |
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| 88 | 38.0% |
| 89 | 39.0% |
| 90 | 40.0% |
| 91 | 41.0% |
| 92 | 42.0% |
| 93 | 43.0% |
| 94 | 44.0% |
| 95 | 45.0% |
| 96 | 46.0% |
| 97 | 47.0% |
| 98 | 48.0% |
| 99 | 49.0% |
| 100 | 50.0% |

**Transamerica Life Insurance Company**

**TransCare Companion (Tax Qualified) Series**

**Contingent Insured Factors**

| Issue Age | Extra Percent of Premium |
|---|---|
| 18-40 | 80% |
| 41 | 80% |
| 42 | 80% |
| 43 | 80% |
| 44 | 80% |
| 45 | 80% |
| 46 | 80% |
| 47 | 80% |
| 48 | 80% |
| 49 | 80% |
| 50 | 80% |
| 51 | 80% |
| 52 | 80% |
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| 88 | 80% |
| 89 | 80% |
| 90 | 80% |
| 91 | 80% |
| 92 | 80% |
| 93 | 80% |
| 94 | 80% |
| 95 | 80% |
| 96 | 80% |
| 97 | 80% |
| 98 | 80% |
| 99 | 80% |
| 100 | 80% |

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February 8, 2022

Mr. Bill Dismore
Virginia Insurance Division

Re: **Rate Increase Filing: AEGB-133074343**
**Transamerica Life Insurance Company**
**Long Term Care Policy Forms: 1-820 53-191, 1-822 53-191 As TransCare 2; et al.**

Dear Mr. Dismore,

This letter is in response to your two letters to Transamerica dated January 7, 2022.

**Letter 1 of 2**

1. Rate/Rule Schedule - Company Rate Information

   With the Maximum % Change, Minimum % Change and Overall % Rate Impact equal to 30%, please explain why the Overall % Indicated Change is stated as 31.5%.

   The Overall % Indicated Change is the value produced by the Prospective Present Value Approach (otherwise knows as the Texas Method). For ease of filing and implementation, the company is asking for a flat 30% rather than 31.6%.

2. Please clarify that it is the company's intent to not offer a Buy Back Option for this series of policy forms.

   The Buy Back Option is not available on this filing. Please see item 3.

3. Attachment C includes numerous forms that are not a part of this rate increase block of policies. Please remove all forms that are not pertinent to this requested rate increase.

   The company would prefer to manage the entire block of policy forms displayed in Attachment C as one. However, the company filed NEA Group, policy form GP001 796 (GC001 796), separately for legal reasons, SERFF# AEGB-133074162. The policy forms associated with the former Transamerica Life Insurance Company ("TLIC") has a Buyback provision, and for that reason, the TLIC block was also filed separately, SERFF # AEGB-133074852. As mentioned in this filing as well as the other two, even though we have segregated the policy forms displayed in Attachment C into three distinct filings, the company would still prefer to manage all Attachment C policy forms as an aggregated block, that is, to justify the same rate increase based on the experience of the aggregated block to be applied to all the associated Attachment C policy forms. All that said, please note that the NEA Group filing (SERFF# AEGB-133074162) and TLIC filing (SERFF # AEGB-133074852) are constructed in the same manner as this filing, in particular, the Exhibit I, II, IV, and V of those filings display (or are based on) the same aggregated experience as the corresponding exhibits of this filing and the same rate increase is requested. However, if the Department would not allow this approach, the company would be willing to combine all three filings into one and clearly indicate the Buyback offer would not be available on TOLIC forms.

4. Attachment B should only reflect those policy forms that are subject to this rate increase filing. We are not clear if that is the case as it appears to include other forms that are not a part of this filing.

   Attachment B only includes those policy forms subject to this rate increase filing.

5. Please revise Exhibits I, II, I.VA, III, IV, V so that the historical experience and projections reflected are only for the forms applicable in this requested rate increase.

As explained in item 3 above, the justification of the rate increase is based on the combined experience (Exhibit I). For experience associated exclusively with the policy form series subject to this filing, see the 'Exh III TOLIC' tab in the attached file, **'VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx.'**

6. Pursuant to 14VAC5-200-150 B. please provide the 60/80 Test for each subset and include all projections required to validate those tests.

   60/80 Test demonstrations are at the bottom of the exhibits. Please note that the calculation is assuming 60% on original rate level premium and 80% on ALL increased premiums.

7. Please provide in Excel format an exhibit showing the rate increase history and status of existing rate increase requests in each state, including the cumulative approved rate increase percentage and the in force annualized premium for each state for the forms in this rate request only.

   Please see the attached file '**VA TOLIC PreRS Legacy Response 20220107 Cum Rinc.xlsx'**. . Please note that Exhibit IV (MN Method) is unchanged from the original submission as it already contains an adjustment for Premium Paying policies.

8. Please clearly define the actual experience triggers that will prompt the company to file an additional rate action if the proposed 30% rate increase were approved.

   If the full amount requested is approved, no future rate increases will be requested until future morbidity deterioration exceeds 10% of the current assumption.

9. Please provide the total cumulative rate increases in Virginia for all forms in this rate revision request without the proposed rate increase.

   The Cumulative Approved Rate Increases by form series in Virginia are as follows:

| Product | TotalCRincApproved |
|---|---|
| TransCare 2 | 387% |
| TransCare Companion | 359% |
| TransCare TQ | 218% |
| TransGenerations | 166% |

10. Regarding Attachment C, please confirm that all policies acquired from other insurance companies have annotated to Transamerica Life Insurance Company and none of the policies currently retain the original insurer's name.

    Yes, all of the forms listed in Attachment C have moved to Transamerica Life Insurance Company.

11. Please provide Exhibits in Excel with working formulas so that the calculations may be followed.

    Please see the attached file '**VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx'**. As stated previously, all exhibits with the exception of Exhibit III are for the 'Entire block'.

12. For all projections requested in this question, the baseline should comply with the following:

    a. Any policies issued as limited-pay which are now in paid-up status should be removed, both from historical experience and future projections.
    b. Premiums should be at the Virginia rate level for both historical and projected future.
    c. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block.

    The exhibits attached and referenced in item 11 above comply with all of the above.

13. Corresponding to the combinations of Benefit Period, Elimination Period and Inflation Option, please provide in Excel format the following projections on a nationwide basis:

    a. current assumptions and current rates
    b. current assumptions with the proposed rate increase
    c. current assumptions with premiums restated as if the proposed rate increase had been in effect from inception.
    d. actual historical experience to the projection date and future projections based on the prior assumptions (to be used in the Prospective PV test).
    e. original assumptions and original premiums from inception

    Please see the file referred to in item 11. Please note that elimination period breakdowns are not readily available in our data. Elimination period has not shown to be a significant variable. All of the exhibits are based on the Exhibit I pool of products. We have included the following exhibits:

    - Exhibit I 2 Yr BP
    - Exhibit I 4 Yr BP
    - Exhibit I LT BP
    - Exhibit I LT BIO
    - Exhibit I LT NoBIO
    - Exhibit I NonLT BIO
    - Exhibit I NonLT NoBIO

14. For each subset of business used in the requested projections, please provide the active life reserve balance as of the projection date on a nationwide basis.

    The anticipated loss ratios in the exhibits exclude Active Life Reserves (ALR). The company presumes the Department requested the current ALR balance on this block in order to deduct it from projected future claims. Please consider that deducting the current ALR balance as of 3/31/2020 from projected incurred claims would not be consistent with the way ALR is built up and released in practice, since this process occurs period-by-period over time. An ALR balance is never released in a lump sum at a single point in time. While it is true that ALR increases over the entire projected future of the block will sum to the negative of the current ALR balance when interest is ignored, it is inappropriate to ignore interest on a long term product such as LTCI where cash flows occur over decades. In mathematical terms, the simple sum of future ALR increases = the future ALR balance at any point in time, whereas the PV future ALR increases is ≥ PV future ALR balance at any given point in time.

    Given that interest would have to be ignored in order to simply subtract the current ALR balance from projected future claims, interest would also have to be ignored on all components of the future loss ratio in that case to put all of them on the same interest basis. However, please keep in mind that incorporating ALR in actuarial analysis of LTCI in a manner that ignores the time value of money would be very inappropriate due to the very long term nature of LTCI. LTCI cash flows occur over multiple decades, where interest earned on invested funds is material and should be reflected in actuarial calculations. This fact has been recognized by the American Academy of Actuaries in several of its Actuarial Standards of Practice ("ASOP"), namely, ASOP 5 and 18 at the least.

    All that said, the SUM(Future ALR increases) = the negative of the 1Q2020 ALR balance by sub block is shown in cell H94 of each of the various Exhibit I's provided in the attached file, '**VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx**'. The sum of all other projected amounts is also provided in row 94 of the same exhibits in order to facilitate loss ratio calculation on a consistent 0% interest basis. Row 92 of the same exhibits displays PV Future amounts, including the PV Future ALR changes in column H for loss ratio calculation on an interest discount basis appropriate for LTCI.

**<u>Letter 2 of 2</u>**

1. Please revise the narrative into consumer-friendly language that is particular to this rate increase request. Reference to other policy forms should not be included. The narrative should summarize the key information used to develop the rate including the main reasons for the revised rates.

   The narrative has been revised.

I look forward to your continued review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

Brad Rokosh, ASA, MAAA
Senior Director, Individual Solutions | Financial Assets | LTC

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P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

February 18, 2022

Mr. Bill Dismore
Virginia Insurance Division

Re: **Rate Increase Filing: AEGB-133074343**
**Transamerica Life Insurance Company**
**Long Term Care Policy Forms: 1-820 53-191, 1-822 53-191 As TransCare 2; et al.**

Dear Mr. Dismore,

This letter is in response to your letter to Transamerica dated February 9, 2022.

1. The narrative must contain a clear identification of the driving factors of the premium rate increase pursuant to 14VAC5-200-75 D. 3.

   The company's statement, "This premium rate increase is needed due to claim levels that produce lifetime loss ratios above the statutorily required minimum loss ratio." does not identify the driving factors." The statement does not indicate the driving factors that led to the unacceptable loss ratio and the statement would not be understood by the average policyholder.

   Please see the attached file '**VA TOLIC PreRS Legacy ltcratereq_sum.pdf**' with a revised narrative.

I look forward to your continued review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

Brad Rokosh, ASA, MAAA
Senior Director, Individual Solutions | Financial Assets | LTC

**Exhibit A**
**Transamerica Life Insurance Company**
Pricing Assumptions

**TransCare 2**

Mortality: 1980 Basic ALB

Lapses:

| Duration | Lapse Rate |
|---|---|
| 1 | 15% |
| 2 | 11% |
| 3+ | 6% |

Morbidity: The confinement length of stay and incidence rates were originally based on unpublished industry data and the 1985 national nursing home survey as reported in the Society of Actuaries transactions of 1988-1989-1990 Reports. The claim costs were also based on data from the 1984 National Long Term Care Survey. The claim costs were adjusted using actuarial judgment to reflect an underwritten insured population and to reflect the benefits of this product.

STAT Interest Rate: 5% level
Pricing Interest Rate: 8% grading to 6 % over 20 years

**TransCare TQ**

Mortality: 1983 IAM

Lapses:

| Duration | Lapse Rate |
|---|---|
| 1 | 10.0% |
| 2 | 8.0% |
| 3 | 6.5% |
| 4 | 5.5% |
| 5+ | 5.0% |

Morbidity: The expected incidence and severity of claims for confinement benefits are based on the Wilkin's Tables as published by the Society of Actuaries. The incidence rates and the length of usage for various Home and Community-Based Services have been derived from the following studies:

1985 National Nursing Home Study
1982-1984 National Long Term Care Study
Connecticut Longitudinal Study

STAT Interest Rate: 4.5% level
Pricing Interest Rate: 6.5% in year one grading to 5.3 % in year 11

**TransGenerations**

Mortality: 1983 GAM

Lapses:

| Duration | Lapse Rate |
|---|---|
| 1 | 6% |
| 2 | 5% |
| 3+ | 4% |

Morbidity: The expected incidence and severity of claims for confinement benefits are based on the Wilkin's Tables as published by the Society of Actuaries. The incidence rates and the length of usage for various Home and Community-Based Services have been derived from the following studies:

1985 National Nursing Home Study
1982-1984 National Long Term Care Study
Connecticut Longitudinal Study

STAT Interest Rate: 4.5% level
Pricing Interest Rate: 6.15% in year one grading to 5.65% in year 5

**Exhibit A**
**Transamerica Life Insurance Company**
Pricing Assumptions

**TransCare Companion**

Mortality: 1983 IAM

Lapses:

| Duration | Lapse Rate |
|---|---|
| 1 | 10% |
| 2 | 8% |
| 3 | 7% |
| 4 | 6% |
| 5+ | 5% |

Morbidity: The expected incidence and severity of claims for confinement benefits are based on the Wilkin's Tables as published by the Society of Actuaries. The incidence rates and the length of usage for various Home and Community-Based Services have been derived from the following studies:

1985 National Nursing Home Study
1982-1984 National Long Term Care Study
Connecticut Longitudinal Study
Various Other Studies

STAT Interest Rate: 5% level
Pricing Interest Rate: 6.5% years 1-3, 6.0% years 4-5 and 5.5% thereafter

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March 25, 2022

Mr. Bill Dismore
Virginia Insurance Division

Re: **Rate Increase Filing: AEGB-133074343**
**Transamerica Life Insurance Company**
**Long Term Care Policy Forms: 1-820 53-191, 1-822 53-191 As TransCare 2; et al.**

Dear Mr. Dismore,

Thank you for your letter dated February 25, 2022, regarding the referenced filing. See the following for responses to the requests you made therein.

1. Please provide the issue date range in Virginia of the forms covered by this filing.

   | | |
   |---|---|
   | TransCare 2 | 1991-1995 |
   | TransCare Companion | 1995-1998 |
   | TransCare TQ | 1996-2003 |
   | TransGenerations | 1999-2003. |

2. Please provide the historical A/E ratios versus each current assumption (morbidity, mortality, lapse).

   Please see the attached file '**VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf**' for actual to current assumption lapse, active life mortality, claim incidence and claim termination.

3. Please provide details of the current lapse assumptions

   For current best estimate assumptions see the attached files:
   - 2020 BE Assumptions Sample Cell OnClaimRates_RINC.pdf
   - 2020 BE Assumptions Clm Incid Rates Exh.pdf
   - 2020 BE Assumptions Lapse and Mort Exh.pdf

4. Please provide the claim count underlying the Company experience used to determine the morbidity assumptions.

   See page 3 of '**VA TOLIC PreRS Legacy Response 20220225 A2E Exh.pdf**' for the claim count underlying the company's claim incidence assumption and page 4 for on-claim death and recovery counts underlying claim termination assumptions.

5. Please provide a comparison of current versus original assumptions for these forms.

   See '**VA TOLIC PreRS Legacy Response 20220225 Original Pricing Assump.pdf**' for the original pricing assumptions and the files included in item 3 above for current assumptions.

   Please note that in 2014 Transamerica implemented a new projection modeling system (AXIS) for its LTC block and updated and changed assumptions to recognize incidence on a first site of claim basis rather than the existing current site of claim basis in the previous system.

In the previous model, benefits were determined based on current site of claim using a claim cost methodology. The new model platform is consistent with leading industry practice where claims are determined using a first-site, first-principles approach. The previous model claim cost methodology used an assumption for the total claim cost once a policy entered claim status. Once it was known that a policyholder was on claim, the previous model applied an average dollar amount based on defined factors. The new, first-principle model is a more precise methodology that uses explicit assumptions and probabilities for claim termination, utilization and blending to forecast expected claim costs. The previous model used a current site methodology where incidence was measured upon entry into a site of care; a transition to another site of care resulted in a recovery. The new model uses a first site methodology where incidence is measured upon entering the first of site of care, and transition between sites of care does not count as a recovery. Because of these differences, comparison of the previous morbidity table to the proposed morbidity assumption would be extremely difficult, if not impossible other than comparing resulting cash flows.

However, Exhibit II of the filing was included as a proxy to compare current assumption to original pricing.

6. 1) Please explain what is meant by "PV Future Effective Earned Premium Adjusted To Approved Virginia Rate History (Current Assumption)" as used in Exhibit V.

   2) Please explain why this amount is used instead of "PV Future Earned Premium Adjusted To Approved Virginia Rate History (Current Assumption)" in the denominator of the calculation.

   The PV Future Effective Earned Premium reflects the fact that the full increase isn't applied immediately to the future premium. It would be phased in depending on the modal distribution if it is implemented on the next paid to date or issue distribution if it is implemented on the next policy anniversary according to the policy language. Therefore, the denominator in the calculation of the justifiable rate increase uses the effective earned premium.

7. Please advise if the Active Life Reserves that are shown on the projections are based on the assumptions determined at the time of original pricing or if any reserve strengthening has occurred. If there has been a strengthening, please provide what the ALR balances would have been on the projection date using the original assumptions.

   The ALR is based on assumptions as of the last unlocking. As stated in item 5 above, Transamerica converted the LTC valuation system from the PolySystems platform to the GGY AXIS platform in 2014.

   **Current-Site to First-Site**

   Under the current-site methodology, the DLR represents the reserve for future benefits to be paid for the site generating the current claim, whether it is HHC, ALF or NH. When a policyholder progresses from HHC to ALF, the claim for HHC was closed and a new claim for ALF was opened up. The claim did not follow the policyholder as they progress from HHC to ALF to NH.

   In the first-site model, the DLR represents all benefits to be paid in the future, based on the first site of care. Therefore, benefits paid after the policyholder moves from the first site are included in the initial DLR amount.

   In converting from the current-site PolySystems/RACES model to the first-site AXIS model, all else being equal, there is a movement in reserve balance from ALR to DLR because the DLR reserve now includes benefits to be paid in the future for all sites, not just for the current site of the claim.

   **Impact of Model Changes**

   On an IFRS basis (the entire LTC block at time of conversion), the ALR decreased by $74.9M and the DLR increased by $73.1M. This effect is a result of the move from current-site to first-site of care methodology that shifts a portion of the benefit payment from ALR to DLR and the move from claim cost to first principles as explained above. As this is a one-time change and the year-to-year change in DLR is zero, we don't believe that the methodology changes to first-principles and to first-site impact the calculation of the anticipated incurred claims and the anticipated loss ratio.

   **The above highlights the complications in calculating the ALR using original assumptions.**

8. Please provide a more specific narrative description of the all of the drivers for the rate increase.

   Please see the attached file '**VA TOLIC PreRS Legacy ltcratereq_sum Response 20220225.pdf**' with a revised narrative.

I look forward to your continued review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

Brad Rokosh, ASA, MAAA
Senior Director, Individual Solutions | Financial Assets | LTC

Transamerica Life Insurance Company
Actual to Expected Experience - Lapse
2020 Assumptions

| Year | Exposed Lives | Actual Lapses* | Currently Expected Lapses** | A/E Lapses* |
|---|---|---|---|---|
| 2008 | 216,698 | 3,410 | 2,768 | 123.2% |
| 2009 | 218,078 | 3,306 | 2,608 | 126.8% |
| 2010 | 200,731 | 2,649 | 2,270 | 116.7% |
| 2011 | 196,197 | 2,402 | 2,233 | 107.6% |
| 2012 | 210,811 | 2,659 | 2,541 | 104.6% |
| 2013 | 198,643 | 2,799 | 2,763 | 101.3% |
| 2014 | 196,938 | 2,678 | 2,765 | 96.9% |
| 2015 | 212,563 | 3,081 | 3,066 | 100.5% |
| 2016 | 207,719 | 3,178 | 3,138 | 101.3% |
| 2017 | 182,474 | 2,939 | 2,964 | 99.2% |
| 2018 | 166,269 | 2,653 | 2,789 | 95.1% |

*Please note the financial crisis of the later 2000's caused a spike in actual lapses which were not reflected in the update of current lapse assumptions. The financial crisis was considered a one-off aberration from the normal lapse rate pattern not expected to continue going forward. That said, A/E lapse ratios associated with the later 2000's materially exceed 100% due to the excess actual lapses caused by that event that peaked over those calendar years. Please note A/E lapses by calendar year trend back much closer to 100% by the early teens' and stabilize thereafter.

**Per 2020 assumptions, not pricing

Transamerica Life Insurance Company
Actual to Expected Experience - Mortality
2020 Assumptions

| Year | Exposed Lives | Actual Deaths | Currently Expected Deaths* | A/E Deaths |
|---|---|---|---|---|
| 2009 | 292,568 | 5,007 | 5,073 | 98.7% |
| 2010 | 282,062 | 5,274 | 5,132 | 102.8% |
| 2011 | 274,654 | 5,301 | 5,171 | 102.5% |
| 2012 | 272,141 | 5,137 | 5,204 | 98.7% |
| 2013 | 270,797 | 5,211 | 5,215 | 99.9% |
| 2014 | 265,262 | 5,159 | 5,227 | 98.7% |
| 2015 | 263,032 | 5,254 | 5,210 | 100.8% |
| 2016 | 259,178 | 5,067 | 5,207 | 97.3% |
| 2017 | 253,856 | 5,171 | 5,187 | 99.7% |
| 1H2018 | 124,374 | 2,618 | 2,569 | 101.9% |
| Total | 2,557,924 | 49,198 | 49,196 | 100.0% |

*Per 2020 assumptions, not pricing

Transamerica Life Insurance Company
Actual to Expected Experience - Claim Incidence
2020 Assumptions
Includes Experience Years 2008-2018

| Policy Year | Exposed Lives | Actual Claim Count | Currently Expected Claim | A/E Claim Count |
|---|---|---|---|---|
| 1-8 | 2,077,026 | 1,525 | 1,639 | 93.1% |
| 9 | 385,356 | 920 | 937 | 98.2% |
| 10 | 435,515 | 1,382 | 1,399 | 98.8% |
| 11 | 471,692 | 1,935 | 1,931 | 100.2% |
| 12 | 502,160 | 2,545 | 2,593 | 98.2% |
| 13 | 512,740 | 3,287 | 3,243 | 101.3% |
| 14 | 510,709 | 3,838 | 3,874 | 99.1% |
| 15 | 491,646 | 4,413 | 4,359 | 101.2% |
| 16 | 449,063 | 4,785 | 4,753 | 100.7% |
| 17 | 384,531 | 4,908 | 4,939 | 99.4% |
| 18 | 313,570 | 4,742 | 4,885 | 97.1% |
| 19 | 244,345 | 4,510 | 4,564 | 98.8% |
| 20 | 182,114 | 4,050 | 4,050 | 100.0% |
| 21 | 129,632 | 3,401 | 3,444 | 98.7% |
| 22 | 89,079 | 2,690 | 2,786 | 96.6% |
| 23 | 55,373 | 2050 | 2109 | 97.2% |
| 24 | 34,256 | 1567 | 1543 | 101.5% |
| 25+ | 44,338 | 2459 | 2511 | 97.9% |
| Total | 7,313,145 | 55,007 | 55,559 | 99.0% |

*Per 2020 assumptions, not pricing

Transamerica Life Insurance Company
Actual to Expected Experience - Claim Termination
2020 Assumptions
Includes Experience Years 2008Q3-2018Q2

| Claim Year | Exposed Lives | Actual On-Claim Deaths | Actual Recoveries | Currently Expected On-Claim Deaths* | Currently Expected Recoveries* | A/E On-Claim Deaths | A/E Recoveries |
|---|---|---|---|---|---|---|---|
| 1 | 310,476 | 7,390 | 4,262 | 7,331 | 4,093 | 100.8% | 104.1% |
| 2 | 251,581 | 4,746 | 1,120 | 4,795 | 1,052 | 99.0% | 106.4% |
| 3 | 171,317 | 3,427 | 442 | 3,524 | 434 | 97.2% | 101.8% |
| 4 | 112,160 | 2,398 | 280 | 2,351 | 239 | 102.0% | 116.9% |
| 5+ | 194,594 | 4,349 | 324 | 4,511 | 364 | 96.4% | 89.1% |
| Total | 1,040,127 | 22,310 | 6,428 | 22,512 | 6,182 | 99.1% | 104.0% |

*Per 2020 assumptions, not pricing

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M1 | 0.0360 | 0.1021 | 0.1910 | 0.1912 | 0.0360 | 0.0276 | 0.1909 | 0.1912 | 0.0169 | 0.0342 | 0.0904 | 0.0905 | 0.0160 | 0.0435 | 0.1225 | 0.1227 | 0.0225 | 0.0592 | 0.1086 | 0.1087 | 0.0605 | 0.0593 | 0.1129 | 0.1130 | 0.0605 | 0.0593 | 0.1129 | 0.1130 |
| M2 | 0.0191 | 0.0500 | 0.0769 | 0.0774 | 0.0190 | 0.0174 | 0.0768 | 0.0774 | 0.0087 | 0.0205 | 0.0655 | 0.0661 | 0.0089 | 0.0232 | 0.0708 | 0.0714 | 0.0126 | 0.0289 | 0.0421 | 0.0424 | 0.0503 | 0.0291 | 0.0405 | 0.0405 | 0.0503 | 0.0291 | 0.0405 | 0.0405 |
| M3 | 0.0135 | 0.0329 | 0.0450 | 0.0456 | 0.0135 | 0.0132 | 0.0449 | 0.0456 | 0.0059 | 0.0151 | 0.0409 | 0.0417 | 0.0062 | 0.0160 | 0.0352 | 0.0358 | 0.0089 | 0.0190 | 0.0242 | 0.0245 | 0.0393 | 0.0193 | 0.0225 | 0.0222 | 0.0393 | 0.0193 | 0.0225 | 0.0222 |
| M4 | 0.0107 | 0.0244 | 0.0304 | 0.0314 | 0.0107 | 0.0109 | 0.0301 | 0.0314 | 0.0046 | 0.0122 | 0.0287 | 0.0301 | 0.0049 | 0.0123 | 0.0211 | 0.0219 | 0.0071 | 0.0140 | 0.0161 | 0.0165 | 0.0284 | 0.0144 | 0.0151 | 0.0145 | 0.0284 | 0.0144 | 0.0151 | 0.0145 |
| M5 | 0.0090 | 0.0194 | 0.0224 | 0.0234 | 0.0089 | 0.0093 | 0.0220 | 0.0234 | 0.0039 | 0.0103 | 0.0217 | 0.0233 | 0.0041 | 0.0100 | 0.0141 | 0.0150 | 0.0059 | 0.0111 | 0.0118 | 0.0122 | 0.0220 | 0.0116 | 0.0112 | 0.0104 | 0.0220 | 0.0116 | 0.0112 | 0.0104 |
| M6 | 0.0077 | 0.0160 | 0.0175 | 0.0185 | 0.0077 | 0.0082 | 0.0171 | 0.0185 | 0.0034 | 0.0089 | 0.0172 | 0.0190 | 0.0035 | 0.0084 | 0.0103 | 0.0110 | 0.0051 | 0.0092 | 0.0092 | 0.0095 | 0.0179 | 0.0096 | 0.0088 | 0.0080 | 0.0179 | 0.0096 | 0.0088 | 0.0080 |
| M7 | 0.0068 | 0.0136 | 0.0143 | 0.0151 | 0.0067 | 0.0074 | 0.0139 | 0.0151 | 0.0030 | 0.0079 | 0.0143 | 0.0159 | 0.0031 | 0.0073 | 0.0079 | 0.0084 | 0.0045 | 0.0078 | 0.0074 | 0.0077 | 0.0150 | 0.0083 | 0.0072 | 0.0063 | 0.0150 | 0.0083 | 0.0072 | 0.0063 |
| M8 | 0.0061 | 0.0118 | 0.0120 | 0.0127 | 0.0060 | 0.0068 | 0.0116 | 0.0127 | 0.0027 | 0.0079 | 0.0122 | 0.0137 | 0.0027 | 0.0064 | 0.0063 | 0.0067 | 0.0040 | 0.0067 | 0.0062 | 0.0065 | 0.0128 | 0.0072 | 0.0061 | 0.0052 | 0.0128 | 0.0072 | 0.0061 | 0.0052 |
| M9 | 0.0055 | 0.0104 | 0.0103 | 0.0109 | 0.0054 | 0.0062 | 0.0099 | 0.0109 | 0.0024 | 0.0078 | 0.0101 | 0.0114 | 0.0028 | 0.0057 | 0.0052 | 0.0055 | 0.0036 | 0.0059 | 0.0053 | 0.0055 | 0.0112 | 0.0065 | 0.0053 | 0.0044 | 0.0112 | 0.0065 | 0.0053 | 0.0044 |
| M10 | 0.0050 | 0.0093 | 0.0090 | 0.0095 | 0.0050 | 0.0058 | 0.0087 | 0.0095 | 0.0023 | 0.0077 | 0.0082 | 0.0090 | 0.0027 | 0.0052 | 0.0044 | 0.0046 | 0.0033 | 0.0058 | 0.0047 | 0.0048 | 0.0099 | 0.0063 | 0.0047 | 0.0037 | 0.0099 | 0.0063 | 0.0047 | 0.0037 |
| M11 | 0.0050 | 0.0084 | 0.0080 | 0.0084 | 0.0049 | 0.0054 | 0.0077 | 0.0084 | 0.0023 | 0.0075 | 0.0066 | 0.0072 | 0.0027 | 0.0047 | 0.0038 | 0.0039 | 0.0030 | 0.0054 | 0.0042 | 0.0042 | 0.0089 | 0.0060 | 0.0042 | 0.0033 | 0.0089 | 0.0060 | 0.0042 | 0.0033 |
| M12 | 0.0049 | 0.0076 | 0.0065 | 0.0066 | 0.0048 | 0.0051 | 0.0062 | 0.0066 | 0.0021 | 0.0074 | 0.0041 | 0.0040 | 0.0027 | 0.0043 | 0.0034 | 0.0034 | 0.0028 | 0.0054 | 0.0038 | 0.0037 | 0.0080 | 0.0059 | 0.0038 | 0.0029 | 0.0080 | 0.0059 | 0.0038 | 0.0029 |
| M13 | 0.0046 | 0.0075 | 0.0036 | 0.0029 | 0.0046 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0072 | 0.0026 | 0.0020 | 0.0027 | 0.0046 | 0.0040 | 0.0041 | 0.0024 | 0.0053 | 0.0033 | 0.0032 | 0.0076 | 0.0059 | 0.0036 | 0.0026 | 0.0076 | 0.0059 | 0.0036 | 0.0026 |
| M14 | 0.0046 | 0.0074 | 0.0036 | 0.0029 | 0.0046 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0072 | 0.0026 | 0.0020 | 0.0027 | 0.0046 | 0.0040 | 0.0041 | 0.0024 | 0.0052 | 0.0033 | 0.0032 | 0.0076 | 0.0059 | 0.0036 | 0.0026 | 0.0076 | 0.0059 | 0.0036 | 0.0026 |
| M15 | 0.0046 | 0.0074 | 0.0036 | 0.0029 | 0.0045 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0071 | 0.0026 | 0.0020 | 0.0028 | 0.0045 | 0.0040 | 0.0041 | 0.0024 | 0.0052 | 0.0033 | 0.0032 | 0.0076 | 0.0059 | 0.0036 | 0.0026 | 0.0076 | 0.0059 | 0.0036 | 0.0026 |
| M16 | 0.0046 | 0.0073 | 0.0036 | 0.0029 | 0.0045 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0070 | 0.0026 | 0.0020 | 0.0028 | 0.0045 | 0.0040 | 0.0041 | 0.0024 | 0.0052 | 0.0033 | 0.0032 | 0.0075 | 0.0059 | 0.0036 | 0.0026 | 0.0075 | 0.0059 | 0.0036 | 0.0026 |
| M17 | 0.0046 | 0.0073 | 0.0036 | 0.0029 | 0.0045 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0070 | 0.0026 | 0.0020 | 0.0028 | 0.0045 | 0.0040 | 0.0041 | 0.0024 | 0.0051 | 0.0033 | 0.0032 | 0.0075 | 0.0059 | 0.0037 | 0.0026 | 0.0075 | 0.0059 | 0.0037 | 0.0026 |
| M18 | 0.0046 | 0.0073 | 0.0036 | 0.0029 | 0.0045 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0069 | 0.0026 | 0.0020 | 0.0028 | 0.0045 | 0.0040 | 0.0041 | 0.0024 | 0.0051 | 0.0033 | 0.0032 | 0.0075 | 0.0059 | 0.0037 | 0.0026 | 0.0075 | 0.0059 | 0.0037 | 0.0026 |
| M19 | 0.0046 | 0.0072 | 0.0036 | 0.0029 | 0.0045 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0068 | 0.0026 | 0.0020 | 0.0028 | 0.0045 | 0.0040 | 0.0041 | 0.0024 | 0.0051 | 0.0033 | 0.0032 | 0.0075 | 0.0059 | 0.0037 | 0.0026 | 0.0075 | 0.0059 | 0.0037 | 0.0026 |
| M20 | 0.0046 | 0.0072 | 0.0036 | 0.0029 | 0.0045 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0068 | 0.0026 | 0.0020 | 0.0028 | 0.0045 | 0.0040 | 0.0041 | 0.0024 | 0.0051 | 0.0033 | 0.0032 | 0.0074 | 0.0059 | 0.0037 | 0.0026 | 0.0074 | 0.0059 | 0.0037 | 0.0026 |
| M21 | 0.0046 | 0.0071 | 0.0036 | 0.0029 | 0.0045 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0067 | 0.0026 | 0.0020 | 0.0028 | 0.0044 | 0.0040 | 0.0041 | 0.0025 | 0.0050 | 0.0033 | 0.0032 | 0.0074 | 0.0059 | 0.0037 | 0.0026 | 0.0074 | 0.0059 | 0.0037 | 0.0026 |
| M22 | 0.0045 | 0.0071 | 0.0036 | 0.0029 | 0.0045 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0067 | 0.0026 | 0.0020 | 0.0028 | 0.0044 | 0.0040 | 0.0041 | 0.0025 | 0.0050 | 0.0033 | 0.0032 | 0.0074 | 0.0059 | 0.0037 | 0.0026 | 0.0074 | 0.0059 | 0.0037 | 0.0026 |
| M23 | 0.0045 | 0.0071 | 0.0036 | 0.0029 | 0.0045 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0066 | 0.0026 | 0.0020 | 0.0028 | 0.0044 | 0.0040 | 0.0041 | 0.0025 | 0.0050 | 0.0033 | 0.0032 | 0.0073 | 0.0059 | 0.0037 | 0.0026 | 0.0073 | 0.0059 | 0.0037 | 0.0026 |
| M24 | 0.0045 | 0.0070 | 0.0036 | 0.0029 | 0.0045 | 0.0038 | 0.0032 | 0.0029 | 0.0020 | 0.0066 | 0.0026 | 0.0020 | 0.0028 | 0.0044 | 0.0040 | 0.0041 | 0.0025 | 0.0050 | 0.0033 | 0.0032 | 0.0073 | 0.0059 | 0.0037 | 0.0026 | 0.0073 | 0.0059 | 0.0037 | 0.0026 |
| M25 | 0.0021 | 0.0029 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0032 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0019 | 0.0019 | 0.0018 | 0.0018 | 0.0019 | 0.0019 | 0.0018 | 0.0018 |
| M26 | 0.0021 | 0.0029 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0032 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M27 | 0.0021 | 0.0029 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0032 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M28 | 0.0021 | 0.0028 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0032 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M29 | 0.0021 | 0.0028 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0032 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M30 | 0.0021 | 0.0028 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0032 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M31 | 0.0021 | 0.0028 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0032 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M32 | 0.0021 | 0.0028 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0032 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M33 | 0.0021 | 0.0028 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0032 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M34 | 0.0021 | 0.0028 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0031 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M35 | 0.0021 | 0.0028 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0021 | 0.0014 | 0.0013 | 0.0026 | 0.0031 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M36 | 0.0021 | 0.0028 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0026 | 0.0031 | 0.0025 | 0.0023 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M37 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0031 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0019 | 0.0019 | 0.0018 | 0.0018 | 0.0019 | 0.0019 | 0.0018 | 0.0018 |
| M38 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0031 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M39 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0031 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M40 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0031 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M41 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M42 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M43 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M44 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M45 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M46 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M47 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M48 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0022 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M49 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0012 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M50 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M51 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M52 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M53 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M54 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M55 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M56 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M57 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M58 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M59 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M60 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M61 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M62 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M63 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M64 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M65 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M66 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M67 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0022 | 0.0020 | 0.0019 | 0.0018 | 0.0022 | 0.0020 | 0.0019 | 0.0018 |
| M68 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M69 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M70 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M71 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M72 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M73 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M74 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M75 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M76 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M77 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0024 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M78 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M79 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M80 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M81 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M82 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M83 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M84 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M85 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M86 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M87 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0021 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M88 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M89 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M90 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M91 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M92 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M93 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M94 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M95 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M96 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M97 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M98 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M99 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M100 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M101 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M102 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M103 | 0.0021 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M104 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M105 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M106 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M107 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M108 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M109 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M110 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M111 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M112 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M113 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M114 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M115 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M116 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M117 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M118 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M119 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M120 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M121 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M122 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M123 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0023 | 0.0030 | 0.0020 | 0.0017 | 0.0021 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M124 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M125 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M126 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M127 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M128 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M129 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M130 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M131 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M132 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M133 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M134 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0021 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M135 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M136 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M137 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M138 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M139 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M140 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M141 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M142 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M143 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M144 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M145 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M146 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M147 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M148 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M149 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M150 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M151 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M152 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M153 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M154 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M155 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M156 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M157 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M158 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M159 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M160 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M161 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M162 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M163 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M164 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M165 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M166 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M167 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M168 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M169 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M170 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M171 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M172 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M173 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M174 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M175 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M176 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M177 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M178 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M179 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M180 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M181 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M182 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M183 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M184 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M185 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M186 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M187 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M188 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M189 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M190 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M191 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M192 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M193 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M194 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M195 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M196 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M197 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0022 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0021 | 0.0020 | 0.0019 | 0.0018 | 0.0021 | 0.0020 | 0.0019 | 0.0018 |
| M198 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M199 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M200 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M201 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M202 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M203 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M204 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M205 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M206 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M207 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M208 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M209 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M210 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M211 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M212 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M213 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M214 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M215 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M216 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M217 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M218 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M219 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M220 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M221 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M222 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M223 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M224 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M225 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M226 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M227 | 0.0022 | 0.0027 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0021 | 0.0030 | 0.0020 | 0.0017 | 0.0020 | 0.0020 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M228 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M229 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M230 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M231 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M232 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M233 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M234 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M235 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M236 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M237 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M238 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M239 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |
| M240 | 0.0022 | 0.0026 | 0.0023 | 0.0022 | 0.0022 | 0.0023 | 0.0022 | 0.0022 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0021 | 0.0029 | 0.0020 | 0.0017 | 0.0020 | 0.0019 | 0.0018 | 0.0017 | 0.0020 | 0.0020 | 0.0019 | 0.0018 | 0.0020 | 0.0020 | 0.0019 | 0.0018 |

**The following cohorts are selected:**
BP = 4 Year
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M1 | 0.0400 | 0.1134 | 0.2122 | 0.2124 | 0.0400 | 0.0307 | 0.2121 | 0.2124 | 0.0188 | 0.0380 | 0.1004 | 0.1005 | 0.0178 | 0.0483 | 0.1361 | 0.1363 | 0.0250 | 0.0658 | 0.1206 | 0.1207 | 0.0672 | 0.0658 | 0.1254 | 0.1255 | 0.0672 | 0.0658 | 0.1254 | 0.1255 |
| M2 | 0.0212 | 0.0556 | 0.0854 | 0.0860 | 0.0212 | 0.0193 | 0.0853 | 0.0860 | 0.0096 | 0.0227 | 0.0727 | 0.0734 | 0.0098 | 0.0258 | 0.0786 | 0.0793 | 0.0140 | 0.0321 | 0.0468 | 0.0471 | 0.0559 | 0.0324 | 0.0450 | 0.0450 | 0.0559 | 0.0324 | 0.0450 | 0.0450 |
| M3 | 0.0150 | 0.0366 | 0.0500 | 0.0507 | 0.0150 | 0.0147 | 0.0498 | 0.0507 | 0.0065 | 0.0168 | 0.0455 | 0.0463 | 0.0069 | 0.0178 | 0.0391 | 0.0398 | 0.0099 | 0.0211 | 0.0268 | 0.0272 | 0.0437 | 0.0215 | 0.0250 | 0.0247 | 0.0437 | 0.0215 | 0.0250 | 0.0247 |
| M4 | 0.0119 | 0.0272 | 0.0338 | 0.0348 | 0.0119 | 0.0121 | 0.0334 | 0.0348 | 0.0052 | 0.0135 | 0.0319 | 0.0334 | 0.0055 | 0.0137 | 0.0234 | 0.0243 | 0.0079 | 0.0156 | 0.0179 | 0.0184 | 0.0315 | 0.0160 | 0.0167 | 0.0161 | 0.0315 | 0.0160 | 0.0167 | 0.0161 |
| M5 | 0.0100 | 0.0215 | 0.0249 | 0.0260 | 0.0099 | 0.0104 | 0.0244 | 0.0260 | 0.0043 | 0.0114 | 0.0241 | 0.0259 | 0.0046 | 0.0111 | 0.0157 | 0.0166 | 0.0066 | 0.0123 | 0.0131 | 0.0136 | 0.0244 | 0.0128 | 0.0124 | 0.0116 | 0.0244 | 0.0128 | 0.0124 | 0.0116 |
| M6 | 0.0086 | 0.0177 | 0.0194 | 0.0205 | 0.0085 | 0.0092 | 0.0190 | 0.0205 | 0.0037 | 0.0099 | 0.0191 | 0.0211 | 0.0039 | 0.0093 | 0.0114 | 0.0122 | 0.0056 | 0.0102 | 0.0102 | 0.0106 | 0.0198 | 0.0107 | 0.0098 | 0.0089 | 0.0198 | 0.0107 | 0.0098 | 0.0089 |
| M7 | 0.0075 | 0.0151 | 0.0159 | 0.0168 | 0.0075 | 0.0083 | 0.0154 | 0.0168 | 0.0033 | 0.0088 | 0.0159 | 0.0177 | 0.0034 | 0.0081 | 0.0088 | 0.0094 | 0.0050 | 0.0086 | 0.0083 | 0.0086 | 0.0166 | 0.0092 | 0.0080 | 0.0071 | 0.0166 | 0.0092 | 0.0080 | 0.0071 |
| M8 | 0.0067 | 0.0131 | 0.0133 | 0.0141 | 0.0067 | 0.0075 | 0.0129 | 0.0141 | 0.0030 | 0.0088 | 0.0135 | 0.0152 | 0.0030 | 0.0071 | 0.0070 | 0.0075 | 0.0044 | 0.0075 | 0.0069 | 0.0072 | 0.0142 | 0.0080 | 0.0068 | 0.0058 | 0.0142 | 0.0080 | 0.0068 | 0.0058 |
| M9 | 0.0061 | 0.0115 | 0.0114 | 0.0121 | 0.0060 | 0.0069 | 0.0110 | 0.0121 | 0.0027 | 0.0086 | 0.0113 | 0.0126 | 0.0031 | 0.0063 | 0.0058 | 0.0061 | 0.0040 | 0.0066 | 0.0059 | 0.0061 | 0.0124 | 0.0072 | 0.0059 | 0.0049 | 0.0124 | 0.0072 | 0.0059 | 0.0049 |
| M10 | 0.0056 | 0.0103 | 0.0100 | 0.0105 | 0.0055 | 0.0064 | 0.0096 | 0.0105 | 0.0026 | 0.0085 | 0.0091 | 0.0100 | 0.0030 | 0.0057 | 0.0049 | 0.0051 | 0.0037 | 0.0064 | 0.0052 | 0.0053 | 0.0110 | 0.0070 | 0.0052 | 0.0042 | 0.0110 | 0.0070 | 0.0052 | 0.0042 |
| M11 | 0.0055 | 0.0093 | 0.0089 | 0.0093 | 0.0055 | 0.0060 | 0.0086 | 0.0093 | 0.0025 | 0.0084 | 0.0074 | 0.0079 | 0.0030 | 0.0052 | 0.0043 | 0.0043 | 0.0034 | 0.0060 | 0.0046 | 0.0047 | 0.0098 | 0.0066 | 0.0046 | 0.0036 | 0.0098 | 0.0066 | 0.0046 | 0.0036 |
| M12 | 0.0054 | 0.0085 | 0.0072 | 0.0073 | 0.0054 | 0.0057 | 0.0069 | 0.0073 | 0.0023 | 0.0082 | 0.0045 | 0.0044 | 0.0030 | 0.0048 | 0.0038 | 0.0037 | 0.0031 | 0.0060 | 0.0042 | 0.0041 | 0.0089 | 0.0065 | 0.0042 | 0.0032 | 0.0089 | 0.0065 | 0.0042 | 0.0032 |
| M13 | 0.0051 | 0.0083 | 0.0040 | 0.0032 | 0.0051 | 0.0042 | 0.0035 | 0.0032 | 0.0022 | 0.0080 | 0.0029 | 0.0023 | 0.0030 | 0.0051 | 0.0044 | 0.0046 | 0.0027 | 0.0059 | 0.0037 | 0.0035 | 0.0085 | 0.0065 | 0.0040 | 0.0029 | 0.0085 | 0.0065 | 0.0040 | 0.0029 |
| M14 | 0.0051 | 0.0082 | 0.0040 | 0.0032 | 0.0051 | 0.0042 | 0.0035 | 0.0032 | 0.0022 | 0.0079 | 0.0029 | 0.0023 | 0.0030 | 0.0051 | 0.0044 | 0.0046 | 0.0027 | 0.0058 | 0.0037 | 0.0035 | 0.0085 | 0.0065 | 0.0040 | 0.0029 | 0.0085 | 0.0065 | 0.0040 | 0.0029 |
| M15 | 0.0051 | 0.0082 | 0.0040 | 0.0032 | 0.0050 | 0.0042 | 0.0036 | 0.0032 | 0.0022 | 0.0079 | 0.0029 | 0.0023 | 0.0031 | 0.0050 | 0.0044 | 0.0046 | 0.0027 | 0.0058 | 0.0037 | 0.0035 | 0.0084 | 0.0065 | 0.0040 | 0.0029 | 0.0084 | 0.0065 | 0.0040 | 0.0029 |
| M16 | 0.0051 | 0.0081 | 0.0040 | 0.0032 | 0.0050 | 0.0042 | 0.0036 | 0.0032 | 0.0022 | 0.0078 | 0.0029 | 0.0023 | 0.0031 | 0.0050 | 0.0044 | 0.0046 | 0.0027 | 0.0057 | 0.0037 | 0.0035 | 0.0084 | 0.0065 | 0.0041 | 0.0029 | 0.0084 | 0.0065 | 0.0041 | 0.0029 |
| M17 | 0.0051 | 0.0081 | 0.0040 | 0.0032 | 0.0050 | 0.0042 | 0.0036 | 0.0032 | 0.0022 | 0.0077 | 0.0029 | 0.0023 | 0.0031 | 0.0050 | 0.0044 | 0.0046 | 0.0027 | 0.0057 | 0.0037 | 0.0035 | 0.0083 | 0.0065 | 0.0041 | 0.0029 | 0.0083 | 0.0065 | 0.0041 | 0.0029 |
| M18 | 0.0051 | 0.0081 | 0.0040 | 0.0032 | 0.0050 | 0.0042 | 0.0036 | 0.0032 | 0.0022 | 0.0077 | 0.0029 | 0.0023 | 0.0031 | 0.0050 | 0.0044 | 0.0046 | 0.0027 | 0.0057 | 0.0037 | 0.0035 | 0.0083 | 0.0065 | 0.0041 | 0.0029 | 0.0083 | 0.0065 | 0.0041 | 0.0029 |
| M19 | 0.0051 | 0.0080 | 0.0040 | 0.0032 | 0.0050 | 0.0042 | 0.0036 | 0.0032 | 0.0022 | 0.0076 | 0.0029 | 0.0023 | 0.0031 | 0.0050 | 0.0044 | 0.0046 | 0.0027 | 0.0056 | 0.0037 | 0.0035 | 0.0083 | 0.0066 | 0.0041 | 0.0029 | 0.0083 | 0.0066 | 0.0041 | 0.0029 |
| M20 | 0.0051 | 0.0080 | 0.0040 | 0.0032 | 0.0050 | 0.0042 | 0.0036 | 0.0032 | 0.0022 | 0.0075 | 0.0029 | 0.0023 | 0.0031 | 0.0050 | 0.0044 | 0.0046 | 0.0027 | 0.0056 | 0.0036 | 0.0035 | 0.0083 | 0.0066 | 0.0041 | 0.0029 | 0.0083 | 0.0066 | 0.0041 | 0.0029 |
| M21 | 0.0051 | 0.0079 | 0.0040 | 0.0032 | 0.0050 | 0.0042 | 0.0036 | 0.0032 | 0.0022 | 0.0075 | 0.0029 | 0.0023 | 0.0031 | 0.0049 | 0.0044 | 0.0046 | 0.0027 | 0.0056 | 0.0037 | 0.0035 | 0.0082 | 0.0066 | 0.0041 | 0.0029 | 0.0082 | 0.0066 | 0.0041 | 0.0029 |
| M22 | 0.0050 | 0.0079 | 0.0040 | 0.0032 | 0.0050 | 0.0042 | 0.0036 | 0.0032 | 0.0022 | 0.0074 | 0.0029 | 0.0023 | 0.0031 | 0.0049 | 0.0044 | 0.0046 | 0.0027 | 0.0056 | 0.0037 | 0.0035 | 0.0082 | 0.0066 | 0.0041 | 0.0029 | 0.0082 | 0.0066 | 0.0041 | 0.0029 |
| M23 | 0.0050 | 0.0079 | 0.0041 | 0.0032 | 0.0050 | 0.0042 | 0.0036 | 0.0032 | 0.0022 | 0.0074 | 0.0029 | 0.0023 | 0.0031 | 0.0049 | 0.0044 | 0.0046 | 0.0027 | 0.0055 | 0.0037 | 0.0035 | 0.0082 | 0.0066 | 0.0041 | 0.0029 | 0.0082 | 0.0066 | 0.0041 | 0.0029 |
| M24 | 0.0050 | 0.0078 | 0.0041 | 0.0032 | 0.0049 | 0.0042 | 0.0036 | 0.0032 | 0.0022 | 0.0073 | 0.0029 | 0.0023 | 0.0031 | 0.0049 | 0.0044 | 0.0046 | 0.0027 | 0.0055 | 0.0037 | 0.0035 | 0.0081 | 0.0066 | 0.0041 | 0.0029 | 0.0081 | 0.0066 | 0.0041 | 0.0029 |
| M25 | 0.0024 | 0.0032 | 0.0025 | 0.0025 | 0.0023 | 0.0026 | 0.0025 | 0.0025 | 0.0014 | 0.0024 | 0.0016 | 0.0015 | 0.0029 | 0.0036 | 0.0027 | 0.0026 | 0.0025 | 0.0022 | 0.0020 | 0.0019 | 0.0021 | 0.0021 | 0.0020 | 0.0020 | 0.0021 | 0.0021 | 0.0020 | 0.0020 |
| M26 | 0.0024 | 0.0032 | 0.0026 | 0.0025 | 0.0023 | 0.0026 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0029 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0025 | 0.0022 | 0.0021 | 0.0020 | 0.0025 | 0.0022 | 0.0021 | 0.0020 |
| M27 | 0.0024 | 0.0032 | 0.0026 | 0.0025 | 0.0023 | 0.0026 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0029 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0025 | 0.0022 | 0.0021 | 0.0020 | 0.0025 | 0.0022 | 0.0021 | 0.0020 |
| M28 | 0.0024 | 0.0032 | 0.0026 | 0.0025 | 0.0023 | 0.0026 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0029 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0025 | 0.0022 | 0.0021 | 0.0020 | 0.0025 | 0.0022 | 0.0021 | 0.0020 |
| M29 | 0.0024 | 0.0032 | 0.0026 | 0.0025 | 0.0024 | 0.0026 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0029 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0025 | 0.0022 | 0.0021 | 0.0020 | 0.0025 | 0.0022 | 0.0021 | 0.0020 |
| M30 | 0.0024 | 0.0031 | 0.0026 | 0.0025 | 0.0024 | 0.0026 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0029 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0025 | 0.0022 | 0.0021 | 0.0020 | 0.0025 | 0.0022 | 0.0021 | 0.0020 |
| M31 | 0.0024 | 0.0031 | 0.0026 | 0.0025 | 0.0024 | 0.0026 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0029 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0025 | 0.0022 | 0.0021 | 0.0020 | 0.0025 | 0.0022 | 0.0021 | 0.0020 |
| M32 | 0.0024 | 0.0031 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0029 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0025 | 0.0022 | 0.0021 | 0.0020 | 0.0025 | 0.0022 | 0.0021 | 0.0020 |
| M33 | 0.0024 | 0.0031 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0029 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M34 | 0.0024 | 0.0031 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0029 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M35 | 0.0024 | 0.0031 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0028 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M36 | 0.0024 | 0.0031 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0023 | 0.0016 | 0.0015 | 0.0028 | 0.0035 | 0.0027 | 0.0026 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M37 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0022 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0021 | 0.0021 | 0.0020 | 0.0020 | 0.0021 | 0.0021 | 0.0020 | 0.0020 |
| M38 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0022 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M39 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0022 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M40 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0022 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M41 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0022 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M42 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0022 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M43 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0022 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M44 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M45 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M46 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M47 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M48 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0034 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M49 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M50 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M51 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M52 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M53 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M54 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M55 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M56 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M57 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M58 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M59 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M60 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0027 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |

**The following cohorts are selected:**
BP = 4 Year
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M61 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M62 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M63 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M64 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M65 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M66 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M67 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M68 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M69 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0024 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M70 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M71 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M72 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M73 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M74 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M75 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M76 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M77 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M78 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M79 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M80 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M81 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M82 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M83 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M84 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M85 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M86 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M87 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M88 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M89 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M90 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M91 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M92 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M93 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M94 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M95 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M96 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M97 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M98 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M99 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M100 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M101 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M102 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M103 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M104 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M105 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0026 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0024 | 0.0022 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | 0.0021 | 0.0020 |
| M106 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M107 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M108 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M109 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M110 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M111 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M112 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M113 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M114 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M115 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M116 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M117 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M118 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M119 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M120 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M121 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M122 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M123 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M124 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M125 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M126 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M127 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M128 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M129 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M130 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M131 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M132 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M133 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |

**The following cohorts are selected:**
BP = 4 Year
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M134 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M135 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M136 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M137 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M138 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M139 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M140 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M141 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M142 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M143 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M144 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M145 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M146 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M147 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M148 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M149 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M150 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M151 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M152 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M153 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M154 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M155 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M156 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M157 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M158 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M159 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M160 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M161 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M162 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M163 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M164 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M165 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M166 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M167 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M168 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M169 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M170 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M171 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M172 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M173 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M174 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M175 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M176 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M177 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M178 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M179 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M180 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M181 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M182 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M183 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M184 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M185 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M186 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M187 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M188 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M189 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M190 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M191 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M192 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M193 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M194 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M195 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M196 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M197 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0025 | 0.0033 | 0.0023 | 0.0019 | 0.0023 | 0.0022 | 0.0020 | 0.0019 | 0.0023 | 0.0022 | 0.0021 | 0.0020 | 0.0023 | 0.0022 | 0.0021 | 0.0020 |
| M198 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M199 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M200 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M201 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M202 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M203 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M204 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M205 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M206 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |

**The following cohorts are selected:**
BP = 4 Year
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M207 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M208 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M209 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M210 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M211 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M212 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M213 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M214 | 0.0024 | 0.0030 | 0.0026 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0016 | 0.0015 | 0.0024 | 0.0033 | 0.0023 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M215 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M216 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M217 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M218 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M219 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M220 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M221 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M222 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M223 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M224 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M225 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M226 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M227 | 0.0024 | 0.0030 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0022 | 0.0015 | 0.0015 | 0.0024 | 0.0033 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M228 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M229 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M230 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M231 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M232 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M233 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M234 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M235 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M236 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M237 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M238 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M239 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |
| M240 | 0.0024 | 0.0029 | 0.0025 | 0.0025 | 0.0024 | 0.0025 | 0.0025 | 0.0025 | 0.0014 | 0.0021 | 0.0015 | 0.0015 | 0.0024 | 0.0032 | 0.0022 | 0.0019 | 0.0022 | 0.0022 | 0.0020 | 0.0019 | 0.0022 | 0.0022 | 0.0021 | 0.0020 | 0.0022 | 0.0022 | 0.0021 | 0.0020 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M1 | 0.0244 | 0.0964 | 0.1846 | 0.1848 | 0.0244 | 0.0650 | 0.1846 | 0.1848 | 0.0471 | 0.0854 | 0.1281 | 0.1282 | 0.0289 | 0.0553 | 0.1197 | 0.1199 | 0.0406 | 0.0523 | 0.0798 | 0.0799 | 0.0406 | 0.0344 | 0.0653 | 0.0654 | 0.0406 | 0.0344 | 0.0653 | 0.0654 |
| M2 | 0.0129 | 0.0530 | 0.1192 | 0.1203 | 0.0129 | 0.0396 | 0.1192 | 0.1203 | 0.0197 | 0.0428 | 0.0833 | 0.0840 | 0.0123 | 0.0304 | 0.0515 | 0.0518 | 0.0119 | 0.0288 | 0.0571 | 0.0576 | 0.0118 | 0.0196 | 0.0387 | 0.0389 | 0.0118 | 0.0196 | 0.0387 | 0.0389 |
| M3 | 0.0088 | 0.0373 | 0.0658 | 0.0669 | 0.0088 | 0.0296 | 0.0657 | 0.0669 | 0.0119 | 0.0285 | 0.0453 | 0.0459 | 0.0075 | 0.0214 | 0.0275 | 0.0279 | 0.0058 | 0.0202 | 0.0305 | 0.0309 | 0.0058 | 0.0141 | 0.0206 | 0.0209 | 0.0058 | 0.0141 | 0.0206 | 0.0209 |
| M4 | 0.0070 | 0.0290 | 0.0424 | 0.0441 | 0.0070 | 0.0240 | 0.0423 | 0.0441 | 0.0085 | 0.0213 | 0.0289 | 0.0300 | 0.0054 | 0.0166 | 0.0187 | 0.0193 | 0.0036 | 0.0157 | 0.0170 | 0.0176 | 0.0036 | 0.0111 | 0.0130 | 0.0134 | 0.0036 | 0.0111 | 0.0130 | 0.0134 |
| M5 | 0.0059 | 0.0237 | 0.0300 | 0.0320 | 0.0059 | 0.0203 | 0.0299 | 0.0320 | 0.0065 | 0.0170 | 0.0204 | 0.0215 | 0.0041 | 0.0136 | 0.0114 | 0.0118 | 0.0025 | 0.0128 | 0.0103 | 0.0108 | 0.0025 | 0.0092 | 0.0091 | 0.0095 | 0.0025 | 0.0092 | 0.0091 | 0.0095 |
| M6 | 0.0050 | 0.0201 | 0.0228 | 0.0245 | 0.0050 | 0.0176 | 0.0226 | 0.0245 | 0.0052 | 0.0140 | 0.0154 | 0.0164 | 0.0033 | 0.0115 | 0.0086 | 0.0089 | 0.0019 | 0.0108 | 0.0078 | 0.0081 | 0.0018 | 0.0078 | 0.0068 | 0.0072 | 0.0018 | 0.0078 | 0.0068 | 0.0072 |
| M7 | 0.0044 | 0.0175 | 0.0182 | 0.0196 | 0.0044 | 0.0157 | 0.0180 | 0.0196 | 0.0044 | 0.0120 | 0.0122 | 0.0130 | 0.0028 | 0.0100 | 0.0069 | 0.0071 | 0.0023 | 0.0094 | 0.0063 | 0.0064 | 0.0023 | 0.0069 | 0.0055 | 0.0057 | 0.0023 | 0.0069 | 0.0055 | 0.0057 |
| M8 | 0.0040 | 0.0154 | 0.0149 | 0.0162 | 0.0039 | 0.0141 | 0.0148 | 0.0162 | 0.0037 | 0.0104 | 0.0100 | 0.0107 | 0.0024 | 0.0088 | 0.0056 | 0.0058 | 0.0023 | 0.0083 | 0.0052 | 0.0052 | 0.0022 | 0.0061 | 0.0045 | 0.0046 | 0.0022 | 0.0061 | 0.0045 | 0.0046 |
| M9 | 0.0036 | 0.0138 | 0.0126 | 0.0137 | 0.0036 | 0.0128 | 0.0125 | 0.0137 | 0.0033 | 0.0091 | 0.0084 | 0.0090 | 0.0021 | 0.0078 | 0.0048 | 0.0048 | 0.0023 | 0.0074 | 0.0044 | 0.0044 | 0.0022 | 0.0055 | 0.0038 | 0.0039 | 0.0022 | 0.0055 | 0.0038 | 0.0039 |
| M10 | 0.0033 | 0.0124 | 0.0108 | 0.0117 | 0.0033 | 0.0118 | 0.0108 | 0.0117 | 0.0029 | 0.0081 | 0.0072 | 0.0077 | 0.0018 | 0.0071 | 0.0041 | 0.0041 | 0.0022 | 0.0067 | 0.0038 | 0.0037 | 0.0022 | 0.0050 | 0.0033 | 0.0033 | 0.0022 | 0.0050 | 0.0033 | 0.0033 |
| M11 | 0.0033 | 0.0114 | 0.0095 | 0.0102 | 0.0033 | 0.0109 | 0.0095 | 0.0102 | 0.0026 | 0.0073 | 0.0062 | 0.0067 | 0.0016 | 0.0064 | 0.0036 | 0.0035 | 0.0022 | 0.0062 | 0.0034 | 0.0032 | 0.0022 | 0.0057 | 0.0030 | 0.0028 | 0.0022 | 0.0057 | 0.0030 | 0.0028 |
| M12 | 0.0033 | 0.0105 | 0.0084 | 0.0090 | 0.0033 | 0.0101 | 0.0084 | 0.0090 | 0.0023 | 0.0067 | 0.0055 | 0.0058 | 0.0015 | 0.0059 | 0.0032 | 0.0031 | 0.0022 | 0.0057 | 0.0030 | 0.0028 | 0.0022 | 0.0057 | 0.0028 | 0.0025 | 0.0022 | 0.0057 | 0.0028 | 0.0025 |
| M13 | 0.0028 | 0.0089 | 0.0029 | 0.0021 | 0.0028 | 0.0069 | 0.0027 | 0.0021 | 0.0019 | 0.0044 | 0.0025 | 0.0024 | 0.0022 | 0.0068 | 0.0026 | 0.0020 | 0.0021 | 0.0043 | 0.0026 | 0.0025 | 0.0021 | 0.0056 | 0.0021 | 0.0016 | 0.0021 | 0.0056 | 0.0021 | 0.0016 |
| M14 | 0.0028 | 0.0088 | 0.0029 | 0.0021 | 0.0028 | 0.0065 | 0.0027 | 0.0021 | 0.0019 | 0.0044 | 0.0025 | 0.0024 | 0.0022 | 0.0063 | 0.0025 | 0.0020 | 0.0021 | 0.0040 | 0.0026 | 0.0025 | 0.0021 | 0.0055 | 0.0021 | 0.0016 | 0.0021 | 0.0055 | 0.0021 | 0.0016 |
| M15 | 0.0028 | 0.0087 | 0.0030 | 0.0021 | 0.0027 | 0.0062 | 0.0027 | 0.0021 | 0.0019 | 0.0044 | 0.0025 | 0.0024 | 0.0022 | 0.0059 | 0.0025 | 0.0020 | 0.0021 | 0.0038 | 0.0026 | 0.0025 | 0.0021 | 0.0055 | 0.0021 | 0.0016 | 0.0021 | 0.0055 | 0.0021 | 0.0016 |
| M16 | 0.0028 | 0.0087 | 0.0030 | 0.0021 | 0.0027 | 0.0059 | 0.0026 | 0.0021 | 0.0019 | 0.0044 | 0.0025 | 0.0024 | 0.0022 | 0.0056 | 0.0025 | 0.0020 | 0.0021 | 0.0036 | 0.0026 | 0.0025 | 0.0021 | 0.0055 | 0.0021 | 0.0016 | 0.0021 | 0.0055 | 0.0021 | 0.0016 |
| M17 | 0.0028 | 0.0086 | 0.0030 | 0.0021 | 0.0027 | 0.0056 | 0.0026 | 0.0021 | 0.0020 | 0.0043 | 0.0025 | 0.0024 | 0.0022 | 0.0053 | 0.0025 | 0.0020 | 0.0021 | 0.0034 | 0.0026 | 0.0025 | 0.0021 | 0.0054 | 0.0021 | 0.0016 | 0.0021 | 0.0054 | 0.0021 | 0.0016 |
| M18 | 0.0028 | 0.0085 | 0.0030 | 0.0021 | 0.0027 | 0.0054 | 0.0026 | 0.0021 | 0.0020 | 0.0043 | 0.0025 | 0.0024 | 0.0022 | 0.0050 | 0.0024 | 0.0020 | 0.0021 | 0.0033 | 0.0025 | 0.0025 | 0.0021 | 0.0054 | 0.0021 | 0.0016 | 0.0021 | 0.0054 | 0.0021 | 0.0016 |
| M19 | 0.0028 | 0.0084 | 0.0030 | 0.0021 | 0.0027 | 0.0052 | 0.0026 | 0.0021 | 0.0020 | 0.0043 | 0.0025 | 0.0024 | 0.0022 | 0.0048 | 0.0024 | 0.0020 | 0.0021 | 0.0031 | 0.0025 | 0.0025 | 0.0021 | 0.0053 | 0.0021 | 0.0016 | 0.0021 | 0.0053 | 0.0021 | 0.0016 |
| M20 | 0.0028 | 0.0084 | 0.0030 | 0.0021 | 0.0027 | 0.0050 | 0.0025 | 0.0021 | 0.0020 | 0.0042 | 0.0025 | 0.0024 | 0.0022 | 0.0046 | 0.0024 | 0.0020 | 0.0021 | 0.0030 | 0.0025 | 0.0025 | 0.0021 | 0.0053 | 0.0021 | 0.0016 | 0.0021 | 0.0053 | 0.0021 | 0.0016 |
| M21 | 0.0028 | 0.0083 | 0.0030 | 0.0021 | 0.0027 | 0.0048 | 0.0025 | 0.0021 | 0.0020 | 0.0042 | 0.0025 | 0.0024 | 0.0022 | 0.0044 | 0.0023 | 0.0020 | 0.0021 | 0.0029 | 0.0025 | 0.0025 | 0.0021 | 0.0053 | 0.0021 | 0.0016 | 0.0021 | 0.0053 | 0.0021 | 0.0016 |
| M22 | 0.0028 | 0.0082 | 0.0030 | 0.0021 | 0.0027 | 0.0046 | 0.0025 | 0.0021 | 0.0020 | 0.0042 | 0.0025 | 0.0024 | 0.0022 | 0.0042 | 0.0023 | 0.0020 | 0.0021 | 0.0028 | 0.0025 | 0.0025 | 0.0021 | 0.0052 | 0.0021 | 0.0016 | 0.0021 | 0.0052 | 0.0021 | 0.0016 |
| M23 | 0.0028 | 0.0082 | 0.0030 | 0.0021 | 0.0027 | 0.0045 | 0.0025 | 0.0021 | 0.0020 | 0.0042 | 0.0025 | 0.0024 | 0.0022 | 0.0040 | 0.0023 | 0.0020 | 0.0021 | 0.0027 | 0.0025 | 0.0025 | 0.0021 | 0.0052 | 0.0022 | 0.0016 | 0.0021 | 0.0052 | 0.0022 | 0.0016 |
| M24 | 0.0028 | 0.0081 | 0.0030 | 0.0021 | 0.0027 | 0.0043 | 0.0025 | 0.0021 | 0.0020 | 0.0041 | 0.0025 | 0.0024 | 0.0022 | 0.0039 | 0.0023 | 0.0020 | 0.0021 | 0.0026 | 0.0025 | 0.0025 | 0.0021 | 0.0051 | 0.0022 | 0.0016 | 0.0021 | 0.0051 | 0.0022 | 0.0016 |
| M25 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0026 | 0.0011 | 0.0009 | 0.0013 | 0.0027 | 0.0019 | 0.0018 | 0.0011 | 0.0022 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0050 | 0.0019 | 0.0012 | 0.0020 | 0.0050 | 0.0019 | 0.0012 |
| M26 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0026 | 0.0011 | 0.0009 | 0.0013 | 0.0026 | 0.0019 | 0.0018 | 0.0011 | 0.0022 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0050 | 0.0019 | 0.0012 | 0.0020 | 0.0050 | 0.0019 | 0.0012 |
| M27 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0026 | 0.0011 | 0.0009 | 0.0013 | 0.0026 | 0.0019 | 0.0018 | 0.0011 | 0.0022 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0050 | 0.0019 | 0.0012 | 0.0020 | 0.0050 | 0.0019 | 0.0012 |
| M28 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0026 | 0.0012 | 0.0009 | 0.0014 | 0.0026 | 0.0019 | 0.0018 | 0.0011 | 0.0022 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0049 | 0.0019 | 0.0012 | 0.0020 | 0.0049 | 0.0019 | 0.0012 |
| M29 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0026 | 0.0012 | 0.0009 | 0.0014 | 0.0026 | 0.0019 | 0.0018 | 0.0011 | 0.0022 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0049 | 0.0019 | 0.0012 | 0.0020 | 0.0049 | 0.0019 | 0.0012 |
| M30 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0025 | 0.0012 | 0.0009 | 0.0014 | 0.0026 | 0.0019 | 0.0018 | 0.0012 | 0.0022 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0049 | 0.0019 | 0.0012 | 0.0020 | 0.0049 | 0.0019 | 0.0012 |
| M31 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0011 | 0.0025 | 0.0012 | 0.0009 | 0.0014 | 0.0026 | 0.0019 | 0.0018 | 0.0012 | 0.0022 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0049 | 0.0019 | 0.0012 | 0.0020 | 0.0049 | 0.0019 | 0.0012 |
| M32 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0011 | 0.0025 | 0.0012 | 0.0009 | 0.0014 | 0.0026 | 0.0019 | 0.0018 | 0.0012 | 0.0022 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0048 | 0.0019 | 0.0012 | 0.0020 | 0.0048 | 0.0019 | 0.0012 |
| M33 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0011 | 0.0025 | 0.0012 | 0.0009 | 0.0014 | 0.0026 | 0.0019 | 0.0018 | 0.0012 | 0.0021 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0048 | 0.0019 | 0.0012 | 0.0020 | 0.0048 | 0.0019 | 0.0012 |
| M34 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0011 | 0.0025 | 0.0012 | 0.0009 | 0.0014 | 0.0026 | 0.0019 | 0.0018 | 0.0012 | 0.0021 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0048 | 0.0019 | 0.0012 | 0.0020 | 0.0048 | 0.0019 | 0.0012 |
| M35 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0011 | 0.0025 | 0.0012 | 0.0009 | 0.0014 | 0.0026 | 0.0019 | 0.0018 | 0.0012 | 0.0021 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0048 | 0.0019 | 0.0012 | 0.0020 | 0.0048 | 0.0019 | 0.0012 |
| M36 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0025 | 0.0012 | 0.0009 | 0.0014 | 0.0025 | 0.0019 | 0.0018 | 0.0012 | 0.0021 | 0.0014 | 0.0012 | 0.0019 | 0.0017 | 0.0012 | 0.0010 | 0.0020 | 0.0047 | 0.0019 | 0.0012 | 0.0020 | 0.0047 | 0.0019 | 0.0012 |
| M37 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0016 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M38 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0016 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M39 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0016 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M40 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0016 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M41 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0016 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M42 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M43 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M44 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M45 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M46 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M47 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M48 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0014 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M49 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0015 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M50 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0015 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M51 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0015 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M52 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0015 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M53 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0015 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M54 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0015 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M55 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0015 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M56 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0015 | 0.0012 | 0.0013 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M57 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M58 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M59 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M60 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M61 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M62 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M63 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0016 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M64 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M65 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M66 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M67 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M68 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M69 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M70 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M71 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M72 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M73 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M74 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M75 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M76 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M77 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M78 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M79 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M80 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M81 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0021 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0014 | 0.0012 | 0.0013 | 0.0017 | 0.0014 | 0.0012 |
| M82 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0012 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M83 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M84 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M85 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M86 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M87 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M88 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M89 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M90 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M91 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M92 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M93 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M94 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M95 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M96 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M97 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M98 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M99 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M100 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M101 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M102 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M103 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M104 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M105 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M106 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M107 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M108 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M109 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M110 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M111 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M112 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M113 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M114 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M115 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M116 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M117 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M118 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M119 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M120 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M121 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M122 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M123 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M124 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M125 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M126 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M127 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M128 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M129 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M130 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M131 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M132 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M133 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M134 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M135 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M136 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M137 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M138 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M139 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M140 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M141 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M142 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M143 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M144 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M145 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M146 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M147 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M148 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M149 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M150 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M151 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M152 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M153 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M154 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M155 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M156 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M157 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M158 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M159 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M160 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M161 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M162 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M163 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M164 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M165 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M166 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M167 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M168 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M169 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M170 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M171 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M172 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M173 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M174 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M175 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M176 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M177 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M178 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M179 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M180 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M181 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M182 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M183 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M184 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M185 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M186 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M187 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M188 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M189 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M190 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M191 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M192 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M193 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M194 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M195 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M196 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M197 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0015 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M198 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M199 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M200 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M201 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M202 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M203 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M204 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M205 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M206 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M207 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M208 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M209 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M210 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M211 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M212 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M213 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M214 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0011 | 0.0009 | 0.0012 | 0.0018 | 0.0013 | 0.0012 | 0.0014 | 0.0022 | 0.0015 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M215 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M216 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M217 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M218 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M219 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M220 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M221 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M222 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M223 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M224 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M225 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M226 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M227 | 0.0010 | 0.0014 | 0.0010 | 0.0009 | 0.0010 | 0.0020 | 0.0010 | 0.0009 | 0.0012 | 0.0018 | 0.0012 | 0.0012 | 0.0014 | 0.0022 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0018 | 0.0013 | 0.0012 | 0.0013 | 0.0018 | 0.0013 | 0.0012 |
| M228 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M229 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M230 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M231 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M232 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M233 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M234 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M235 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M236 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M237 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M238 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M239 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |
| M240 | 0.0010 | 0.0013 | 0.0010 | 0.0009 | 0.0010 | 0.0019 | 0.0010 | 0.0009 | 0.0012 | 0.0017 | 0.0012 | 0.0012 | 0.0014 | 0.0021 | 0.0014 | 0.0012 | 0.0012 | 0.0015 | 0.0011 | 0.0010 | 0.0013 | 0.0017 | 0.0013 | 0.0012 | 0.0013 | 0.0017 | 0.0013 | 0.0012 |

**The following cohorts are selected:**
BP = 4 Year
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M1 | 0.0271 | 0.1071 | 0.2051 | 0.2053 | 0.0271 | 0.0722 | 0.2051 | 0.2053 | 0.0523 | 0.0948 | 0.1423 | 0.1424 | 0.0321 | 0.0614 | 0.1330 | 0.1331 | 0.0451 | 0.0580 | 0.0886 | 0.0887 | 0.0451 | 0.0382 | 0.0726 | 0.0726 | 0.0451 | 0.0382 | 0.0726 | 0.0726 |
| M2 | 0.0143 | 0.0589 | 0.1324 | 0.1336 | 0.0143 | 0.0440 | 0.1324 | 0.1336 | 0.0219 | 0.0476 | 0.0926 | 0.0933 | 0.0137 | 0.0338 | 0.0572 | 0.0576 | 0.0132 | 0.0320 | 0.0635 | 0.0640 | 0.0131 | 0.0218 | 0.0429 | 0.0432 | 0.0131 | 0.0218 | 0.0429 | 0.0432 |
| M3 | 0.0098 | 0.0414 | 0.0730 | 0.0743 | 0.0098 | 0.0328 | 0.0730 | 0.0743 | 0.0132 | 0.0317 | 0.0503 | 0.0510 | 0.0083 | 0.0237 | 0.0305 | 0.0309 | 0.0065 | 0.0224 | 0.0338 | 0.0344 | 0.0064 | 0.0157 | 0.0229 | 0.0232 | 0.0064 | 0.0157 | 0.0229 | 0.0232 |
| M4 | 0.0078 | 0.0322 | 0.0471 | 0.0490 | 0.0078 | 0.0266 | 0.0469 | 0.0490 | 0.0094 | 0.0237 | 0.0321 | 0.0333 | 0.0060 | 0.0184 | 0.0207 | 0.0214 | 0.0040 | 0.0174 | 0.0189 | 0.0195 | 0.0039 | 0.0123 | 0.0145 | 0.0149 | 0.0039 | 0.0123 | 0.0145 | 0.0149 |
| M5 | 0.0066 | 0.0263 | 0.0334 | 0.0355 | 0.0065 | 0.0225 | 0.0332 | 0.0355 | 0.0072 | 0.0188 | 0.0227 | 0.0239 | 0.0046 | 0.0151 | 0.0127 | 0.0131 | 0.0028 | 0.0142 | 0.0115 | 0.0120 | 0.0027 | 0.0102 | 0.0101 | 0.0106 | 0.0027 | 0.0102 | 0.0101 | 0.0106 |
| M6 | 0.0056 | 0.0223 | 0.0253 | 0.0273 | 0.0056 | 0.0196 | 0.0251 | 0.0273 | 0.0058 | 0.0156 | 0.0171 | 0.0182 | 0.0037 | 0.0128 | 0.0096 | 0.0099 | 0.0021 | 0.0120 | 0.0087 | 0.0091 | 0.0020 | 0.0087 | 0.0076 | 0.0080 | 0.0020 | 0.0087 | 0.0076 | 0.0080 |
| M7 | 0.0049 | 0.0194 | 0.0202 | 0.0218 | 0.0049 | 0.0174 | 0.0200 | 0.0218 | 0.0049 | 0.0133 | 0.0135 | 0.0145 | 0.0031 | 0.0111 | 0.0076 | 0.0078 | 0.0026 | 0.0104 | 0.0069 | 0.0071 | 0.0025 | 0.0076 | 0.0061 | 0.0063 | 0.0025 | 0.0076 | 0.0061 | 0.0063 |
| M8 | 0.0044 | 0.0171 | 0.0166 | 0.0180 | 0.0044 | 0.0156 | 0.0165 | 0.0180 | 0.0041 | 0.0115 | 0.0111 | 0.0119 | 0.0026 | 0.0098 | 0.0063 | 0.0064 | 0.0025 | 0.0092 | 0.0057 | 0.0058 | 0.0025 | 0.0068 | 0.0050 | 0.0052 | 0.0025 | 0.0068 | 0.0050 | 0.0052 |
| M9 | 0.0040 | 0.0153 | 0.0140 | 0.0152 | 0.0040 | 0.0142 | 0.0139 | 0.0152 | 0.0036 | 0.0102 | 0.0093 | 0.0100 | 0.0023 | 0.0087 | 0.0053 | 0.0053 | 0.0025 | 0.0083 | 0.0049 | 0.0049 | 0.0025 | 0.0061 | 0.0043 | 0.0043 | 0.0025 | 0.0061 | 0.0043 | 0.0043 |
| M10 | 0.0037 | 0.0138 | 0.0120 | 0.0130 | 0.0037 | 0.0131 | 0.0120 | 0.0130 | 0.0032 | 0.0091 | 0.0080 | 0.0085 | 0.0020 | 0.0079 | 0.0045 | 0.0045 | 0.0025 | 0.0075 | 0.0042 | 0.0041 | 0.0024 | 0.0056 | 0.0037 | 0.0037 | 0.0024 | 0.0056 | 0.0037 | 0.0037 |
| M11 | 0.0037 | 0.0126 | 0.0106 | 0.0113 | 0.0037 | 0.0121 | 0.0105 | 0.0113 | 0.0029 | 0.0082 | 0.0069 | 0.0074 | 0.0018 | 0.0072 | 0.0040 | 0.0039 | 0.0024 | 0.0068 | 0.0037 | 0.0036 | 0.0024 | 0.0064 | 0.0034 | 0.0032 | 0.0024 | 0.0064 | 0.0034 | 0.0032 |
| M12 | 0.0036 | 0.0116 | 0.0094 | 0.0100 | 0.0036 | 0.0113 | 0.0093 | 0.0100 | 0.0026 | 0.0074 | 0.0061 | 0.0065 | 0.0016 | 0.0066 | 0.0035 | 0.0034 | 0.0024 | 0.0063 | 0.0034 | 0.0031 | 0.0024 | 0.0063 | 0.0031 | 0.0028 | 0.0024 | 0.0063 | 0.0031 | 0.0028 |
| M13 | 0.0031 | 0.0099 | 0.0032 | 0.0023 | 0.0031 | 0.0077 | 0.0030 | 0.0023 | 0.0022 | 0.0049 | 0.0028 | 0.0026 | 0.0025 | 0.0075 | 0.0028 | 0.0023 | 0.0024 | 0.0048 | 0.0029 | 0.0028 | 0.0023 | 0.0062 | 0.0023 | 0.0018 | 0.0023 | 0.0062 | 0.0023 | 0.0018 |
| M14 | 0.0031 | 0.0098 | 0.0033 | 0.0023 | 0.0031 | 0.0073 | 0.0030 | 0.0023 | 0.0022 | 0.0049 | 0.0028 | 0.0026 | 0.0025 | 0.0070 | 0.0028 | 0.0023 | 0.0024 | 0.0045 | 0.0029 | 0.0028 | 0.0023 | 0.0062 | 0.0023 | 0.0018 | 0.0023 | 0.0062 | 0.0023 | 0.0018 |
| M15 | 0.0031 | 0.0097 | 0.0033 | 0.0023 | 0.0030 | 0.0069 | 0.0030 | 0.0023 | 0.0022 | 0.0049 | 0.0028 | 0.0026 | 0.0025 | 0.0066 | 0.0028 | 0.0023 | 0.0024 | 0.0042 | 0.0029 | 0.0028 | 0.0023 | 0.0061 | 0.0024 | 0.0018 | 0.0023 | 0.0061 | 0.0024 | 0.0018 |
| M16 | 0.0031 | 0.0096 | 0.0033 | 0.0023 | 0.0030 | 0.0065 | 0.0029 | 0.0023 | 0.0022 | 0.0048 | 0.0028 | 0.0026 | 0.0024 | 0.0062 | 0.0028 | 0.0023 | 0.0024 | 0.0040 | 0.0029 | 0.0028 | 0.0023 | 0.0061 | 0.0024 | 0.0018 | 0.0023 | 0.0061 | 0.0024 | 0.0018 |
| M17 | 0.0031 | 0.0095 | 0.0033 | 0.0023 | 0.0030 | 0.0062 | 0.0029 | 0.0023 | 0.0022 | 0.0048 | 0.0028 | 0.0026 | 0.0024 | 0.0059 | 0.0027 | 0.0023 | 0.0024 | 0.0038 | 0.0029 | 0.0028 | 0.0023 | 0.0060 | 0.0024 | 0.0018 | 0.0023 | 0.0060 | 0.0024 | 0.0018 |
| M18 | 0.0031 | 0.0095 | 0.0033 | 0.0023 | 0.0030 | 0.0060 | 0.0029 | 0.0023 | 0.0022 | 0.0048 | 0.0028 | 0.0026 | 0.0024 | 0.0056 | 0.0027 | 0.0023 | 0.0024 | 0.0036 | 0.0028 | 0.0028 | 0.0023 | 0.0060 | 0.0024 | 0.0018 | 0.0023 | 0.0060 | 0.0024 | 0.0018 |
| M19 | 0.0031 | 0.0094 | 0.0033 | 0.0023 | 0.0030 | 0.0057 | 0.0028 | 0.0023 | 0.0022 | 0.0047 | 0.0028 | 0.0026 | 0.0024 | 0.0053 | 0.0027 | 0.0023 | 0.0024 | 0.0035 | 0.0028 | 0.0028 | 0.0023 | 0.0059 | 0.0024 | 0.0018 | 0.0023 | 0.0059 | 0.0024 | 0.0018 |
| M20 | 0.0031 | 0.0093 | 0.0033 | 0.0023 | 0.0030 | 0.0055 | 0.0028 | 0.0023 | 0.0022 | 0.0047 | 0.0028 | 0.0026 | 0.0024 | 0.0051 | 0.0026 | 0.0023 | 0.0024 | 0.0033 | 0.0028 | 0.0028 | 0.0023 | 0.0059 | 0.0024 | 0.0018 | 0.0023 | 0.0059 | 0.0024 | 0.0018 |
| M21 | 0.0031 | 0.0092 | 0.0033 | 0.0023 | 0.0030 | 0.0053 | 0.0028 | 0.0023 | 0.0022 | 0.0047 | 0.0028 | 0.0026 | 0.0024 | 0.0048 | 0.0026 | 0.0023 | 0.0024 | 0.0032 | 0.0028 | 0.0028 | 0.0023 | 0.0058 | 0.0024 | 0.0018 | 0.0023 | 0.0058 | 0.0024 | 0.0018 |
| M22 | 0.0031 | 0.0092 | 0.0033 | 0.0023 | 0.0030 | 0.0051 | 0.0028 | 0.0023 | 0.0022 | 0.0047 | 0.0028 | 0.0026 | 0.0024 | 0.0047 | 0.0026 | 0.0023 | 0.0024 | 0.0031 | 0.0028 | 0.0028 | 0.0023 | 0.0058 | 0.0024 | 0.0018 | 0.0023 | 0.0058 | 0.0024 | 0.0018 |
| M23 | 0.0031 | 0.0091 | 0.0033 | 0.0023 | 0.0030 | 0.0050 | 0.0028 | 0.0023 | 0.0022 | 0.0046 | 0.0028 | 0.0026 | 0.0024 | 0.0045 | 0.0026 | 0.0023 | 0.0024 | 0.0030 | 0.0028 | 0.0028 | 0.0023 | 0.0058 | 0.0024 | 0.0018 | 0.0023 | 0.0058 | 0.0024 | 0.0018 |
| M24 | 0.0031 | 0.0090 | 0.0033 | 0.0023 | 0.0030 | 0.0048 | 0.0028 | 0.0023 | 0.0022 | 0.0046 | 0.0028 | 0.0026 | 0.0024 | 0.0043 | 0.0026 | 0.0023 | 0.0024 | 0.0029 | 0.0027 | 0.0028 | 0.0023 | 0.0057 | 0.0024 | 0.0018 | 0.0023 | 0.0057 | 0.0024 | 0.0018 |
| M25 | 0.0011 | 0.0016 | 0.0011 | 0.0010 | 0.0012 | 0.0029 | 0.0013 | 0.0010 | 0.0015 | 0.0029 | 0.0021 | 0.0020 | 0.0013 | 0.0025 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0056 | 0.0021 | 0.0014 | 0.0023 | 0.0056 | 0.0021 | 0.0014 |
| M26 | 0.0011 | 0.0016 | 0.0011 | 0.0010 | 0.0012 | 0.0029 | 0.0013 | 0.0010 | 0.0015 | 0.0029 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0055 | 0.0021 | 0.0014 | 0.0023 | 0.0055 | 0.0021 | 0.0014 |
| M27 | 0.0011 | 0.0016 | 0.0011 | 0.0010 | 0.0012 | 0.0029 | 0.0013 | 0.0010 | 0.0015 | 0.0029 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0055 | 0.0021 | 0.0014 | 0.0023 | 0.0055 | 0.0021 | 0.0014 |
| M28 | 0.0011 | 0.0016 | 0.0011 | 0.0010 | 0.0012 | 0.0029 | 0.0013 | 0.0010 | 0.0015 | 0.0029 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0055 | 0.0021 | 0.0014 | 0.0023 | 0.0055 | 0.0021 | 0.0014 |
| M29 | 0.0011 | 0.0016 | 0.0011 | 0.0010 | 0.0012 | 0.0028 | 0.0013 | 0.0010 | 0.0015 | 0.0029 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0054 | 0.0021 | 0.0014 | 0.0023 | 0.0054 | 0.0021 | 0.0014 |
| M30 | 0.0011 | 0.0016 | 0.0011 | 0.0010 | 0.0012 | 0.0028 | 0.0013 | 0.0010 | 0.0015 | 0.0029 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0054 | 0.0021 | 0.0014 | 0.0023 | 0.0054 | 0.0021 | 0.0014 |
| M31 | 0.0011 | 0.0016 | 0.0011 | 0.0010 | 0.0012 | 0.0028 | 0.0013 | 0.0010 | 0.0015 | 0.0029 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0054 | 0.0021 | 0.0014 | 0.0023 | 0.0054 | 0.0021 | 0.0014 |
| M32 | 0.0011 | 0.0016 | 0.0011 | 0.0010 | 0.0012 | 0.0028 | 0.0013 | 0.0010 | 0.0015 | 0.0029 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0054 | 0.0021 | 0.0014 | 0.0023 | 0.0054 | 0.0021 | 0.0014 |
| M33 | 0.0011 | 0.0016 | 0.0011 | 0.0010 | 0.0012 | 0.0028 | 0.0013 | 0.0010 | 0.0015 | 0.0029 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0053 | 0.0021 | 0.0014 | 0.0023 | 0.0053 | 0.0021 | 0.0014 |
| M34 | 0.0011 | 0.0016 | 0.0011 | 0.0010 | 0.0012 | 0.0028 | 0.0013 | 0.0010 | 0.0015 | 0.0028 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0053 | 0.0021 | 0.0014 | 0.0023 | 0.0053 | 0.0021 | 0.0014 |
| M35 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0012 | 0.0028 | 0.0013 | 0.0010 | 0.0015 | 0.0028 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0053 | 0.0021 | 0.0014 | 0.0023 | 0.0053 | 0.0021 | 0.0014 |
| M36 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0012 | 0.0027 | 0.0013 | 0.0010 | 0.0015 | 0.0028 | 0.0021 | 0.0020 | 0.0013 | 0.0024 | 0.0015 | 0.0014 | 0.0021 | 0.0019 | 0.0014 | 0.0011 | 0.0023 | 0.0053 | 0.0021 | 0.0014 | 0.0023 | 0.0053 | 0.0021 | 0.0014 |
| M37 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0023 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0018 | 0.0025 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M38 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0023 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0018 | 0.0025 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M39 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0018 | 0.0025 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M40 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0018 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M41 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M42 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M43 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M44 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M45 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M46 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M47 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M48 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M49 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0020 | 0.0015 | 0.0014 | 0.0015 | 0.0020 | 0.0015 | 0.0014 |
| M50 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M51 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M52 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M53 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M54 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M55 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M56 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M57 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M58 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M59 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M60 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |

**The following cohorts are selected:**
BP = 4 Year
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M61 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M62 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M63 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M64 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M65 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M66 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M67 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M68 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M69 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M70 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M71 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M72 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M73 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M74 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M75 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M76 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M77 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M78 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M79 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M80 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0013 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M81 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M82 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M83 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M84 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M85 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M86 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M87 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M88 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M89 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M90 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M91 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M92 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M93 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M94 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0015 | 0.0019 | 0.0015 | 0.0014 | 0.0015 | 0.0019 | 0.0015 | 0.0014 |
| M95 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M96 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M97 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M98 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M99 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M100 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M101 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M102 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M103 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M104 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M105 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0014 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M106 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M107 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M108 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M109 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M110 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M111 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M112 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M113 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M114 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M115 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M116 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M117 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M118 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M119 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M120 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M121 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M122 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M123 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0017 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M124 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M125 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M126 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M127 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M128 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M129 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M130 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M131 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M132 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M133 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |

**The following cohorts are selected:**
BP = 4 Year
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M134 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M135 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M136 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M137 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M138 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M139 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M140 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M141 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M142 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M143 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M144 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M145 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M146 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M147 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M148 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M149 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M150 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M151 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M152 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M153 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M154 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M155 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M156 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M157 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M158 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M159 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M160 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M161 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M162 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M163 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M164 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M165 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M166 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M167 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M168 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M169 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M170 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M171 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M172 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M173 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M174 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M175 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M176 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M177 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M178 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M179 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M180 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M181 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M182 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M183 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M184 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M185 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M186 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M187 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M188 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M189 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M190 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M191 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M192 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M193 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M194 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M195 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M196 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M197 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0014 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M198 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M199 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M200 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M201 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M202 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M203 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M204 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M205 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M206 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |

**The following cohorts are selected:**
BP = 4 Year
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female Recovery Rates

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M207 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M208 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M209 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M210 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M211 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M212 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M213 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M214 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0012 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0016 | 0.0014 | 0.0013 | 0.0017 | 0.0013 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M215 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M216 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M217 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M218 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M219 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M220 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M221 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M222 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M223 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M224 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M225 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M226 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M227 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0022 | 0.0011 | 0.0010 | 0.0013 | 0.0020 | 0.0014 | 0.0013 | 0.0016 | 0.0024 | 0.0015 | 0.0014 | 0.0013 | 0.0017 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M228 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M229 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M230 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M231 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M232 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M233 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M234 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M235 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M236 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M237 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M238 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M239 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |
| M240 | 0.0011 | 0.0015 | 0.0011 | 0.0010 | 0.0011 | 0.0021 | 0.0011 | 0.0010 | 0.0013 | 0.0019 | 0.0014 | 0.0013 | 0.0016 | 0.0023 | 0.0015 | 0.0014 | 0.0013 | 0.0016 | 0.0012 | 0.0011 | 0.0014 | 0.0019 | 0.0015 | 0.0014 | 0.0014 | 0.0019 | 0.0015 | 0.0014 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male On Claim Mortality

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M1 | 0.0274 | 0.0970 | 0.0848 | 0.0849 | 0.0274 | 0.0772 | 0.0848 | 0.0849 | 0.0330 | 0.0638 | 0.0706 | 0.0706 | 0.0215 | 0.0603 | 0.0846 | 0.0847 | 0.0325 | 0.0332 | 0.1088 | 0.1089 | 0.0354 | 0.0330 | 0.1230 | 0.1232 | 0.0354 | 0.0330 | 0.1159 | 0.1161 |
| M2 | 0.0193 | 0.0477 | 0.0603 | 0.0607 | 0.0194 | 0.0514 | 0.0604 | 0.0607 | 0.0254 | 0.0445 | 0.0569 | 0.0572 | 0.0206 | 0.0433 | 0.0654 | 0.0658 | 0.0270 | 0.0292 | 0.0762 | 0.0767 | 0.0320 | 0.0289 | 0.0923 | 0.0931 | 0.0320 | 0.0289 | 0.0928 | 0.0935 |
| M3 | 0.0158 | 0.0345 | 0.0492 | 0.0499 | 0.0158 | 0.0319 | 0.0492 | 0.0499 | 0.0226 | 0.0274 | 0.0501 | 0.0507 | 0.0201 | 0.0314 | 0.0561 | 0.0568 | 0.0221 | 0.0261 | 0.0596 | 0.0605 | 0.0301 | 0.0267 | 0.0610 | 0.0617 | 0.0302 | 0.0268 | 0.0812 | 0.0825 |
| M4 | 0.0140 | 0.0289 | 0.0419 | 0.0434 | 0.0140 | 0.0270 | 0.0419 | 0.0434 | 0.0198 | 0.0229 | 0.0450 | 0.0466 | 0.0200 | 0.0237 | 0.0494 | 0.0512 | 0.0194 | 0.0238 | 0.0533 | 0.0554 | 0.0283 | 0.0253 | 0.0555 | 0.0573 | 0.0286 | 0.0254 | 0.0725 | 0.0754 |
| M5 | 0.0127 | 0.0252 | 0.0368 | 0.0389 | 0.0127 | 0.0236 | 0.0368 | 0.0389 | 0.0179 | 0.0199 | 0.0412 | 0.0437 | 0.0198 | 0.0196 | 0.0445 | 0.0472 | 0.0177 | 0.0220 | 0.0485 | 0.0517 | 0.0268 | 0.0242 | 0.0513 | 0.0541 | 0.0272 | 0.0244 | 0.0659 | 0.0703 |
| M6 | 0.0125 | 0.0226 | 0.0331 | 0.0357 | 0.0125 | 0.0212 | 0.0331 | 0.0357 | 0.0177 | 0.0188 | 0.0385 | 0.0415 | 0.0197 | 0.0185 | 0.0409 | 0.0442 | 0.0174 | 0.0208 | 0.0450 | 0.0489 | 0.0264 | 0.0235 | 0.0482 | 0.0517 | 0.0268 | 0.0237 | 0.0611 | 0.0665 |
| M7 | 0.0125 | 0.0206 | 0.0305 | 0.0331 | 0.0125 | 0.0195 | 0.0304 | 0.0331 | 0.0176 | 0.0179 | 0.0365 | 0.0398 | 0.0195 | 0.0174 | 0.0383 | 0.0418 | 0.0174 | 0.0200 | 0.0424 | 0.0467 | 0.0262 | 0.0230 | 0.0459 | 0.0497 | 0.0267 | 0.0233 | 0.0576 | 0.0633 |
| M8 | 0.0124 | 0.0190 | 0.0283 | 0.0310 | 0.0124 | 0.0181 | 0.0283 | 0.0310 | 0.0175 | 0.0168 | 0.0348 | 0.0384 | 0.0194 | 0.0163 | 0.0361 | 0.0398 | 0.0174 | 0.0192 | 0.0402 | 0.0448 | 0.0259 | 0.0225 | 0.0440 | 0.0480 | 0.0265 | 0.0229 | 0.0547 | 0.0608 |
| M9 | 0.0124 | 0.0177 | 0.0266 | 0.0293 | 0.0124 | 0.0169 | 0.0265 | 0.0293 | 0.0175 | 0.0168 | 0.0335 | 0.0373 | 0.0193 | 0.0163 | 0.0344 | 0.0381 | 0.0173 | 0.0185 | 0.0385 | 0.0432 | 0.0255 | 0.0221 | 0.0424 | 0.0466 | 0.0261 | 0.0225 | 0.0522 | 0.0586 |
| M10 | 0.0123 | 0.0167 | 0.0251 | 0.0278 | 0.0123 | 0.0159 | 0.0251 | 0.0278 | 0.0174 | 0.0169 | 0.0325 | 0.0363 | 0.0192 | 0.0163 | 0.0330 | 0.0367 | 0.0173 | 0.0185 | 0.0370 | 0.0418 | 0.0252 | 0.0218 | 0.0410 | 0.0453 | 0.0258 | 0.0221 | 0.0502 | 0.0567 |
| M11 | 0.0123 | 0.0158 | 0.0239 | 0.0266 | 0.0122 | 0.0151 | 0.0238 | 0.0266 | 0.0174 | 0.0169 | 0.0316 | 0.0354 | 0.0191 | 0.0164 | 0.0318 | 0.0355 | 0.0173 | 0.0185 | 0.0358 | 0.0406 | 0.0248 | 0.0215 | 0.0398 | 0.0442 | 0.0255 | 0.0218 | 0.0485 | 0.0550 |
| M12 | 0.0177 | 0.0156 | 0.0236 | 0.0255 | 0.0177 | 0.0150 | 0.0235 | 0.0255 | 0.0174 | 0.0169 | 0.0308 | 0.0347 | 0.0191 | 0.0164 | 0.0307 | 0.0344 | 0.0173 | 0.0185 | 0.0348 | 0.0395 | 0.0246 | 0.0212 | 0.0388 | 0.0432 | 0.0252 | 0.0216 | 0.0470 | 0.0536 |
| M13 | 0.0190 | 0.0146 | 0.0231 | 0.0249 | 0.0190 | 0.0149 | 0.0231 | 0.0249 | 0.0193 | 0.0172 | 0.0306 | 0.0343 | 0.0190 | 0.0164 | 0.0302 | 0.0339 | 0.0235 | 0.0192 | 0.0349 | 0.0389 | 0.0236 | 0.0216 | 0.0381 | 0.0427 | 0.0243 | 0.0220 | 0.0456 | 0.0523 |
| M14 | 0.0190 | 0.0147 | 0.0227 | 0.0244 | 0.0190 | 0.0149 | 0.0227 | 0.0244 | 0.0194 | 0.0172 | 0.0303 | 0.0341 | 0.0189 | 0.0165 | 0.0300 | 0.0339 | 0.0236 | 0.0193 | 0.0346 | 0.0386 | 0.0235 | 0.0217 | 0.0379 | 0.0427 | 0.0242 | 0.0221 | 0.0454 | 0.0523 |
| M15 | 0.0190 | 0.0147 | 0.0223 | 0.0240 | 0.0190 | 0.0150 | 0.0223 | 0.0240 | 0.0195 | 0.0173 | 0.0301 | 0.0339 | 0.0190 | 0.0166 | 0.0299 | 0.0339 | 0.0237 | 0.0194 | 0.0342 | 0.0383 | 0.0234 | 0.0217 | 0.0377 | 0.0427 | 0.0241 | 0.0221 | 0.0452 | 0.0523 |
| M16 | 0.0190 | 0.0148 | 0.0219 | 0.0236 | 0.0190 | 0.0150 | 0.0220 | 0.0236 | 0.0195 | 0.0174 | 0.0299 | 0.0337 | 0.0191 | 0.0166 | 0.0299 | 0.0339 | 0.0237 | 0.0195 | 0.0340 | 0.0381 | 0.0233 | 0.0217 | 0.0376 | 0.0427 | 0.0241 | 0.0222 | 0.0450 | 0.0523 |
| M17 | 0.0190 | 0.0148 | 0.0217 | 0.0233 | 0.0190 | 0.0151 | 0.0217 | 0.0233 | 0.0196 | 0.0174 | 0.0297 | 0.0335 | 0.0192 | 0.0167 | 0.0298 | 0.0339 | 0.0238 | 0.0196 | 0.0337 | 0.0378 | 0.0228 | 0.0217 | 0.0375 | 0.0427 | 0.0237 | 0.0222 | 0.0448 | 0.0523 |
| M18 | 0.0190 | 0.0149 | 0.0214 | 0.0230 | 0.0190 | 0.0151 | 0.0215 | 0.0230 | 0.0197 | 0.0175 | 0.0295 | 0.0333 | 0.0193 | 0.0168 | 0.0298 | 0.0339 | 0.0238 | 0.0196 | 0.0334 | 0.0375 | 0.0229 | 0.0218 | 0.0374 | 0.0427 | 0.0239 | 0.0223 | 0.0448 | 0.0523 |
| M19 | 0.0190 | 0.0149 | 0.0212 | 0.0227 | 0.0190 | 0.0151 | 0.0212 | 0.0227 | 0.0197 | 0.0175 | 0.0292 | 0.0331 | 0.0193 | 0.0169 | 0.0297 | 0.0339 | 0.0239 | 0.0197 | 0.0331 | 0.0372 | 0.0230 | 0.0219 | 0.0373 | 0.0427 | 0.0240 | 0.0224 | 0.0446 | 0.0523 |
| M20 | 0.0190 | 0.0150 | 0.0210 | 0.0225 | 0.0190 | 0.0152 | 0.0210 | 0.0225 | 0.0198 | 0.0176 | 0.0290 | 0.0329 | 0.0194 | 0.0169 | 0.0296 | 0.0339 | 0.0239 | 0.0198 | 0.0329 | 0.0369 | 0.0231 | 0.0219 | 0.0372 | 0.0427 | 0.0242 | 0.0225 | 0.0446 | 0.0523 |
| M21 | 0.0190 | 0.0150 | 0.0209 | 0.0223 | 0.0190 | 0.0152 | 0.0209 | 0.0223 | 0.0198 | 0.0176 | 0.0289 | 0.0326 | 0.0195 | 0.0170 | 0.0296 | 0.0339 | 0.0240 | 0.0199 | 0.0327 | 0.0366 | 0.0232 | 0.0220 | 0.0372 | 0.0427 | 0.0243 | 0.0226 | 0.0445 | 0.0523 |
| M22 | 0.0190 | 0.0151 | 0.0208 | 0.0222 | 0.0190 | 0.0153 | 0.0208 | 0.0222 | 0.0199 | 0.0177 | 0.0287 | 0.0324 | 0.0196 | 0.0171 | 0.0296 | 0.0339 | 0.0240 | 0.0199 | 0.0324 | 0.0363 | 0.0234 | 0.0221 | 0.0372 | 0.0427 | 0.0245 | 0.0227 | 0.0445 | 0.0523 |
| M23 | 0.0190 | 0.0151 | 0.0207 | 0.0220 | 0.0190 | 0.0153 | 0.0207 | 0.0220 | 0.0199 | 0.0177 | 0.0286 | 0.0322 | 0.0197 | 0.0171 | 0.0296 | 0.0339 | 0.0240 | 0.0200 | 0.0322 | 0.0360 | 0.0235 | 0.0221 | 0.0372 | 0.0427 | 0.0247 | 0.0228 | 0.0445 | 0.0523 |
| M24 | 0.0190 | 0.0151 | 0.0205 | 0.0219 | 0.0190 | 0.0153 | 0.0206 | 0.0219 | 0.0200 | 0.0178 | 0.0284 | 0.0321 | 0.0198 | 0.0172 | 0.0296 | 0.0339 | 0.0241 | 0.0200 | 0.0322 | 0.0360 | 0.0236 | 0.0222 | 0.0372 | 0.0427 | 0.0248 | 0.0229 | 0.0445 | 0.0523 |
| M25 | 0.0197 | 0.0116 | 0.0247 | 0.0282 | 0.0199 | 0.0171 | 0.0255 | 0.0282 | 0.0199 | 0.0160 | 0.0276 | 0.0313 | 0.0224 | 0.0178 | 0.0320 | 0.0365 | 0.0249 | 0.0212 | 0.0365 | 0.0416 | 0.0367 | 0.0254 | 0.0446 | 0.0498 | 0.0362 | 0.0251 | 0.0419 | 0.0462 |
| M26 | 0.0198 | 0.0117 | 0.0247 | 0.0282 | 0.0199 | 0.0172 | 0.0255 | 0.0282 | 0.0199 | 0.0160 | 0.0276 | 0.0313 | 0.0224 | 0.0179 | 0.0319 | 0.0365 | 0.0250 | 0.0213 | 0.0365 | 0.0416 | 0.0367 | 0.0255 | 0.0446 | 0.0498 | 0.0362 | 0.0252 | 0.0419 | 0.0462 |
| M27 | 0.0198 | 0.0118 | 0.0247 | 0.0282 | 0.0199 | 0.0172 | 0.0255 | 0.0282 | 0.0200 | 0.0161 | 0.0276 | 0.0313 | 0.0225 | 0.0180 | 0.0319 | 0.0365 | 0.0251 | 0.0214 | 0.0365 | 0.0416 | 0.0368 | 0.0256 | 0.0446 | 0.0498 | 0.0362 | 0.0253 | 0.0418 | 0.0462 |
| M28 | 0.0198 | 0.0119 | 0.0247 | 0.0282 | 0.0200 | 0.0173 | 0.0255 | 0.0282 | 0.0200 | 0.0162 | 0.0275 | 0.0313 | 0.0225 | 0.0181 | 0.0319 | 0.0365 | 0.0252 | 0.0215 | 0.0364 | 0.0416 | 0.0368 | 0.0258 | 0.0446 | 0.0498 | 0.0363 | 0.0255 | 0.0418 | 0.0462 |
| M29 | 0.0198 | 0.0120 | 0.0247 | 0.0282 | 0.0200 | 0.0173 | 0.0255 | 0.0282 | 0.0201 | 0.0162 | 0.0275 | 0.0313 | 0.0226 | 0.0181 | 0.0319 | 0.0365 | 0.0252 | 0.0216 | 0.0364 | 0.0416 | 0.0368 | 0.0259 | 0.0445 | 0.0498 | 0.0363 | 0.0256 | 0.0418 | 0.0462 |
| M30 | 0.0199 | 0.0121 | 0.0246 | 0.0282 | 0.0200 | 0.0174 | 0.0254 | 0.0282 | 0.0201 | 0.0163 | 0.0275 | 0.0313 | 0.0227 | 0.0182 | 0.0319 | 0.0365 | 0.0253 | 0.0216 | 0.0364 | 0.0416 | 0.0369 | 0.0260 | 0.0445 | 0.0498 | 0.0363 | 0.0257 | 0.0418 | 0.0462 |
| M31 | 0.0199 | 0.0122 | 0.0246 | 0.0282 | 0.0201 | 0.0174 | 0.0254 | 0.0282 | 0.0202 | 0.0163 | 0.0275 | 0.0313 | 0.0227 | 0.0183 | 0.0318 | 0.0365 | 0.0254 | 0.0217 | 0.0364 | 0.0416 | 0.0369 | 0.0262 | 0.0445 | 0.0498 | 0.0364 | 0.0258 | 0.0418 | 0.0462 |
| M32 | 0.0199 | 0.0123 | 0.0246 | 0.0282 | 0.0201 | 0.0174 | 0.0254 | 0.0282 | 0.0202 | 0.0164 | 0.0275 | 0.0313 | 0.0228 | 0.0184 | 0.0318 | 0.0365 | 0.0254 | 0.0218 | 0.0364 | 0.0416 | 0.0370 | 0.0263 | 0.0445 | 0.0498 | 0.0364 | 0.0259 | 0.0418 | 0.0462 |
| M33 | 0.0200 | 0.0123 | 0.0246 | 0.0282 | 0.0201 | 0.0175 | 0.0254 | 0.0282 | 0.0203 | 0.0165 | 0.0275 | 0.0313 | 0.0228 | 0.0184 | 0.0318 | 0.0365 | 0.0255 | 0.0218 | 0.0363 | 0.0416 | 0.0370 | 0.0264 | 0.0445 | 0.0498 | 0.0364 | 0.0260 | 0.0417 | 0.0462 |
| M34 | 0.0200 | 0.0124 | 0.0246 | 0.0282 | 0.0202 | 0.0175 | 0.0254 | 0.0282 | 0.0203 | 0.0165 | 0.0274 | 0.0313 | 0.0229 | 0.0185 | 0.0318 | 0.0365 | 0.0256 | 0.0219 | 0.0363 | 0.0416 | 0.0371 | 0.0265 | 0.0444 | 0.0498 | 0.0365 | 0.0261 | 0.0417 | 0.0462 |
| M35 | 0.0200 | 0.0125 | 0.0246 | 0.0282 | 0.0202 | 0.0176 | 0.0254 | 0.0282 | 0.0204 | 0.0166 | 0.0274 | 0.0313 | 0.0230 | 0.0185 | 0.0317 | 0.0365 | 0.0257 | 0.0220 | 0.0363 | 0.0416 | 0.0372 | 0.0266 | 0.0444 | 0.0498 | 0.0365 | 0.0262 | 0.0417 | 0.0462 |
| M36 | 0.0201 | 0.0126 | 0.0246 | 0.0282 | 0.0202 | 0.0176 | 0.0254 | 0.0282 | 0.0204 | 0.0166 | 0.0274 | 0.0313 | 0.0230 | 0.0186 | 0.0317 | 0.0365 | 0.0258 | 0.0220 | 0.0362 | 0.0416 | 0.0372 | 0.0267 | 0.0444 | 0.0498 | 0.0366 | 0.0263 | 0.0417 | 0.0462 |
| M37 | 0.0201 | 0.0126 | 0.0246 | 0.0282 | 0.0203 | 0.0176 | 0.0253 | 0.0282 | 0.0207 | 0.0168 | 0.0281 | 0.0322 | 0.0231 | 0.0187 | 0.0317 | 0.0365 | 0.0258 | 0.0221 | 0.0362 | 0.0416 | 0.0373 | 0.0268 | 0.0444 | 0.0498 | 0.0366 | 0.0264 | 0.0417 | 0.0462 |
| M38 | 0.0201 | 0.0127 | 0.0245 | 0.0282 | 0.0203 | 0.0177 | 0.0253 | 0.0282 | 0.0207 | 0.0168 | 0.0280 | 0.0322 | 0.0232 | 0.0187 | 0.0317 | 0.0365 | 0.0259 | 0.0221 | 0.0362 | 0.0416 | 0.0373 | 0.0269 | 0.0443 | 0.0498 | 0.0366 | 0.0265 | 0.0417 | 0.0462 |
| M39 | 0.0202 | 0.0128 | 0.0245 | 0.0282 | 0.0203 | 0.0177 | 0.0253 | 0.0282 | 0.0207 | 0.0169 | 0.0280 | 0.0322 | 0.0232 | 0.0188 | 0.0316 | 0.0365 | 0.0260 | 0.0222 | 0.0362 | 0.0416 | 0.0374 | 0.0270 | 0.0443 | 0.0498 | 0.0367 | 0.0266 | 0.0416 | 0.0462 |
| M40 | 0.0202 | 0.0128 | 0.0245 | 0.0282 | 0.0204 | 0.0177 | 0.0253 | 0.0282 | 0.0208 | 0.0169 | 0.0280 | 0.0322 | 0.0233 | 0.0188 | 0.0316 | 0.0365 | 0.0260 | 0.0222 | 0.0361 | 0.0416 | 0.0374 | 0.0271 | 0.0443 | 0.0498 | 0.0367 | 0.0267 | 0.0416 | 0.0462 |
| M41 | 0.0202 | 0.0129 | 0.0245 | 0.0282 | 0.0204 | 0.0178 | 0.0253 | 0.0282 | 0.0209 | 0.0169 | 0.0280 | 0.0322 | 0.0233 | 0.0189 | 0.0316 | 0.0365 | 0.0261 | 0.0223 | 0.0361 | 0.0416 | 0.0375 | 0.0272 | 0.0443 | 0.0498 | 0.0368 | 0.0267 | 0.0416 | 0.0462 |
| M42 | 0.0203 | 0.0129 | 0.0245 | 0.0282 | 0.0205 | 0.0178 | 0.0253 | 0.0282 | 0.0209 | 0.0170 | 0.0280 | 0.0322 | 0.0234 | 0.0189 | 0.0316 | 0.0365 | 0.0262 | 0.0223 | 0.0361 | 0.0416 | 0.0375 | 0.0272 | 0.0442 | 0.0498 | 0.0368 | 0.0268 | 0.0416 | 0.0462 |
| M43 | 0.0203 | 0.0130 | 0.0244 | 0.0282 | 0.0205 | 0.0178 | 0.0253 | 0.0282 | 0.0210 | 0.0170 | 0.0279 | 0.0322 | 0.0235 | 0.0190 | 0.0315 | 0.0365 | 0.0262 | 0.0224 | 0.0360 | 0.0416 | 0.0376 | 0.0273 | 0.0442 | 0.0498 | 0.0369 | 0.0269 | 0.0415 | 0.0462 |
| M44 | 0.0203 | 0.0130 | 0.0244 | 0.0282 | 0.0205 | 0.0178 | 0.0252 | 0.0282 | 0.0210 | 0.0171 | 0.0279 | 0.0322 | 0.0235 | 0.0190 | 0.0315 | 0.0365 | 0.0263 | 0.0224 | 0.0360 | 0.0416 | 0.0377 | 0.0274 | 0.0442 | 0.0498 | 0.0369 | 0.0269 | 0.0415 | 0.0462 |
| M45 | 0.0204 | 0.0131 | 0.0244 | 0.0282 | 0.0206 | 0.0179 | 0.0252 | 0.0282 | 0.0210 | 0.0171 | 0.0279 | 0.0322 | 0.0236 | 0.0191 | 0.0315 | 0.0365 | 0.0264 | 0.0225 | 0.0360 | 0.0416 | 0.0377 | 0.0274 | 0.0441 | 0.0498 | 0.0369 | 0.0270 | 0.0415 | 0.0462 |
| M46 | 0.0204 | 0.0131 | 0.0244 | 0.0282 | 0.0206 | 0.0179 | 0.0252 | 0.0282 | 0.0211 | 0.0171 | 0.0279 | 0.0322 | 0.0236 | 0.0191 | 0.0315 | 0.0365 | 0.0264 | 0.0225 | 0.0359 | 0.0416 | 0.0377 | 0.0275 | 0.0441 | 0.0498 | 0.0369 | 0.0271 | 0.0414 | 0.0462 |
| M47 | 0.0204 | 0.0132 | 0.0243 | 0.0282 | 0.0206 | 0.0179 | 0.0252 | 0.0282 | 0.0211 | 0.0172 | 0.0278 | 0.0322 | 0.0236 | 0.0191 | 0.0314 | 0.0365 | 0.0265 | 0.0226 | 0.0359 | 0.0416 | 0.0378 | 0.0276 | 0.0440 | 0.0498 | 0.0370 | 0.0271 | 0.0414 | 0.0462 |
| M48 | 0.0204 | 0.0132 | 0.0243 | 0.0282 | 0.0206 | 0.0179 | 0.0252 | 0.0282 | 0.0212 | 0.0172 | 0.0278 | 0.0322 | 0.0237 | 0.0192 | 0.0314 | 0.0365 | 0.0265 | 0.0226 | 0.0359 | 0.0416 | 0.0378 | 0.0276 | 0.0440 | 0.0498 | 0.0370 | 0.0272 | 0.0414 | 0.0462 |
| M49 | 0.0153 | 0.0107 | 0.0177 | 0.0202 | 0.0189 | 0.0155 | 0.0223 | 0.0250 | 0.0230 | 0.0186 | 0.0284 | 0.0323 | 0.0270 | 0.0211 | 0.0347 | 0.0402 | 0.0327 | 0.0244 | 0.0403 | 0.0464 | 0.0406 | 0.0324 | 0.0528 | 0.0612 | 0.0636 | 0.0542 | 0.0766 | 0.0858 |
| M50 | 0.0154 | 0.0107 | 0.0177 | 0.0202 | 0.0189 | 0.0155 | 0.0223 | 0.0250 | 0.0230 | 0.0187 | 0.0284 | 0.0323 | 0.0270 | 0.0211 | 0.0346 | 0.0402 | 0.0328 | 0.0245 | 0.0403 | 0.0464 | 0.0407 | 0.0324 | 0.0527 | 0.0612 | 0.0636 | 0.0543 | 0.0765 | 0.0858 |
| M51 | 0.0154 | 0.0108 | 0.0177 | 0.0202 | 0.0189 | 0.0155 | 0.0223 | 0.0250 | 0.0231 | 0.0187 | 0.0283 | 0.0323 | 0.0271 | 0.0212 | 0.0346 | 0.0402 | 0.0328 | 0.0245 | 0.0402 | 0.0464 | 0.0408 | 0.0325 | 0.0527 | 0.0612 | 0.0637 | 0.0543 | 0.0765 | 0.0858 |
| M52 | 0.0154 | 0.0108 | 0.0177 | 0.0202 | 0.0190 | 0.0156 | 0.0222 | 0.0250 | 0.0231 | 0.0187 | 0.0283 | 0.0323 | 0.0271 | 0.0212 | 0.0346 | 0.0402 | 0.0329 | 0.0246 | 0.0402 | 0.0464 | 0.0409 | 0.0325 | 0.0526 | 0.0612 | 0.0638 | 0.0544 | 0.0764 | 0.0858 |
| M53 | 0.0154 | 0.0108 | 0.0176 | 0.0202 | 0.0190 | 0.0156 | 0.0222 | 0.0250 | 0.0231 | 0.0188 | 0.0283 | 0.0323 | 0.0272 | 0.0212 | 0.0345 | 0.0402 | 0.0329 | 0.0246 | 0.0401 | 0.0464 | 0.0409 | 0.0326 | 0.0526 | 0.0612 | 0.0639 | 0.0545 | 0.0763 | 0.0858 |
| M54 | 0.0154 | 0.0108 | 0.0176 | 0.0202 | 0.0190 | 0.0156 | 0.0222 | 0.0250 | 0.0232 | 0.0188 | 0.0283 | 0.0323 | 0.0272 | 0.0213 | 0.0345 | 0.0402 | 0.0330 | 0.0247 | 0.0401 | 0.0464 | 0.0410 | 0.0326 | 0.0525 | 0.0612 | 0.0640 | 0.0545 | 0.0763 | 0.0858 |
| M55 | 0.0154 | 0.0108 | 0.0176 | 0.0202 | 0.0190 | 0.0156 | 0.0222 | 0.0250 | 0.0232 | 0.0188 | 0.0282 | 0.0323 | 0.0273 | 0.0213 | 0.0345 | 0.0402 | 0.0330 | 0.0247 | 0.0400 | 0.0464 | 0.0411 | 0.0327 | 0.0525 | 0.0612 | 0.0641 | 0.0546 | 0.0762 | 0.0858 |
| M56 | 0.0155 | 0.0109 | 0.0176 | 0.0202 | 0.0191 | 0.0156 | 0.0222 | 0.0250 | 0.0232 | 0.0188 | 0.0282 | 0.0323 | 0.0273 | 0.0213 | 0.0344 | 0.0402 | 0.0331 | 0.0247 | 0.0400 | 0.0464 | 0.0411 | 0.0327 | 0.0524 | 0.0612 | 0.0641 | 0.0546 | 0.0762 | 0.0858 |
| M57 | 0.0155 | 0.0109 | 0.0176 | 0.0202 | 0.0191 | 0.0157 | 0.0222 | 0.0250 | 0.0233 | 0.0189 | 0.0282 | 0.0323 | 0.0274 | 0.0214 | 0.0344 | 0.0402 | 0.0331 | 0.0248 | 0.0400 | 0.0464 | 0.0412 | 0.0328 | 0.0524 | 0.0612 | 0.0642 | 0.0547 | 0.0761 | 0.0858 |
| M58 | 0.0155 | 0.0109 | 0.0176 | 0.0202 | 0.0191 | 0.0157 | 0.0221 | 0.0250 | 0.0233 | 0.0189 | 0.0282 | 0.0323 | 0.0274 | 0.0214 | 0.0344 | 0.0402 | 0.0331 | 0.0248 | 0.0399 | 0.0464 | 0.0413 | 0.0329 | 0.0523 | 0.0612 | 0.0643 | 0.0548 | 0.0761 | 0.0858 |
| M59 | 0.0155 | 0.0109 | 0.0175 | 0.0202 | 0.0191 | 0.0157 | 0.0221 | 0.0250 | 0.0233 | 0.0189 | 0.0282 | 0.0323 | 0.0275 | 0.0214 | 0.0343 | 0.0402 | 0.0332 | 0.0249 | 0.0399 | 0.0464 | 0.0413 | 0.0329 | 0.0523 | 0.0612 | 0.0643 | 0.0548 | 0.0760 | 0.0858 |
| M60 | 0.0155 | 0.0109 | 0.0175 | 0.0202 | 0.0191 | 0.0157 | 0.0221 | 0.0250 | 0.0233 | 0.0189 | 0.0281 | 0.0323 | 0.0275 | 0.0215 | 0.0343 | 0.0402 | 0.0332 | 0.0249 | 0.0399 | 0.0464 | 0.0414 | 0.0329 | 0.0522 | 0.0612 | 0.0644 | 0.0548 | 0.0760 | 0.0858 |
| M61 | 0.0159 | 0.0114 | 0.0182 | 0.0210 | 0.0201 | 0.0170 | 0.0232 | 0.0260 | 0.0244 | 0.0194 | 0.0298 | 0.0346 | 0.0287 | 0.0222 | 0.0353 | 0.0413 | 0.0344 | 0.0256 | 0.0411 | 0.0479 | 0.0435 | 0.0360 | 0.0556 | 0.0651 | 0.0698 | 0.0605 | 0.0820 | 0.0921 |
| M62 | 0.0160 | 0.0115 | 0.0182 | 0.0210 | 0.0201 | 0.0170 | 0.0232 | 0.0260 | 0.0244 | 0.0195 | 0.0298 | 0.0346 | 0.0287 | 0.0222 | 0.0353 | 0.0413 | 0.0344 | 0.0256 | 0.0411 | 0.0479 | 0.0436 | 0.0361 | 0.0556 | 0.0651 | 0.0699 | 0.0605 | 0.0820 | 0.0921 |
| M63 | 0.0160 | 0.0115 | 0.0182 | 0.0210 | 0.0201 | 0.0170 | 0.0232 | 0.0260 | 0.0245 | 0.0195 | 0.0298 | 0.0346 | 0.0288 | 0.0222 | 0.0353 | 0.0413 | 0.0345 | 0.0256 | 0.0410 | 0.0479 | 0.0437 | 0.0361 | 0.0556 | 0.0651 | 0.0699 | 0.0605 | 0.0819 | 0.0921 |
| M64 | 0.0160 | 0.0115 | 0.0182 | 0.0210 | 0.0201 | 0.0170 | 0.0232 | 0.0260 | 0.0245 | 0.0195 | 0.0298 | 0.0346 | 0.0288 | 0.0222 | 0.0353 | 0.0413 | 0.0345 | 0.0257 | 0.0410 | 0.0479 | 0.0437 | 0.0361 | 0.0555 | 0.0651 | 0.0700 | 0.0606 | 0.0819 | 0.0921 |
| M65 | 0.0160 | 0.0115 | 0.0182 | 0.0210 | 0.0202 | 0.0170 | 0.0232 | 0.0260 | 0.0245 | 0.0195 | 0.0298 | 0.0346 | 0.0289 | 0.0222 | 0.0352 | 0.0413 | 0.0345 | 0.0257 | 0.0410 | 0.0479 | 0.0438 | 0.0361 | 0.0555 | 0.0651 | 0.0701 | 0.0606 | 0.0819 | 0.0921 |
| M66 | 0.0160 | 0.0115 | 0.0182 | 0.0210 | 0.0202 | 0.0170 | 0.0231 | 0.0260 | 0.0245 | 0.0195 | 0.0297 | 0.0346 | 0.0289 | 0.0222 | 0.0352 | 0.0413 | 0.0346 | 0.0257 | 0.0410 | 0.0479 | 0.0438 | 0.0362 | 0.0555 | 0.0651 | 0.0701 | 0.0606 | 0.0818 | 0.0921 |
| M67 | 0.0160 | 0.0115 | 0.0182 | 0.0210 | 0.0202 | 0.0171 | 0.0231 | 0.0260 | 0.0246 | 0.0195 | 0.0297 | 0.0346 | 0.0289 | 0.0223 | 0.0352 | 0.0413 | 0.0346 | 0.0257 | 0.0410 | 0.0479 | 0.0439 | 0.0362 | 0.0555 | 0.0651 | 0.0702 | 0.0606 | 0.0818 | 0.0921 |
| M68 | 0.0160 | 0.0115 | 0.0182 | 0.0210 | 0.0202 | 0.0171 | 0.0231 | 0.0260 | 0.0246 | 0.0195 | 0.0297 | 0.0346 | 0.0290 | 0.0223 | 0.0352 | 0.0413 | 0.0346 | 0.0257 | 0.0409 | 0.0479 | 0.0440 | 0.0362 | 0.0554 | 0.0651 | 0.0702 | 0.0607 | 0.0818 | 0.0921 |
| M69 | 0.0161 | 0.0115 | 0.0182 | 0.0210 | 0.0202 | 0.0171 | 0.0231 | 0.0260 | 0.0246 | 0.0195 | 0.0297 | 0.0346 | 0.0290 | 0.0223 | 0.0352 | 0.0413 | 0.0347 | 0.0257 | 0.0409 | 0.0479 | 0.0440 | 0.0362 | 0.0554 | 0.0651 | 0.0703 | 0.0607 | 0.0818 | 0.0921 |
| M70 | 0.0161 | 0.0115 | 0.0182 | 0.0210 | 0.0203 | 0.0171 | 0.0231 | 0.0260 | 0.0247 | 0.0195 | 0.0297 | 0.0346 | 0.0291 | 0.0223 | 0.0352 | 0.0413 | 0.0347 | 0.0258 | 0.0409 | 0.0479 | 0.0441 | 0.0362 | 0.0554 | 0.0651 | 0.0704 | 0.0607 | 0.0818 | 0.0921 |
| M71 | 0.0161 | 0.0115 | 0.0182 | 0.0210 | 0.0203 | 0.0171 | 0.0231 | 0.0260 | 0.0247 | 0.0196 | 0.0297 | 0.0346 | 0.0291 | 0.0223 | 0.0352 | 0.0413 | 0.0348 | 0.0258 | 0.0409 | 0.0479 | 0.0442 | 0.0363 | 0.0554 | 0.0651 | 0.0705 | 0.0607 | 0.0817 | 0.0921 |
| M72 | 0.0161 | 0.0115 | 0.0182 | 0.0210 | 0.0203 | 0.0171 | 0.0231 | 0.0260 | 0.0247 | 0.0196 | 0.0297 | 0.0346 | 0.0291 | 0.0223 | 0.0352 | 0.0413 | 0.0348 | 0.0258 | 0.0409 | 0.0479 | 0.0442 | 0.0363 | 0.0554 | 0.0651 | 0.0705 | 0.0607 | 0.0817 | 0.0921 |
| M73 | 0.0168 | 0.0123 | 0.0190 | 0.0220 | 0.0212 | 0.0177 | 0.0241 | 0.0270 | 0.0256 | 0.0200 | 0.0309 | 0.0361 | 0.0304 | 0.0230 | 0.0362 | 0.0423 | 0.0365 | 0.0272 | 0.0436 | 0.0512 | 0.0502 | 0.0409 | 0.0599 | 0.0692 | 0.0761 | 0.0668 | 0.0882 | 0.0990 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male On Claim Mortality

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M74 | 0.0168 | 0.0123 | 0.0190 | 0.0220 | 0.0212 | 0.0177 | 0.0241 | 0.0270 | 0.0256 | 0.0200 | 0.0309 | 0.0361 | 0.0304 | 0.0230 | 0.0362 | 0.0423 | 0.0366 | 0.0272 | 0.0436 | 0.0512 | 0.0503 | 0.0409 | 0.0599 | 0.0692 | 0.0762 | 0.0668 | 0.0882 | 0.0990 |
| M75 | 0.0168 | 0.0123 | 0.0190 | 0.0220 | 0.0213 | 0.0177 | 0.0241 | 0.0270 | 0.0257 | 0.0200 | 0.0309 | 0.0361 | 0.0304 | 0.0230 | 0.0362 | 0.0423 | 0.0366 | 0.0272 | 0.0436 | 0.0512 | 0.0503 | 0.0409 | 0.0600 | 0.0692 | 0.0762 | 0.0669 | 0.0883 | 0.0990 |
| M76 | 0.0168 | 0.0123 | 0.0190 | 0.0220 | 0.0213 | 0.0177 | 0.0241 | 0.0270 | 0.0257 | 0.0200 | 0.0309 | 0.0361 | 0.0304 | 0.0230 | 0.0362 | 0.0423 | 0.0366 | 0.0272 | 0.0436 | 0.0512 | 0.0504 | 0.0409 | 0.0600 | 0.0692 | 0.0763 | 0.0669 | 0.0883 | 0.0990 |
| M77 | 0.0168 | 0.0123 | 0.0190 | 0.0220 | 0.0213 | 0.0177 | 0.0241 | 0.0270 | 0.0257 | 0.0200 | 0.0309 | 0.0361 | 0.0305 | 0.0230 | 0.0362 | 0.0423 | 0.0367 | 0.0272 | 0.0436 | 0.0512 | 0.0504 | 0.0409 | 0.0600 | 0.0692 | 0.0763 | 0.0669 | 0.0883 | 0.0990 |
| M78 | 0.0168 | 0.0123 | 0.0190 | 0.0220 | 0.0213 | 0.0177 | 0.0241 | 0.0270 | 0.0257 | 0.0200 | 0.0309 | 0.0361 | 0.0305 | 0.0230 | 0.0362 | 0.0423 | 0.0367 | 0.0272 | 0.0437 | 0.0512 | 0.0504 | 0.0409 | 0.0600 | 0.0692 | 0.0764 | 0.0669 | 0.0883 | 0.0990 |
| M79 | 0.0168 | 0.0122 | 0.0191 | 0.0220 | 0.0213 | 0.0177 | 0.0241 | 0.0270 | 0.0258 | 0.0200 | 0.0310 | 0.0361 | 0.0305 | 0.0230 | 0.0363 | 0.0423 | 0.0367 | 0.0272 | 0.0437 | 0.0512 | 0.0505 | 0.0409 | 0.0601 | 0.0692 | 0.0764 | 0.0669 | 0.0884 | 0.0990 |
| M80 | 0.0169 | 0.0122 | 0.0191 | 0.0220 | 0.0213 | 0.0177 | 0.0241 | 0.0270 | 0.0258 | 0.0200 | 0.0310 | 0.0361 | 0.0305 | 0.0230 | 0.0363 | 0.0423 | 0.0368 | 0.0272 | 0.0437 | 0.0512 | 0.0505 | 0.0409 | 0.0601 | 0.0692 | 0.0765 | 0.0669 | 0.0884 | 0.0990 |
| M81 | 0.0169 | 0.0122 | 0.0191 | 0.0220 | 0.0213 | 0.0177 | 0.0241 | 0.0270 | 0.0258 | 0.0200 | 0.0310 | 0.0361 | 0.0305 | 0.0230 | 0.0363 | 0.0423 | 0.0368 | 0.0272 | 0.0437 | 0.0512 | 0.0505 | 0.0409 | 0.0601 | 0.0692 | 0.0765 | 0.0669 | 0.0884 | 0.0990 |
| M82 | 0.0169 | 0.0122 | 0.0191 | 0.0220 | 0.0213 | 0.0177 | 0.0241 | 0.0270 | 0.0258 | 0.0200 | 0.0310 | 0.0361 | 0.0306 | 0.0230 | 0.0363 | 0.0423 | 0.0368 | 0.0272 | 0.0438 | 0.0512 | 0.0506 | 0.0409 | 0.0602 | 0.0692 | 0.0766 | 0.0669 | 0.0885 | 0.0990 |
| M83 | 0.0169 | 0.0122 | 0.0191 | 0.0220 | 0.0213 | 0.0177 | 0.0242 | 0.0270 | 0.0258 | 0.0200 | 0.0311 | 0.0361 | 0.0306 | 0.0230 | 0.0364 | 0.0423 | 0.0368 | 0.0272 | 0.0439 | 0.0512 | 0.0506 | 0.0409 | 0.0602 | 0.0692 | 0.0766 | 0.0669 | 0.0886 | 0.0990 |
| M84 | 0.0169 | 0.0122 | 0.0191 | 0.0220 | 0.0213 | 0.0177 | 0.0242 | 0.0270 | 0.0258 | 0.0200 | 0.0311 | 0.0361 | 0.0306 | 0.0230 | 0.0364 | 0.0423 | 0.0368 | 0.0272 | 0.0439 | 0.0512 | 0.0506 | 0.0409 | 0.0603 | 0.0692 | 0.0766 | 0.0669 | 0.0886 | 0.0990 |
| M85 | 0.0176 | 0.0132 | 0.0201 | 0.0229 | 0.0222 | 0.0182 | 0.0255 | 0.0288 | 0.0267 | 0.0206 | 0.0324 | 0.0377 | 0.0317 | 0.0237 | 0.0376 | 0.0436 | 0.0386 | 0.0287 | 0.0464 | 0.0542 | 0.0555 | 0.0453 | 0.0653 | 0.0743 | 0.0823 | 0.0737 | 0.0956 | 0.1064 |
| M86 | 0.0177 | 0.0132 | 0.0201 | 0.0229 | 0.0222 | 0.0182 | 0.0256 | 0.0288 | 0.0267 | 0.0206 | 0.0324 | 0.0377 | 0.0318 | 0.0237 | 0.0376 | 0.0436 | 0.0387 | 0.0287 | 0.0464 | 0.0542 | 0.0556 | 0.0453 | 0.0653 | 0.0743 | 0.0824 | 0.0737 | 0.0957 | 0.1064 |
| M87 | 0.0177 | 0.0132 | 0.0201 | 0.0229 | 0.0222 | 0.0182 | 0.0256 | 0.0288 | 0.0268 | 0.0206 | 0.0324 | 0.0377 | 0.0318 | 0.0236 | 0.0376 | 0.0436 | 0.0387 | 0.0287 | 0.0465 | 0.0542 | 0.0556 | 0.0453 | 0.0654 | 0.0743 | 0.0825 | 0.0738 | 0.0958 | 0.1064 |
| M88 | 0.0177 | 0.0132 | 0.0201 | 0.0229 | 0.0223 | 0.0182 | 0.0256 | 0.0288 | 0.0268 | 0.0206 | 0.0325 | 0.0377 | 0.0319 | 0.0236 | 0.0377 | 0.0436 | 0.0388 | 0.0287 | 0.0465 | 0.0542 | 0.0557 | 0.0453 | 0.0654 | 0.0743 | 0.0825 | 0.0738 | 0.0959 | 0.1064 |
| M89 | 0.0177 | 0.0132 | 0.0201 | 0.0229 | 0.0223 | 0.0182 | 0.0256 | 0.0288 | 0.0268 | 0.0206 | 0.0325 | 0.0377 | 0.0319 | 0.0236 | 0.0377 | 0.0436 | 0.0388 | 0.0287 | 0.0466 | 0.0542 | 0.0557 | 0.0453 | 0.0655 | 0.0743 | 0.0826 | 0.0738 | 0.0959 | 0.1064 |
| M90 | 0.0177 | 0.0132 | 0.0201 | 0.0229 | 0.0223 | 0.0182 | 0.0257 | 0.0288 | 0.0269 | 0.0206 | 0.0325 | 0.0377 | 0.0319 | 0.0236 | 0.0378 | 0.0436 | 0.0388 | 0.0287 | 0.0466 | 0.0542 | 0.0558 | 0.0453 | 0.0656 | 0.0743 | 0.0827 | 0.0738 | 0.0960 | 0.1064 |
| M91 | 0.0177 | 0.0132 | 0.0202 | 0.0229 | 0.0223 | 0.0182 | 0.0257 | 0.0288 | 0.0269 | 0.0206 | 0.0326 | 0.0377 | 0.0319 | 0.0237 | 0.0378 | 0.0436 | 0.0389 | 0.0287 | 0.0467 | 0.0542 | 0.0558 | 0.0453 | 0.0657 | 0.0743 | 0.0827 | 0.0738 | 0.0962 | 0.1064 |
| M92 | 0.0177 | 0.0132 | 0.0202 | 0.0229 | 0.0223 | 0.0182 | 0.0257 | 0.0288 | 0.0269 | 0.0206 | 0.0326 | 0.0377 | 0.0320 | 0.0237 | 0.0379 | 0.0436 | 0.0389 | 0.0287 | 0.0468 | 0.0542 | 0.0559 | 0.0453 | 0.0657 | 0.0743 | 0.0828 | 0.0738 | 0.0963 | 0.1064 |
| M93 | 0.0178 | 0.0132 | 0.0202 | 0.0229 | 0.0224 | 0.0182 | 0.0257 | 0.0288 | 0.0270 | 0.0206 | 0.0327 | 0.0377 | 0.0320 | 0.0237 | 0.0379 | 0.0436 | 0.0390 | 0.0287 | 0.0469 | 0.0542 | 0.0560 | 0.0453 | 0.0658 | 0.0743 | 0.0829 | 0.0738 | 0.0964 | 0.1064 |
| M94 | 0.0178 | 0.0132 | 0.0202 | 0.0229 | 0.0224 | 0.0182 | 0.0257 | 0.0288 | 0.0270 | 0.0206 | 0.0327 | 0.0377 | 0.0321 | 0.0237 | 0.0379 | 0.0436 | 0.0391 | 0.0287 | 0.0469 | 0.0542 | 0.0561 | 0.0453 | 0.0658 | 0.0743 | 0.0830 | 0.0738 | 0.0964 | 0.1064 |
| M95 | 0.0178 | 0.0132 | 0.0202 | 0.0229 | 0.0224 | 0.0182 | 0.0257 | 0.0288 | 0.0271 | 0.0206 | 0.0327 | 0.0377 | 0.0322 | 0.0237 | 0.0379 | 0.0436 | 0.0392 | 0.0287 | 0.0469 | 0.0542 | 0.0562 | 0.0453 | 0.0658 | 0.0743 | 0.0831 | 0.0738 | 0.0964 | 0.1064 |
| M96 | 0.0178 | 0.0132 | 0.0202 | 0.0229 | 0.0225 | 0.0182 | 0.0257 | 0.0288 | 0.0271 | 0.0206 | 0.0327 | 0.0377 | 0.0322 | 0.0237 | 0.0379 | 0.0436 | 0.0392 | 0.0287 | 0.0469 | 0.0542 | 0.0562 | 0.0453 | 0.0658 | 0.0743 | 0.0832 | 0.0739 | 0.0964 | 0.1064 |
| M97 | 0.0188 | 0.0146 | 0.0213 | 0.0239 | 0.0235 | 0.0187 | 0.0271 | 0.0306 | 0.0280 | 0.0212 | 0.0339 | 0.0391 | 0.0334 | 0.0244 | 0.0391 | 0.0449 | 0.0413 | 0.0306 | 0.0498 | 0.0576 | 0.0613 | 0.0501 | 0.0711 | 0.0798 | 0.0893 | 0.0819 | 0.1041 | 0.1143 |
| M98 | 0.0188 | 0.0146 | 0.0213 | 0.0239 | 0.0235 | 0.0187 | 0.0271 | 0.0306 | 0.0281 | 0.0212 | 0.0339 | 0.0391 | 0.0335 | 0.0244 | 0.0391 | 0.0449 | 0.0413 | 0.0306 | 0.0498 | 0.0576 | 0.0614 | 0.0501 | 0.0711 | 0.0798 | 0.0894 | 0.0819 | 0.1041 | 0.1143 |
| M99 | 0.0188 | 0.0146 | 0.0213 | 0.0239 | 0.0235 | 0.0187 | 0.0271 | 0.0306 | 0.0281 | 0.0212 | 0.0339 | 0.0391 | 0.0335 | 0.0244 | 0.0391 | 0.0449 | 0.0414 | 0.0306 | 0.0498 | 0.0576 | 0.0615 | 0.0501 | 0.0711 | 0.0798 | 0.0895 | 0.0819 | 0.1041 | 0.1143 |
| M100 | 0.0188 | 0.0146 | 0.0213 | 0.0239 | 0.0236 | 0.0187 | 0.0271 | 0.0306 | 0.0282 | 0.0212 | 0.0339 | 0.0391 | 0.0336 | 0.0244 | 0.0391 | 0.0449 | 0.0415 | 0.0306 | 0.0498 | 0.0576 | 0.0616 | 0.0501 | 0.0711 | 0.0798 | 0.0896 | 0.0819 | 0.1041 | 0.1143 |
| M101 | 0.0189 | 0.0146 | 0.0213 | 0.0239 | 0.0236 | 0.0187 | 0.0271 | 0.0306 | 0.0282 | 0.0212 | 0.0339 | 0.0391 | 0.0336 | 0.0244 | 0.0391 | 0.0449 | 0.0416 | 0.0307 | 0.0498 | 0.0576 | 0.0617 | 0.0501 | 0.0711 | 0.0798 | 0.0897 | 0.0819 | 0.1041 | 0.1143 |
| M102 | 0.0189 | 0.0146 | 0.0213 | 0.0239 | 0.0236 | 0.0187 | 0.0271 | 0.0306 | 0.0283 | 0.0212 | 0.0339 | 0.0391 | 0.0337 | 0.0244 | 0.0391 | 0.0449 | 0.0417 | 0.0307 | 0.0498 | 0.0576 | 0.0618 | 0.0501 | 0.0711 | 0.0798 | 0.0898 | 0.0820 | 0.1041 | 0.1143 |
| M103 | 0.0189 | 0.0146 | 0.0213 | 0.0239 | 0.0237 | 0.0187 | 0.0271 | 0.0306 | 0.0283 | 0.0212 | 0.0339 | 0.0391 | 0.0338 | 0.0244 | 0.0391 | 0.0449 | 0.0417 | 0.0307 | 0.0498 | 0.0576 | 0.0618 | 0.0501 | 0.0711 | 0.0798 | 0.0899 | 0.0820 | 0.1041 | 0.1143 |
| M104 | 0.0189 | 0.0146 | 0.0213 | 0.0239 | 0.0237 | 0.0187 | 0.0271 | 0.0306 | 0.0283 | 0.0212 | 0.0339 | 0.0391 | 0.0338 | 0.0244 | 0.0391 | 0.0449 | 0.0417 | 0.0307 | 0.0498 | 0.0576 | 0.0618 | 0.0501 | 0.0711 | 0.0798 | 0.0899 | 0.0820 | 0.1041 | 0.1143 |
| M105 | 0.0189 | 0.0146 | 0.0213 | 0.0239 | 0.0237 | 0.0187 | 0.0271 | 0.0306 | 0.0283 | 0.0212 | 0.0339 | 0.0391 | 0.0337 | 0.0244 | 0.0391 | 0.0449 | 0.0417 | 0.0307 | 0.0498 | 0.0576 | 0.0619 | 0.0501 | 0.0711 | 0.0798 | 0.0900 | 0.0820 | 0.1041 | 0.1143 |
| M106 | 0.0189 | 0.0146 | 0.0213 | 0.0239 | 0.0237 | 0.0187 | 0.0271 | 0.0306 | 0.0284 | 0.0212 | 0.0339 | 0.0391 | 0.0338 | 0.0244 | 0.0391 | 0.0449 | 0.0418 | 0.0307 | 0.0498 | 0.0576 | 0.0619 | 0.0501 | 0.0711 | 0.0798 | 0.0900 | 0.0820 | 0.1041 | 0.1143 |
| M107 | 0.0190 | 0.0146 | 0.0213 | 0.0239 | 0.0237 | 0.0187 | 0.0271 | 0.0306 | 0.0284 | 0.0212 | 0.0339 | 0.0391 | 0.0338 | 0.0244 | 0.0391 | 0.0449 | 0.0418 | 0.0307 | 0.0498 | 0.0576 | 0.0620 | 0.0501 | 0.0711 | 0.0798 | 0.0901 | 0.0820 | 0.1041 | 0.1143 |
| M108 | 0.0190 | 0.0146 | 0.0213 | 0.0239 | 0.0237 | 0.0187 | 0.0271 | 0.0306 | 0.0284 | 0.0212 | 0.0339 | 0.0391 | 0.0339 | 0.0244 | 0.0391 | 0.0449 | 0.0419 | 0.0307 | 0.0498 | 0.0576 | 0.0620 | 0.0501 | 0.0711 | 0.0798 | 0.0902 | 0.0820 | 0.1041 | 0.1143 |
| M109 | 0.0200 | 0.0158 | 0.0223 | 0.0250 | 0.0246 | 0.0191 | 0.0285 | 0.0323 | 0.0293 | 0.0217 | 0.0348 | 0.0402 | 0.0351 | 0.0251 | 0.0404 | 0.0464 | 0.0442 | 0.0334 | 0.0530 | 0.0612 | 0.0674 | 0.0553 | 0.0768 | 0.0858 | 0.1060 | 0.0957 | 0.1247 | 0.1383 |
| M110 | 0.0200 | 0.0158 | 0.0223 | 0.0250 | 0.0246 | 0.0191 | 0.0285 | 0.0323 | 0.0293 | 0.0217 | 0.0348 | 0.0402 | 0.0352 | 0.0251 | 0.0404 | 0.0464 | 0.0443 | 0.0334 | 0.0530 | 0.0612 | 0.0675 | 0.0553 | 0.0768 | 0.0858 | 0.1062 | 0.0957 | 0.1247 | 0.1383 |
| M111 | 0.0200 | 0.0158 | 0.0223 | 0.0250 | 0.0247 | 0.0191 | 0.0285 | 0.0323 | 0.0294 | 0.0217 | 0.0348 | 0.0402 | 0.0352 | 0.0251 | 0.0404 | 0.0464 | 0.0443 | 0.0334 | 0.0530 | 0.0612 | 0.0675 | 0.0553 | 0.0768 | 0.0858 | 0.1063 | 0.0957 | 0.1247 | 0.1383 |
| M112 | 0.0200 | 0.0158 | 0.0223 | 0.0250 | 0.0247 | 0.0191 | 0.0285 | 0.0323 | 0.0294 | 0.0217 | 0.0348 | 0.0402 | 0.0352 | 0.0251 | 0.0404 | 0.0464 | 0.0443 | 0.0334 | 0.0530 | 0.0612 | 0.0676 | 0.0553 | 0.0768 | 0.0858 | 0.1064 | 0.0957 | 0.1247 | 0.1383 |
| M113 | 0.0200 | 0.0158 | 0.0223 | 0.0250 | 0.0247 | 0.0191 | 0.0285 | 0.0323 | 0.0294 | 0.0217 | 0.0348 | 0.0402 | 0.0352 | 0.0251 | 0.0404 | 0.0464 | 0.0444 | 0.0334 | 0.0530 | 0.0612 | 0.0676 | 0.0553 | 0.0768 | 0.0858 | 0.1064 | 0.0957 | 0.1247 | 0.1383 |
| M114 | 0.0200 | 0.0158 | 0.0223 | 0.0250 | 0.0247 | 0.0191 | 0.0285 | 0.0323 | 0.0294 | 0.0217 | 0.0348 | 0.0402 | 0.0353 | 0.0251 | 0.0404 | 0.0464 | 0.0444 | 0.0334 | 0.0530 | 0.0612 | 0.0677 | 0.0553 | 0.0768 | 0.0858 | 0.1065 | 0.0957 | 0.1247 | 0.1383 |
| M115 | 0.0200 | 0.0158 | 0.0223 | 0.0250 | 0.0247 | 0.0191 | 0.0285 | 0.0323 | 0.0295 | 0.0217 | 0.0348 | 0.0402 | 0.0353 | 0.0251 | 0.0404 | 0.0464 | 0.0445 | 0.0334 | 0.0530 | 0.0612 | 0.0677 | 0.0553 | 0.0768 | 0.0858 | 0.1066 | 0.0957 | 0.1247 | 0.1383 |
| M116 | 0.0200 | 0.0158 | 0.0223 | 0.0250 | 0.0248 | 0.0191 | 0.0285 | 0.0323 | 0.0295 | 0.0217 | 0.0348 | 0.0402 | 0.0353 | 0.0251 | 0.0404 | 0.0464 | 0.0445 | 0.0334 | 0.0530 | 0.0612 | 0.0677 | 0.0553 | 0.0768 | 0.0858 | 0.1067 | 0.0957 | 0.1247 | 0.1383 |
| M117 | 0.0201 | 0.0158 | 0.0223 | 0.0250 | 0.0248 | 0.0191 | 0.0285 | 0.0323 | 0.0295 | 0.0217 | 0.0348 | 0.0402 | 0.0353 | 0.0251 | 0.0404 | 0.0464 | 0.0445 | 0.0334 | 0.0530 | 0.0612 | 0.0678 | 0.0553 | 0.0768 | 0.0858 | 0.1068 | 0.0957 | 0.1247 | 0.1383 |
| M118 | 0.0201 | 0.0158 | 0.0223 | 0.0250 | 0.0248 | 0.0191 | 0.0285 | 0.0323 | 0.0295 | 0.0217 | 0.0348 | 0.0402 | 0.0354 | 0.0251 | 0.0404 | 0.0464 | 0.0446 | 0.0334 | 0.0530 | 0.0612 | 0.0678 | 0.0553 | 0.0768 | 0.0858 | 0.1069 | 0.0957 | 0.1247 | 0.1383 |
| M119 | 0.0201 | 0.0158 | 0.0223 | 0.0250 | 0.0248 | 0.0191 | 0.0285 | 0.0323 | 0.0296 | 0.0217 | 0.0348 | 0.0402 | 0.0354 | 0.0251 | 0.0404 | 0.0464 | 0.0446 | 0.0334 | 0.0530 | 0.0612 | 0.0679 | 0.0553 | 0.0768 | 0.0858 | 0.1069 | 0.0957 | 0.1247 | 0.1383 |
| M120 | 0.0201 | 0.0158 | 0.0223 | 0.0250 | 0.0249 | 0.0191 | 0.0285 | 0.0323 | 0.0296 | 0.0217 | 0.0348 | 0.0402 | 0.0355 | 0.0251 | 0.0404 | 0.0464 | 0.0447 | 0.0334 | 0.0530 | 0.0612 | 0.0680 | 0.0553 | 0.0768 | 0.0858 | 0.1071 | 0.0957 | 0.1247 | 0.1383 |
| M121 | 0.0211 | 0.0171 | 0.0234 | 0.0260 | 0.0261 | 0.0196 | 0.0302 | 0.0346 | 0.0308 | 0.0224 | 0.0358 | 0.0413 | 0.0367 | 0.0258 | 0.0416 | 0.0479 | 0.0472 | 0.0365 | 0.0564 | 0.0651 | 0.0736 | 0.0609 | 0.0829 | 0.0921 | 0.1318 | 0.1156 | 0.1583 | 0.1787 |
| M122 | 0.0211 | 0.0171 | 0.0234 | 0.0260 | 0.0262 | 0.0196 | 0.0302 | 0.0346 | 0.0309 | 0.0224 | 0.0358 | 0.0413 | 0.0368 | 0.0258 | 0.0416 | 0.0479 | 0.0473 | 0.0365 | 0.0564 | 0.0651 | 0.0737 | 0.0609 | 0.0829 | 0.0921 | 0.1321 | 0.1156 | 0.1583 | 0.1787 |
| M123 | 0.0212 | 0.0171 | 0.0234 | 0.0260 | 0.0263 | 0.0196 | 0.0302 | 0.0346 | 0.0310 | 0.0224 | 0.0358 | 0.0413 | 0.0369 | 0.0258 | 0.0416 | 0.0479 | 0.0474 | 0.0365 | 0.0564 | 0.0651 | 0.0739 | 0.0609 | 0.0829 | 0.0921 | 0.1324 | 0.1156 | 0.1583 | 0.1787 |
| M124 | 0.0212 | 0.0171 | 0.0234 | 0.0260 | 0.0263 | 0.0196 | 0.0302 | 0.0346 | 0.0311 | 0.0224 | 0.0358 | 0.0413 | 0.0370 | 0.0258 | 0.0416 | 0.0479 | 0.0476 | 0.0365 | 0.0564 | 0.0651 | 0.0740 | 0.0609 | 0.0829 | 0.0921 | 0.1327 | 0.1156 | 0.1583 | 0.1787 |
| M125 | 0.0212 | 0.0171 | 0.0234 | 0.0260 | 0.0264 | 0.0196 | 0.0302 | 0.0346 | 0.0311 | 0.0224 | 0.0358 | 0.0413 | 0.0370 | 0.0258 | 0.0416 | 0.0479 | 0.0476 | 0.0365 | 0.0564 | 0.0651 | 0.0741 | 0.0609 | 0.0829 | 0.0921 | 0.1329 | 0.1156 | 0.1583 | 0.1787 |
| M126 | 0.0213 | 0.0171 | 0.0234 | 0.0260 | 0.0264 | 0.0196 | 0.0302 | 0.0346 | 0.0312 | 0.0224 | 0.0358 | 0.0413 | 0.0371 | 0.0258 | 0.0416 | 0.0479 | 0.0477 | 0.0365 | 0.0564 | 0.0651 | 0.0742 | 0.0609 | 0.0829 | 0.0921 | 0.1332 | 0.1156 | 0.1583 | 0.1787 |
| M127 | 0.0213 | 0.0171 | 0.0234 | 0.0260 | 0.0264 | 0.0196 | 0.0302 | 0.0346 | 0.0312 | 0.0224 | 0.0358 | 0.0413 | 0.0371 | 0.0258 | 0.0416 | 0.0479 | 0.0478 | 0.0365 | 0.0564 | 0.0651 | 0.0742 | 0.0609 | 0.0829 | 0.0921 | 0.1334 | 0.1156 | 0.1583 | 0.1787 |
| M128 | 0.0213 | 0.0171 | 0.0234 | 0.0260 | 0.0265 | 0.0196 | 0.0302 | 0.0346 | 0.0313 | 0.0224 | 0.0358 | 0.0413 | 0.0371 | 0.0258 | 0.0416 | 0.0479 | 0.0479 | 0.0365 | 0.0564 | 0.0651 | 0.0743 | 0.0609 | 0.0829 | 0.0921 | 0.1336 | 0.1156 | 0.1583 | 0.1787 |
| M129 | 0.0213 | 0.0171 | 0.0234 | 0.0260 | 0.0265 | 0.0196 | 0.0302 | 0.0346 | 0.0313 | 0.0224 | 0.0358 | 0.0413 | 0.0372 | 0.0258 | 0.0416 | 0.0479 | 0.0479 | 0.0365 | 0.0564 | 0.0651 | 0.0744 | 0.0609 | 0.0829 | 0.0921 | 0.1338 | 0.1156 | 0.1583 | 0.1787 |
| M130 | 0.0213 | 0.0171 | 0.0234 | 0.0260 | 0.0265 | 0.0196 | 0.0302 | 0.0346 | 0.0313 | 0.0224 | 0.0358 | 0.0413 | 0.0372 | 0.0258 | 0.0416 | 0.0479 | 0.0480 | 0.0365 | 0.0564 | 0.0651 | 0.0744 | 0.0609 | 0.0829 | 0.0921 | 0.1339 | 0.1156 | 0.1583 | 0.1787 |
| M131 | 0.0213 | 0.0171 | 0.0234 | 0.0260 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0314 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0481 | 0.0365 | 0.0564 | 0.0651 | 0.0745 | 0.0609 | 0.0829 | 0.0921 | 0.1342 | 0.1156 | 0.1583 | 0.1787 |
| M132 | 0.0214 | 0.0171 | 0.0234 | 0.0260 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0314 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0481 | 0.0365 | 0.0564 | 0.0651 | 0.0746 | 0.0609 | 0.0829 | 0.0921 | 0.1344 | 0.1156 | 0.1583 | 0.1787 |
| M133 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0804 | 0.0671 | 0.0894 | 0.0990 | 0.2324 | 0.1699 | 0.3122 | 0.3804 |
| M134 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0327 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0539 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2331 | 0.1699 | 0.3122 | 0.3804 |
| M135 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0327 | 0.0230 | 0.0368 | 0.0423 | 0.0394 | 0.0272 | 0.0444 | 0.0512 | 0.0539 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 |
| M136 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0539 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 |
| M137 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 |
| M138 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 |
| M139 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 |
| M140 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 |
| M141 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 |
| M142 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 |
| M143 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 |
| M144 | 0.0223 | 0.0177 | 0.0244 | 0.0270 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 |
| M145 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M146 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male On Claim Mortality

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M147 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M148 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M149 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M150 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M151 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M152 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M153 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M154 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M155 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M156 | 0.0233 | 0.0182 | 0.0257 | 0.0288 | 0.0286 | 0.0206 | 0.0327 | 0.0377 | 0.0338 | 0.0237 | 0.0379 | 0.0436 | 0.0413 | 0.0288 | 0.0469 | 0.0542 | 0.0588 | 0.0454 | 0.0658 | 0.0743 | 0.0865 | 0.0739 | 0.0964 | 0.1064 | 0.5151 | 0.3042 | 0.7747 | 1.0000 |
| M157 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M158 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M159 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M160 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M161 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M162 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M163 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M164 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M165 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M166 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M167 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M168 | 0.0244 | 0.0187 | 0.0271 | 0.0306 | 0.0295 | 0.0212 | 0.0339 | 0.0391 | 0.0350 | 0.0244 | 0.0391 | 0.0449 | 0.0435 | 0.0307 | 0.0498 | 0.0576 | 0.0639 | 0.0501 | 0.0711 | 0.0798 | 0.0928 | 0.0820 | 0.1041 | 0.1143 | 0.5562 | 0.3606 | 0.7933 | 1.0000 |
| M169 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M170 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M171 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M172 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M173 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M174 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M175 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M176 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M177 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M178 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M179 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M180 | 0.0254 | 0.0191 | 0.0285 | 0.0323 | 0.0303 | 0.0217 | 0.0348 | 0.0402 | 0.0362 | 0.0251 | 0.0404 | 0.0464 | 0.0458 | 0.0334 | 0.0530 | 0.0612 | 0.0692 | 0.0553 | 0.0768 | 0.0858 | 0.1094 | 0.0957 | 0.1247 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M181 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M182 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M183 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M184 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M185 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M186 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M187 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M188 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M189 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M190 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M191 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M192 | 0.0266 | 0.0196 | 0.0302 | 0.0346 | 0.0315 | 0.0224 | 0.0358 | 0.0413 | 0.0373 | 0.0258 | 0.0416 | 0.0479 | 0.0483 | 0.0365 | 0.0564 | 0.0651 | 0.0747 | 0.0609 | 0.0829 | 0.0921 | 0.1349 | 0.1156 | 0.1583 | 0.1787 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M193 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M194 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M195 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M196 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M197 | 0.0276 | 0.0200 | 0.0314 | 0.0361 | 0.0326 | 0.0230 | 0.0368 | 0.0423 | 0.0393 | 0.0272 | 0.0444 | 0.0512 | 0.0538 | 0.0410 | 0.0609 | 0.0692 | 0.0805 | 0.0671 | 0.0894 | 0.0990 | 0.2335 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M198 | 0.0291 | 0.0200 | 0.0314 | 0.0361 | 0.0343 | 0.0230 | 0.0368 | 0.0423 | 0.0414 | 0.0272 | 0.0444 | 0.0512 | 0.0565 | 0.0410 | 0.0609 | 0.0692 | 0.0838 | 0.0671 | 0.0894 | 0.0990 | 0.2599 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M199 | 0.0291 | 0.0200 | 0.0314 | 0.0361 | 0.0343 | 0.0230 | 0.0368 | 0.0423 | 0.0414 | 0.0272 | 0.0444 | 0.0512 | 0.0565 | 0.0410 | 0.0609 | 0.0692 | 0.0838 | 0.0671 | 0.0894 | 0.0990 | 0.2599 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M200 | 0.0291 | 0.0200 | 0.0314 | 0.0361 | 0.0343 | 0.0230 | 0.0368 | 0.0423 | 0.0414 | 0.0272 | 0.0444 | 0.0512 | 0.0565 | 0.0410 | 0.0609 | 0.0692 | 0.0838 | 0.0671 | 0.0894 | 0.0990 | 0.2599 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M201 | 0.0291 | 0.0200 | 0.0314 | 0.0361 | 0.0343 | 0.0230 | 0.0368 | 0.0423 | 0.0414 | 0.0272 | 0.0444 | 0.0512 | 0.0565 | 0.0410 | 0.0609 | 0.0692 | 0.0838 | 0.0671 | 0.0894 | 0.0990 | 0.2599 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M202 | 0.0291 | 0.0200 | 0.0314 | 0.0361 | 0.0343 | 0.0230 | 0.0368 | 0.0423 | 0.0414 | 0.0272 | 0.0444 | 0.0512 | 0.0565 | 0.0410 | 0.0609 | 0.0692 | 0.0838 | 0.0671 | 0.0894 | 0.0990 | 0.2599 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M203 | 0.0291 | 0.0200 | 0.0314 | 0.0361 | 0.0343 | 0.0230 | 0.0368 | 0.0423 | 0.0414 | 0.0272 | 0.0444 | 0.0512 | 0.0565 | 0.0410 | 0.0609 | 0.0692 | 0.0838 | 0.0671 | 0.0894 | 0.0990 | 0.2599 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M204 | 0.0291 | 0.0200 | 0.0314 | 0.0361 | 0.0343 | 0.0230 | 0.0368 | 0.0423 | 0.0414 | 0.0272 | 0.0444 | 0.0512 | 0.0565 | 0.0410 | 0.0609 | 0.0692 | 0.0838 | 0.0671 | 0.0894 | 0.0990 | 0.2599 | 0.1699 | 0.3122 | 0.3804 | | | | |
| M205 | 0.0302 | 0.0206 | 0.0327 | 0.0377 | 0.0355 | 0.0237 | 0.0379 | 0.0436 | 0.0436 | 0.0288 | 0.0469 | 0.0542 | 0.0615 | 0.0454 | 0.0658 | 0.0743 | 0.0900 | 0.0739 | 0.0964 | 0.1064 | 0.6022 | 0.3042 | 0.7747 | 1.0000 | | | | |
| M206 | 0.0302 | 0.0206 | 0.0327 | 0.0377 | 0.0355 | 0.0237 | 0.0379 | 0.0436 | 0.0436 | 0.0288 | 0.0469 | 0.0542 | 0.0615 | 0.0454 | 0.0658 | 0.0743 | 0.0900 | 0.0739 | 0.0964 | 0.1064 | 0.6022 | 0.3042 | 0.7747 | 1.0000 | | | | |
| M207 | 0.0302 | 0.0206 | 0.0327 | 0.0377 | 0.0355 | 0.0237 | 0.0379 | 0.0436 | 0.0436 | 0.0288 | 0.0469 | 0.0542 | 0.0615 | 0.0454 | 0.0658 | 0.0743 | 0.0900 | 0.0739 | 0.0964 | 0.1064 | 0.6022 | 0.3042 | 0.7747 | 1.0000 | | | | |
| M208 | 0.0302 | 0.0206 | 0.0327 | 0.0377 | 0.0355 | 0.0237 | 0.0379 | 0.0436 | 0.0436 | 0.0288 | 0.0469 | 0.0542 | 0.0615 | 0.0454 | 0.0658 | 0.0743 | 0.0900 | 0.0739 | 0.0964 | 0.1064 | 0.6022 | 0.3042 | 0.7747 | 1.0000 | | | | |
| M209 | 0.0302 | 0.0206 | 0.0327 | 0.0377 | 0.0355 | 0.0237 | 0.0379 | 0.0436 | 0.0436 | 0.0288 | 0.0469 | 0.0542 | 0.0615 | 0.0454 | 0.0658 | 0.0743 | 0.0900 | 0.0739 | 0.0964 | 0.1064 | 0.6022 | 0.3042 | 0.7747 | 1.0000 | | | | |
| M210 | 0.0302 | 0.0206 | 0.0327 | 0.0377 | 0.0355 | 0.0237 | 0.0379 | 0.0436 | 0.0436 | 0.0288 | 0.0469 | 0.0542 | 0.0615 | 0.0454 | 0.0658 | 0.0743 | 0.0900 | 0.0739 | 0.0964 | 0.1064 | 0.6022 | 0.3042 | 0.7747 | 1.0000 | | | | |
| M211 | 0.0302 | 0.0206 | 0.0327 | 0.0377 | 0.0355 | 0.0237 | 0.0379 | 0.0436 | 0.0436 | 0.0288 | 0.0469 | 0.0542 | 0.0615 | 0.0454 | 0.0658 | 0.0743 | 0.0900 | 0.0739 | 0.0964 | 0.1064 | 0.6022 | 0.3042 | 0.7747 | 1.0000 | | | | |
| M212 | 0.0302 | 0.0206 | 0.0327 | 0.0377 | 0.0355 | 0.0237 | 0.0379 | 0.0436 | 0.0436 | 0.0288 | 0.0469 | 0.0542 | 0.0615 | 0.0454 | 0.0658 | 0.0743 | 0.0900 | 0.0739 | 0.0964 | 0.1064 | 0.6022 | 0.3042 | 0.7747 | 1.0000 | | | | |
| M213 | 0.0302 | 0.0206 | 0.0327 | 0.0377 | 0.0355 | 0.0237 | 0.0379 | 0.0436 | 0.0436 | 0.0288 | 0.0469 | 0.0542 | 0.0615 | 0.0454 | 0.0658 | 0.0743 | 0.0900 | 0.0739 | 0.0964 | 0.1064 | 0.6022 | 0.3042 | 0.7747 | 1.0000 | | | | |
| M214 | 0.0302 | 0.0206 | 0.0327 | 0.0377 | 0.0355 | 0.0237 | 0.0379 | 0.0436 | 0.0436 | 0.0288 | 0.0469 | 0.0542 | 0.0615 | 0.0454 | 0.0658 | 0.0743 | 0.0900 | 0.0739 | 0.0964 | 0.1064 | 0.6022 | 0.3042 | 0.7747 | 1.0000 | | | | |
| M215 | 0.0302 | 0.0206 | 0.0337 | 0.0377 | 0.0355 | 0.0237 | 0.0392 | 0.0436 | 0.0436 | 0.0288 | 0.0484 | 0.0542 | 0.0615 | 0.0454 | 0.0676 | 0.0743 | 0.0900 | 0.0739 | 0.0982 | 0.1064 | 0.6022 | 0.3042 | 0.8118 | 1.0000 | | | | |
| M216 | 0.0302 | 0.0206 | 0.0337 | 0.0377 | 0.0355 | 0.0237 | 0.0392 | 0.0436 | 0.0436 | 0.0288 | 0.0484 | 0.0542 | 0.0615 | 0.0454 | 0.0676 | 0.0743 | 0.0900 | 0.0739 | 0.0982 | 0.1064 | 0.6022 | 0.3042 | 0.8118 | 1.0000 | | | | |
| M217 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |
| M218 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |
| M219 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Male On Claim Mortality

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M220 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |
| M221 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |
| M222 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |
| M223 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |
| M224 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |
| M225 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |
| M226 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |
| M227 | 0.0312 | 0.0212 | 0.0349 | 0.0391 | 0.0367 | 0.0244 | 0.0403 | 0.0449 | 0.0460 | 0.0307 | 0.0514 | 0.0576 | 0.0667 | 0.0501 | 0.0729 | 0.0798 | 0.0967 | 0.0820 | 0.1058 | 0.1143 | 0.6359 | 0.3606 | 0.8274 | 1.0000 | | | | |
| M228 | 0.0312 | 0.0225 | 0.0349 | 0.0391 | 0.0367 | 0.0260 | 0.0403 | 0.0449 | 0.0460 | 0.0327 | 0.0514 | 0.0576 | 0.0667 | 0.0524 | 0.0729 | 0.0798 | 0.0967 | 0.0843 | 0.1058 | 0.1143 | 0.6359 | 0.4050 | 0.8274 | 1.0000 | | | | |
| M229 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M230 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M231 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M232 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M233 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M234 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M235 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M236 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M237 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M238 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M239 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| M240 | 0.0321 | 0.0231 | 0.0359 | 0.0402 | 0.0380 | 0.0267 | 0.0417 | 0.0464 | 0.0486 | 0.0355 | 0.0546 | 0.0612 | 0.0721 | 0.0576 | 0.0786 | 0.0858 | 0.1146 | 0.0987 | 0.1270 | 0.1383 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| Y21 | 0.3296 | 0.2462 | 0.3603 | 0.3971 | 0.3769 | 0.2774 | 0.4060 | 0.4448 | 0.4598 | 0.3677 | 0.5056 | 0.5541 | 0.6148 | 0.5351 | 0.6484 | 0.6865 | 0.8217 | 0.7684 | 0.8659 | 0.9058 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| Y22 | 0.3389 | 0.2523 | 0.3683 | 0.4049 | 0.3930 | 0.2905 | 0.4258 | 0.4678 | 0.4959 | 0.4022 | 0.5336 | 0.5771 | 0.6428 | 0.5703 | 0.6768 | 0.7137 | 0.9048 | 0.8486 | 0.9535 | 0.9968 | | | | | | | | |
| Y23 | 0.3485 | 0.2586 | 0.3774 | 0.4143 | 0.4085 | 0.3038 | 0.4435 | 0.4874 | 0.5266 | 0.4341 | 0.5623 | 0.6042 | 0.6700 | 0.6066 | 0.7049 | 0.7406 | 0.9435 | 0.9102 | 0.9735 | 1.0000 | | | | | | | | |
| Y24 | 0.3580 | 0.2650 | 0.3865 | 0.4236 | 0.4252 | 0.3201 | 0.4633 | 0.5092 | 0.5567 | 0.4668 | 0.5911 | 0.6316 | 0.6964 | 0.6456 | 0.7329 | 0.7671 | 0.9805 | 0.9675 | 0.9907 | 1.0000 | | | | | | | | |
| Y25 | 0.3677 | 0.2714 | 0.3965 | 0.4346 | 0.4424 | 0.3425 | 0.4841 | 0.5315 | 0.5861 | 0.5005 | 0.6198 | 0.6590 | 0.7554 | 0.7029 | 0.7955 | 0.8325 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | |
| Y26 | 0.3769 | 0.2774 | 0.4060 | 0.4448 | 0.4598 | 0.3677 | 0.5056 | 0.5541 | 0.6148 | 0.5351 | 0.6484 | 0.6865 | 0.8217 | 0.7684 | 0.8659 | 0.9058 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | |
| Y27 | 0.3930 | 0.2905 | 0.4258 | 0.4678 | 0.4959 | 0.4022 | 0.5336 | 0.5771 | 0.6428 | 0.5703 | 0.6768 | 0.7137 | 0.9048 | 0.8486 | 0.9535 | 0.9968 | | | | | | | | | | | | |
| Y28 | 0.4085 | 0.3038 | 0.4435 | 0.4874 | 0.5266 | 0.4341 | 0.5623 | 0.6042 | 0.6700 | 0.6066 | 0.7049 | 0.7406 | 0.9435 | 0.9102 | 0.9735 | 1.0000 | | | | | | | | | | | | |
| Y29 | 0.4252 | 0.3201 | 0.4633 | 0.5092 | 0.5567 | 0.4668 | 0.5911 | 0.6316 | 0.6964 | 0.6456 | 0.7329 | 0.7671 | 0.9805 | 0.9675 | 0.9907 | 1.0000 | | | | | | | | | | | | |
| Y30 | 0.4424 | 0.3425 | 0.4841 | 0.5315 | 0.5861 | 0.5005 | 0.6198 | 0.6590 | 0.7554 | 0.7029 | 0.7955 | 0.8325 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | |
| Y31 | 0.4598 | 0.3677 | 0.5056 | 0.5541 | 0.6148 | 0.5351 | 0.6484 | 0.6865 | 0.8217 | 0.7684 | 0.8659 | 0.9058 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | |
| Y32 | 0.4959 | 0.4022 | 0.5336 | 0.5771 | 0.6428 | 0.5703 | 0.6768 | 0.7137 | 0.9048 | 0.8486 | 0.9535 | 0.9968 | | | | | | | | | | | | | | | | |
| Y33 | 0.5266 | 0.4341 | 0.5623 | 0.6042 | 0.6700 | 0.6066 | 0.7049 | 0.7406 | 0.9435 | 0.9102 | 0.9735 | 1.0000 | | | | | | | | | | | | | | | | |
| Y34 | 0.5567 | 0.4668 | 0.5911 | 0.6316 | 0.6964 | 0.6456 | 0.7329 | 0.7671 | 0.9805 | 0.9675 | 0.9907 | 1.0000 | | | | | | | | | | | | | | | | |
| Y35 | 0.5861 | 0.5005 | 0.6198 | 0.6590 | 0.7554 | 0.7029 | 0.7955 | 0.8325 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | | | | | |
| Y36 | 0.6148 | 0.5351 | 0.6484 | 0.6865 | 0.8217 | 0.7684 | 0.8659 | 0.9058 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | | | | | |
| Y37 | 0.6428 | 0.5703 | 0.6768 | 0.7137 | 0.9048 | 0.8486 | 0.9535 | 0.9968 | | | | | | | | | | | | | | | | | | | | |
| Y38 | 0.6700 | 0.6066 | 0.7049 | 0.7406 | 0.9435 | 0.9102 | 0.9735 | 1.0000 | | | | | | | | | | | | | | | | | | | | |
| Y39 | 0.6964 | 0.6456 | 0.7329 | 0.7671 | 0.9805 | 0.9675 | 0.9907 | 1.0000 | | | | | | | | | | | | | | | | | | | | |
| Y40 | 0.7554 | 0.7029 | 0.7955 | 0.8325 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | | | | | | | | | |
| Y41 | 0.8217 | 0.7684 | 0.8659 | 0.9058 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | | | | | | | | | |
| Y42 | 0.9048 | 0.8486 | 0.9535 | 0.9968 | | | | | | | | | | | | | | | | | | | | | | | | |
| Y43 | 0.9435 | 0.9102 | 0.9735 | 1.0000 | | | | | | | | | | | | | | | | | | | | | | | | |
| Y44 | 0.9805 | 0.9675 | 0.9907 | 1.0000 | | | | | | | | | | | | | | | | | | | | | | | | |
| Y45 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | | | | | | | | | | | | | |
| Y46 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | | | | | | | | | | | | | |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female On Claim Mortality

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M1 | 0.0163 | 0.0879 | 0.0686 | 0.0686 | 0.0163 | 0.0697 | 0.0686 | 0.0686 | 0.0118 | 0.0291 | 0.0793 | 0.0794 | 0.0159 | 0.0261 | 0.0526 | 0.0527 | 0.0214 | 0.0223 | 0.0446 | 0.0446 | 0.0123 | 0.0290 | 0.0599 | 0.0600 | 0.0124 | 0.0290 | 0.0747 | 0.0748 |
| M2 | 0.0139 | 0.0392 | 0.0509 | 0.0512 | 0.0139 | 0.0425 | 0.0509 | 0.0512 | 0.0116 | 0.0219 | 0.0590 | 0.0595 | 0.0126 | 0.0205 | 0.0399 | 0.0401 | 0.0167 | 0.0173 | 0.0375 | 0.0377 | 0.0124 | 0.0214 | 0.0432 | 0.0436 | 0.0125 | 0.0214 | 0.0644 | 0.0650 |
| M3 | 0.0126 | 0.0287 | 0.0388 | 0.0393 | 0.0126 | 0.0263 | 0.0388 | 0.0393 | 0.0108 | 0.0176 | 0.0410 | 0.0417 | 0.0108 | 0.0151 | 0.0327 | 0.0332 | 0.0141 | 0.0145 | 0.0336 | 0.0341 | 0.0125 | 0.0173 | 0.0370 | 0.0375 | 0.0126 | 0.0174 | 0.0503 | 0.0511 |
| M4 | 0.0120 | 0.0231 | 0.0336 | 0.0348 | 0.0119 | 0.0189 | 0.0335 | 0.0348 | 0.0102 | 0.0149 | 0.0316 | 0.0328 | 0.0098 | 0.0127 | 0.0290 | 0.0302 | 0.0128 | 0.0133 | 0.0306 | 0.0318 | 0.0127 | 0.0160 | 0.0342 | 0.0356 | 0.0129 | 0.0161 | 0.0450 | 0.0470 |
| M5 | 0.0115 | 0.0195 | 0.0299 | 0.0316 | 0.0115 | 0.0163 | 0.0298 | 0.0316 | 0.0098 | 0.0128 | 0.0274 | 0.0292 | 0.0094 | 0.0117 | 0.0263 | 0.0281 | 0.0124 | 0.0126 | 0.0284 | 0.0301 | 0.0129 | 0.0150 | 0.0321 | 0.0341 | 0.0131 | 0.0151 | 0.0410 | 0.0440 |
| M6 | 0.0111 | 0.0170 | 0.0272 | 0.0293 | 0.0111 | 0.0145 | 0.0271 | 0.0293 | 0.0094 | 0.0119 | 0.0241 | 0.0262 | 0.0091 | 0.0111 | 0.0243 | 0.0265 | 0.0120 | 0.0122 | 0.0266 | 0.0288 | 0.0130 | 0.0144 | 0.0304 | 0.0329 | 0.0132 | 0.0145 | 0.0381 | 0.0417 |
| M7 | 0.0107 | 0.0152 | 0.0252 | 0.0274 | 0.0107 | 0.0132 | 0.0251 | 0.0274 | 0.0091 | 0.0113 | 0.0222 | 0.0244 | 0.0089 | 0.0106 | 0.0229 | 0.0252 | 0.0117 | 0.0118 | 0.0254 | 0.0278 | 0.0131 | 0.0139 | 0.0292 | 0.0320 | 0.0133 | 0.0141 | 0.0359 | 0.0399 |
| M8 | 0.0105 | 0.0138 | 0.0235 | 0.0259 | 0.0105 | 0.0122 | 0.0234 | 0.0259 | 0.0089 | 0.0107 | 0.0211 | 0.0235 | 0.0087 | 0.0101 | 0.0216 | 0.0241 | 0.0115 | 0.0114 | 0.0243 | 0.0269 | 0.0131 | 0.0134 | 0.0281 | 0.0312 | 0.0134 | 0.0136 | 0.0341 | 0.0384 |
| M9 | 0.0102 | 0.0127 | 0.0222 | 0.0247 | 0.0102 | 0.0113 | 0.0221 | 0.0247 | 0.0087 | 0.0103 | 0.0206 | 0.0231 | 0.0085 | 0.0098 | 0.0206 | 0.0232 | 0.0113 | 0.0111 | 0.0234 | 0.0261 | 0.0132 | 0.0131 | 0.0272 | 0.0304 | 0.0135 | 0.0133 | 0.0327 | 0.0371 |
| M10 | 0.0100 | 0.0118 | 0.0210 | 0.0236 | 0.0100 | 0.0107 | 0.0209 | 0.0236 | 0.0086 | 0.0099 | 0.0204 | 0.0231 | 0.0084 | 0.0095 | 0.0197 | 0.0225 | 0.0112 | 0.0109 | 0.0226 | 0.0255 | 0.0133 | 0.0128 | 0.0263 | 0.0295 | 0.0136 | 0.0130 | 0.0314 | 0.0359 |
| M11 | 0.0098 | 0.0110 | 0.0201 | 0.0227 | 0.0098 | 0.0101 | 0.0200 | 0.0227 | 0.0085 | 0.0100 | 0.0202 | 0.0231 | 0.0083 | 0.0092 | 0.0190 | 0.0218 | 0.0110 | 0.0108 | 0.0220 | 0.0249 | 0.0133 | 0.0125 | 0.0254 | 0.0287 | 0.0137 | 0.0127 | 0.0304 | 0.0349 |
| M12 | 0.0097 | 0.0104 | 0.0192 | 0.0218 | 0.0097 | 0.0096 | 0.0191 | 0.0218 | 0.0085 | 0.0100 | 0.0201 | 0.0231 | 0.0082 | 0.0090 | 0.0184 | 0.0212 | 0.0109 | 0.0108 | 0.0214 | 0.0244 | 0.0133 | 0.0123 | 0.0246 | 0.0279 | 0.0138 | 0.0125 | 0.0297 | 0.0344 |
| M13 | 0.0090 | 0.0107 | 0.0187 | 0.0214 | 0.0090 | 0.0094 | 0.0186 | 0.0214 | 0.0098 | 0.0101 | 0.0201 | 0.0231 | 0.0103 | 0.0093 | 0.0187 | 0.0213 | 0.0134 | 0.0111 | 0.0213 | 0.0239 | 0.0176 | 0.0128 | 0.0259 | 0.0290 | 0.0180 | 0.0130 | 0.0302 | 0.0345 |
| M14 | 0.0090 | 0.0102 | 0.0183 | 0.0210 | 0.0090 | 0.0093 | 0.0182 | 0.0210 | 0.0099 | 0.0102 | 0.0200 | 0.0231 | 0.0103 | 0.0093 | 0.0186 | 0.0213 | 0.0134 | 0.0111 | 0.0209 | 0.0235 | 0.0176 | 0.0129 | 0.0258 | 0.0290 | 0.0180 | 0.0131 | 0.0300 | 0.0345 |
| M15 | 0.0091 | 0.0098 | 0.0179 | 0.0207 | 0.0090 | 0.0091 | 0.0179 | 0.0207 | 0.0100 | 0.0102 | 0.0199 | 0.0231 | 0.0104 | 0.0094 | 0.0185 | 0.0213 | 0.0134 | 0.0111 | 0.0205 | 0.0231 | 0.0177 | 0.0130 | 0.0257 | 0.0290 | 0.0181 | 0.0132 | 0.0299 | 0.0345 |
| M16 | 0.0091 | 0.0094 | 0.0177 | 0.0205 | 0.0091 | 0.0090 | 0.0176 | 0.0205 | 0.0101 | 0.0102 | 0.0199 | 0.0231 | 0.0105 | 0.0094 | 0.0185 | 0.0213 | 0.0135 | 0.0112 | 0.0202 | 0.0228 | 0.0178 | 0.0131 | 0.0256 | 0.0290 | 0.0182 | 0.0134 | 0.0298 | 0.0345 |
| M17 | 0.0091 | 0.0091 | 0.0174 | 0.0203 | 0.0091 | 0.0087 | 0.0174 | 0.0203 | 0.0101 | 0.0103 | 0.0198 | 0.0231 | 0.0105 | 0.0095 | 0.0184 | 0.0213 | 0.0135 | 0.0112 | 0.0199 | 0.0224 | 0.0178 | 0.0132 | 0.0256 | 0.0290 | 0.0183 | 0.0135 | 0.0298 | 0.0345 |
| M18 | 0.0092 | 0.0089 | 0.0173 | 0.0201 | 0.0092 | 0.0085 | 0.0172 | 0.0201 | 0.0102 | 0.0103 | 0.0198 | 0.0231 | 0.0106 | 0.0095 | 0.0184 | 0.0213 | 0.0135 | 0.0113 | 0.0196 | 0.0221 | 0.0179 | 0.0133 | 0.0256 | 0.0290 | 0.0184 | 0.0136 | 0.0298 | 0.0345 |
| M19 | 0.0092 | 0.0086 | 0.0170 | 0.0200 | 0.0092 | 0.0083 | 0.0170 | 0.0200 | 0.0103 | 0.0103 | 0.0197 | 0.0231 | 0.0107 | 0.0096 | 0.0183 | 0.0213 | 0.0135 | 0.0113 | 0.0193 | 0.0219 | 0.0179 | 0.0134 | 0.0255 | 0.0290 | 0.0185 | 0.0137 | 0.0296 | 0.0345 |
| M20 | 0.0093 | 0.0084 | 0.0170 | 0.0200 | 0.0093 | 0.0082 | 0.0170 | 0.0200 | 0.0104 | 0.0104 | 0.0197 | 0.0231 | 0.0107 | 0.0096 | 0.0183 | 0.0213 | 0.0135 | 0.0113 | 0.0191 | 0.0216 | 0.0180 | 0.0134 | 0.0255 | 0.0290 | 0.0186 | 0.0138 | 0.0296 | 0.0345 |
| M21 | 0.0093 | 0.0084 | 0.0170 | 0.0200 | 0.0093 | 0.0080 | 0.0170 | 0.0200 | 0.0104 | 0.0104 | 0.0197 | 0.0231 | 0.0108 | 0.0097 | 0.0183 | 0.0213 | 0.0136 | 0.0114 | 0.0189 | 0.0213 | 0.0181 | 0.0135 | 0.0255 | 0.0290 | 0.0187 | 0.0139 | 0.0296 | 0.0345 |
| M22 | 0.0094 | 0.0083 | 0.0170 | 0.0200 | 0.0094 | 0.0079 | 0.0169 | 0.0200 | 0.0105 | 0.0105 | 0.0197 | 0.0231 | 0.0109 | 0.0097 | 0.0183 | 0.0213 | 0.0136 | 0.0114 | 0.0188 | 0.0211 | 0.0181 | 0.0136 | 0.0254 | 0.0290 | 0.0188 | 0.0140 | 0.0296 | 0.0345 |
| M23 | 0.0095 | 0.0084 | 0.0170 | 0.0200 | 0.0095 | 0.0078 | 0.0169 | 0.0200 | 0.0106 | 0.0105 | 0.0197 | 0.0231 | 0.0109 | 0.0097 | 0.0183 | 0.0213 | 0.0136 | 0.0114 | 0.0186 | 0.0209 | 0.0182 | 0.0137 | 0.0254 | 0.0290 | 0.0189 | 0.0141 | 0.0296 | 0.0345 |
| M24 | 0.0095 | 0.0084 | 0.0170 | 0.0200 | 0.0095 | 0.0077 | 0.0169 | 0.0200 | 0.0107 | 0.0105 | 0.0197 | 0.0231 | 0.0110 | 0.0098 | 0.0183 | 0.0213 | 0.0136 | 0.0114 | 0.0184 | 0.0207 | 0.0183 | 0.0138 | 0.0254 | 0.0290 | 0.0190 | 0.0142 | 0.0296 | 0.0345 |
| M25 | 0.0106 | 0.0085 | 0.0146 | 0.0166 | 0.0106 | 0.0116 | 0.0150 | 0.0166 | 0.0130 | 0.0113 | 0.0195 | 0.0223 | 0.0135 | 0.0122 | 0.0205 | 0.0235 | 0.0147 | 0.0139 | 0.0222 | 0.0252 | 0.0183 | 0.0156 | 0.0261 | 0.0296 | 0.0190 | 0.0159 | 0.0298 | 0.0345 |
| M26 | 0.0106 | 0.0085 | 0.0146 | 0.0166 | 0.0107 | 0.0116 | 0.0150 | 0.0166 | 0.0131 | 0.0113 | 0.0195 | 0.0223 | 0.0136 | 0.0122 | 0.0205 | 0.0235 | 0.0148 | 0.0139 | 0.0222 | 0.0252 | 0.0184 | 0.0156 | 0.0261 | 0.0296 | 0.0191 | 0.0160 | 0.0298 | 0.0345 |
| M27 | 0.0106 | 0.0086 | 0.0146 | 0.0166 | 0.0107 | 0.0116 | 0.0150 | 0.0166 | 0.0131 | 0.0114 | 0.0195 | 0.0223 | 0.0136 | 0.0123 | 0.0205 | 0.0235 | 0.0148 | 0.0139 | 0.0222 | 0.0252 | 0.0184 | 0.0157 | 0.0261 | 0.0296 | 0.0191 | 0.0161 | 0.0297 | 0.0345 |
| M28 | 0.0106 | 0.0086 | 0.0146 | 0.0166 | 0.0107 | 0.0116 | 0.0150 | 0.0166 | 0.0131 | 0.0114 | 0.0195 | 0.0223 | 0.0136 | 0.0123 | 0.0205 | 0.0235 | 0.0149 | 0.0140 | 0.0222 | 0.0252 | 0.0185 | 0.0157 | 0.0261 | 0.0296 | 0.0192 | 0.0162 | 0.0297 | 0.0345 |
| M29 | 0.0106 | 0.0086 | 0.0146 | 0.0166 | 0.0107 | 0.0116 | 0.0150 | 0.0166 | 0.0132 | 0.0114 | 0.0194 | 0.0223 | 0.0137 | 0.0124 | 0.0205 | 0.0235 | 0.0149 | 0.0140 | 0.0221 | 0.0252 | 0.0185 | 0.0158 | 0.0261 | 0.0296 | 0.0192 | 0.0162 | 0.0297 | 0.0345 |
| M30 | 0.0107 | 0.0087 | 0.0146 | 0.0166 | 0.0108 | 0.0116 | 0.0150 | 0.0166 | 0.0132 | 0.0115 | 0.0194 | 0.0223 | 0.0137 | 0.0124 | 0.0205 | 0.0235 | 0.0150 | 0.0140 | 0.0221 | 0.0252 | 0.0186 | 0.0158 | 0.0261 | 0.0296 | 0.0193 | 0.0163 | 0.0297 | 0.0345 |
| M31 | 0.0107 | 0.0087 | 0.0146 | 0.0166 | 0.0108 | 0.0116 | 0.0150 | 0.0166 | 0.0133 | 0.0115 | 0.0194 | 0.0223 | 0.0138 | 0.0124 | 0.0204 | 0.0235 | 0.0150 | 0.0141 | 0.0221 | 0.0252 | 0.0186 | 0.0159 | 0.0260 | 0.0296 | 0.0194 | 0.0163 | 0.0296 | 0.0345 |
| M32 | 0.0107 | 0.0087 | 0.0146 | 0.0166 | 0.0108 | 0.0116 | 0.0150 | 0.0166 | 0.0133 | 0.0116 | 0.0194 | 0.0223 | 0.0138 | 0.0125 | 0.0204 | 0.0235 | 0.0151 | 0.0141 | 0.0221 | 0.0252 | 0.0187 | 0.0159 | 0.0260 | 0.0296 | 0.0194 | 0.0164 | 0.0296 | 0.0345 |
| M33 | 0.0108 | 0.0088 | 0.0145 | 0.0166 | 0.0109 | 0.0117 | 0.0150 | 0.0166 | 0.0133 | 0.0116 | 0.0194 | 0.0223 | 0.0139 | 0.0125 | 0.0204 | 0.0235 | 0.0151 | 0.0141 | 0.0221 | 0.0252 | 0.0187 | 0.0160 | 0.0260 | 0.0296 | 0.0195 | 0.0165 | 0.0296 | 0.0345 |
| M34 | 0.0108 | 0.0088 | 0.0145 | 0.0166 | 0.0109 | 0.0117 | 0.0150 | 0.0166 | 0.0134 | 0.0116 | 0.0194 | 0.0223 | 0.0139 | 0.0125 | 0.0204 | 0.0235 | 0.0152 | 0.0142 | 0.0221 | 0.0252 | 0.0188 | 0.0160 | 0.0260 | 0.0296 | 0.0196 | 0.0165 | 0.0296 | 0.0345 |
| M35 | 0.0108 | 0.0088 | 0.0145 | 0.0166 | 0.0109 | 0.0117 | 0.0150 | 0.0166 | 0.0134 | 0.0117 | 0.0194 | 0.0223 | 0.0140 | 0.0126 | 0.0204 | 0.0235 | 0.0152 | 0.0142 | 0.0220 | 0.0252 | 0.0188 | 0.0161 | 0.0260 | 0.0296 | 0.0197 | 0.0166 | 0.0296 | 0.0345 |
| M36 | 0.0108 | 0.0088 | 0.0145 | 0.0166 | 0.0109 | 0.0117 | 0.0150 | 0.0166 | 0.0135 | 0.0117 | 0.0193 | 0.0223 | 0.0140 | 0.0126 | 0.0204 | 0.0235 | 0.0153 | 0.0142 | 0.0220 | 0.0252 | 0.0189 | 0.0161 | 0.0260 | 0.0296 | 0.0197 | 0.0166 | 0.0295 | 0.0345 |
| M37 | 0.0108 | 0.0075 | 0.0143 | 0.0166 | 0.0110 | 0.0119 | 0.0150 | 0.0166 | 0.0135 | 0.0117 | 0.0193 | 0.0223 | 0.0160 | 0.0132 | 0.0207 | 0.0235 | 0.0162 | 0.0147 | 0.0255 | 0.0299 | 0.0197 | 0.0166 | 0.0293 | 0.0341 | 0.0198 | 0.0167 | 0.0295 | 0.0345 |
| M38 | 0.0108 | 0.0075 | 0.0143 | 0.0166 | 0.0110 | 0.0119 | 0.0150 | 0.0166 | 0.0136 | 0.0117 | 0.0193 | 0.0223 | 0.0160 | 0.0132 | 0.0207 | 0.0235 | 0.0162 | 0.0148 | 0.0255 | 0.0299 | 0.0198 | 0.0167 | 0.0292 | 0.0341 | 0.0199 | 0.0167 | 0.0295 | 0.0345 |
| M39 | 0.0109 | 0.0076 | 0.0143 | 0.0166 | 0.0110 | 0.0119 | 0.0150 | 0.0166 | 0.0136 | 0.0118 | 0.0193 | 0.0223 | 0.0160 | 0.0132 | 0.0207 | 0.0235 | 0.0163 | 0.0148 | 0.0254 | 0.0299 | 0.0199 | 0.0167 | 0.0292 | 0.0341 | 0.0199 | 0.0168 | 0.0294 | 0.0345 |
| M40 | 0.0109 | 0.0076 | 0.0143 | 0.0166 | 0.0110 | 0.0119 | 0.0149 | 0.0166 | 0.0136 | 0.0118 | 0.0193 | 0.0223 | 0.0161 | 0.0133 | 0.0207 | 0.0235 | 0.0164 | 0.0149 | 0.0254 | 0.0299 | 0.0199 | 0.0168 | 0.0292 | 0.0341 | 0.0200 | 0.0168 | 0.0294 | 0.0345 |
| M41 | 0.0109 | 0.0076 | 0.0142 | 0.0166 | 0.0111 | 0.0119 | 0.0149 | 0.0166 | 0.0137 | 0.0118 | 0.0193 | 0.0223 | 0.0161 | 0.0133 | 0.0207 | 0.0235 | 0.0164 | 0.0149 | 0.0254 | 0.0299 | 0.0200 | 0.0168 | 0.0291 | 0.0341 | 0.0201 | 0.0169 | 0.0294 | 0.0345 |
| M42 | 0.0109 | 0.0077 | 0.0142 | 0.0166 | 0.0111 | 0.0119 | 0.0149 | 0.0166 | 0.0137 | 0.0119 | 0.0192 | 0.0223 | 0.0162 | 0.0133 | 0.0207 | 0.0235 | 0.0165 | 0.0149 | 0.0254 | 0.0299 | 0.0201 | 0.0169 | 0.0291 | 0.0341 | 0.0201 | 0.0169 | 0.0294 | 0.0345 |
| M43 | 0.0110 | 0.0077 | 0.0142 | 0.0166 | 0.0111 | 0.0119 | 0.0149 | 0.0166 | 0.0138 | 0.0119 | 0.0192 | 0.0223 | 0.0162 | 0.0133 | 0.0206 | 0.0235 | 0.0165 | 0.0150 | 0.0253 | 0.0299 | 0.0201 | 0.0169 | 0.0291 | 0.0341 | 0.0202 | 0.0170 | 0.0293 | 0.0345 |
| M44 | 0.0110 | 0.0077 | 0.0142 | 0.0166 | 0.0111 | 0.0119 | 0.0149 | 0.0166 | 0.0138 | 0.0119 | 0.0192 | 0.0223 | 0.0162 | 0.0134 | 0.0206 | 0.0235 | 0.0166 | 0.0150 | 0.0253 | 0.0299 | 0.0202 | 0.0170 | 0.0291 | 0.0341 | 0.0203 | 0.0170 | 0.0293 | 0.0345 |
| M45 | 0.0110 | 0.0077 | 0.0142 | 0.0166 | 0.0112 | 0.0119 | 0.0149 | 0.0166 | 0.0138 | 0.0119 | 0.0192 | 0.0223 | 0.0162 | 0.0134 | 0.0206 | 0.0235 | 0.0166 | 0.0150 | 0.0253 | 0.0299 | 0.0202 | 0.0170 | 0.0290 | 0.0341 | 0.0203 | 0.0170 | 0.0293 | 0.0345 |
| M46 | 0.0110 | 0.0078 | 0.0142 | 0.0166 | 0.0112 | 0.0119 | 0.0149 | 0.0166 | 0.0139 | 0.0119 | 0.0192 | 0.0223 | 0.0163 | 0.0134 | 0.0206 | 0.0235 | 0.0167 | 0.0151 | 0.0253 | 0.0299 | 0.0203 | 0.0170 | 0.0290 | 0.0341 | 0.0204 | 0.0171 | 0.0292 | 0.0345 |
| M47 | 0.0110 | 0.0078 | 0.0142 | 0.0166 | 0.0112 | 0.0119 | 0.0149 | 0.0166 | 0.0139 | 0.0120 | 0.0192 | 0.0223 | 0.0163 | 0.0134 | 0.0206 | 0.0235 | 0.0167 | 0.0151 | 0.0252 | 0.0299 | 0.0203 | 0.0171 | 0.0290 | 0.0341 | 0.0204 | 0.0171 | 0.0292 | 0.0345 |
| M48 | 0.0111 | 0.0078 | 0.0141 | 0.0166 | 0.0112 | 0.0119 | 0.0149 | 0.0166 | 0.0139 | 0.0120 | 0.0191 | 0.0223 | 0.0163 | 0.0135 | 0.0206 | 0.0235 | 0.0168 | 0.0151 | 0.0252 | 0.0299 | 0.0204 | 0.0171 | 0.0289 | 0.0341 | 0.0205 | 0.0172 | 0.0292 | 0.0345 |
| M49 | 0.0118 | 0.0090 | 0.0164 | 0.0195 | 0.0130 | 0.0105 | 0.0171 | 0.0198 | 0.0150 | 0.0131 | 0.0206 | 0.0239 | 0.0175 | 0.0153 | 0.0243 | 0.0283 | 0.0219 | 0.0175 | 0.0287 | 0.0334 | 0.0289 | 0.0249 | 0.0383 | 0.0442 | 0.0407 | 0.0407 | 0.0513 | 0.0567 |
| M50 | 0.0118 | 0.0091 | 0.0164 | 0.0195 | 0.0130 | 0.0105 | 0.0170 | 0.0198 | 0.0150 | 0.0132 | 0.0205 | 0.0239 | 0.0176 | 0.0153 | 0.0242 | 0.0283 | 0.0220 | 0.0175 | 0.0287 | 0.0334 | 0.0289 | 0.0250 | 0.0382 | 0.0442 | 0.0408 | 0.0407 | 0.0513 | 0.0567 |
| M51 | 0.0118 | 0.0091 | 0.0164 | 0.0195 | 0.0130 | 0.0106 | 0.0170 | 0.0198 | 0.0150 | 0.0132 | 0.0205 | 0.0239 | 0.0176 | 0.0154 | 0.0242 | 0.0283 | 0.0220 | 0.0175 | 0.0287 | 0.0334 | 0.0290 | 0.0250 | 0.0382 | 0.0442 | 0.0408 | 0.0407 | 0.0512 | 0.0567 |
| M52 | 0.0119 | 0.0091 | 0.0163 | 0.0195 | 0.0131 | 0.0106 | 0.0170 | 0.0198 | 0.0151 | 0.0132 | 0.0205 | 0.0239 | 0.0176 | 0.0154 | 0.0242 | 0.0283 | 0.0221 | 0.0176 | 0.0286 | 0.0334 | 0.0291 | 0.0250 | 0.0382 | 0.0442 | 0.0409 | 0.0407 | 0.0512 | 0.0567 |
| M53 | 0.0119 | 0.0091 | 0.0163 | 0.0195 | 0.0131 | 0.0106 | 0.0170 | 0.0198 | 0.0151 | 0.0132 | 0.0205 | 0.0239 | 0.0177 | 0.0154 | 0.0242 | 0.0283 | 0.0221 | 0.0176 | 0.0286 | 0.0334 | 0.0291 | 0.0251 | 0.0381 | 0.0442 | 0.0409 | 0.0408 | 0.0512 | 0.0567 |
| M54 | 0.0119 | 0.0091 | 0.0163 | 0.0195 | 0.0131 | 0.0106 | 0.0170 | 0.0198 | 0.0151 | 0.0132 | 0.0205 | 0.0239 | 0.0177 | 0.0154 | 0.0241 | 0.0283 | 0.0221 | 0.0176 | 0.0286 | 0.0334 | 0.0292 | 0.0251 | 0.0381 | 0.0442 | 0.0410 | 0.0408 | 0.0512 | 0.0567 |
| M55 | 0.0119 | 0.0092 | 0.0163 | 0.0195 | 0.0131 | 0.0106 | 0.0170 | 0.0198 | 0.0152 | 0.0132 | 0.0204 | 0.0239 | 0.0178 | 0.0154 | 0.0241 | 0.0283 | 0.0222 | 0.0177 | 0.0286 | 0.0334 | 0.0292 | 0.0251 | 0.0381 | 0.0442 | 0.0411 | 0.0408 | 0.0511 | 0.0567 |
| M56 | 0.0120 | 0.0092 | 0.0163 | 0.0195 | 0.0132 | 0.0106 | 0.0169 | 0.0198 | 0.0152 | 0.0133 | 0.0204 | 0.0239 | 0.0178 | 0.0155 | 0.0241 | 0.0283 | 0.0222 | 0.0177 | 0.0285 | 0.0334 | 0.0293 | 0.0252 | 0.0380 | 0.0442 | 0.0411 | 0.0408 | 0.0511 | 0.0567 |
| M57 | 0.0120 | 0.0092 | 0.0163 | 0.0195 | 0.0132 | 0.0107 | 0.0169 | 0.0198 | 0.0152 | 0.0133 | 0.0204 | 0.0239 | 0.0178 | 0.0155 | 0.0241 | 0.0283 | 0.0223 | 0.0177 | 0.0285 | 0.0334 | 0.0293 | 0.0252 | 0.0380 | 0.0442 | 0.0412 | 0.0409 | 0.0511 | 0.0567 |
| M58 | 0.0120 | 0.0092 | 0.0162 | 0.0195 | 0.0132 | 0.0107 | 0.0169 | 0.0198 | 0.0152 | 0.0133 | 0.0204 | 0.0239 | 0.0179 | 0.0155 | 0.0241 | 0.0283 | 0.0223 | 0.0178 | 0.0285 | 0.0334 | 0.0294 | 0.0252 | 0.0380 | 0.0442 | 0.0412 | 0.0409 | 0.0511 | 0.0567 |
| M59 | 0.0120 | 0.0092 | 0.0162 | 0.0195 | 0.0132 | 0.0107 | 0.0169 | 0.0198 | 0.0153 | 0.0133 | 0.0204 | 0.0239 | 0.0179 | 0.0155 | 0.0240 | 0.0283 | 0.0223 | 0.0178 | 0.0285 | 0.0334 | 0.0294 | 0.0253 | 0.0380 | 0.0442 | 0.0413 | 0.0409 | 0.0511 | 0.0567 |
| M60 | 0.0121 | 0.0093 | 0.0162 | 0.0195 | 0.0132 | 0.0107 | 0.0169 | 0.0198 | 0.0153 | 0.0133 | 0.0204 | 0.0239 | 0.0179 | 0.0155 | 0.0240 | 0.0283 | 0.0224 | 0.0178 | 0.0284 | 0.0334 | 0.0295 | 0.0253 | 0.0379 | 0.0442 | 0.0413 | 0.0409 | 0.0510 | 0.0567 |
| M61 | 0.0124 | 0.0097 | 0.0164 | 0.0197 | 0.0134 | 0.0108 | 0.0171 | 0.0201 | 0.0161 | 0.0144 | 0.0216 | 0.0254 | 0.0185 | 0.0158 | 0.0244 | 0.0287 | 0.0236 | 0.0191 | 0.0299 | 0.0350 | 0.0316 | 0.0277 | 0.0402 | 0.0464 | 0.0450 | 0.0464 | 0.0554 | 0.0610 |
| M62 | 0.0124 | 0.0097 | 0.0164 | 0.0197 | 0.0135 | 0.0108 | 0.0171 | 0.0201 | 0.0161 | 0.0144 | 0.0216 | 0.0254 | 0.0185 | 0.0158 | 0.0244 | 0.0287 | 0.0236 | 0.0192 | 0.0299 | 0.0350 | 0.0316 | 0.0277 | 0.0401 | 0.0464 | 0.0451 | 0.0465 | 0.0554 | 0.0610 |
| M63 | 0.0124 | 0.0097 | 0.0164 | 0.0197 | 0.0135 | 0.0108 | 0.0171 | 0.0201 | 0.0162 | 0.0144 | 0.0216 | 0.0254 | 0.0186 | 0.0158 | 0.0244 | 0.0287 | 0.0237 | 0.0192 | 0.0299 | 0.0350 | 0.0317 | 0.0277 | 0.0401 | 0.0464 | 0.0451 | 0.0465 | 0.0554 | 0.0610 |
| M64 | 0.0124 | 0.0097 | 0.0164 | 0.0197 | 0.0135 | 0.0108 | 0.0171 | 0.0201 | 0.0162 | 0.0144 | 0.0216 | 0.0254 | 0.0186 | 0.0158 | 0.0244 | 0.0287 | 0.0237 | 0.0192 | 0.0298 | 0.0350 | 0.0317 | 0.0277 | 0.0401 | 0.0464 | 0.0452 | 0.0465 | 0.0554 | 0.0610 |
| M65 | 0.0125 | 0.0097 | 0.0164 | 0.0197 | 0.0135 | 0.0108 | 0.0170 | 0.0201 | 0.0162 | 0.0144 | 0.0216 | 0.0254 | 0.0186 | 0.0158 | 0.0244 | 0.0287 | 0.0237 | 0.0192 | 0.0298 | 0.0350 | 0.0318 | 0.0278 | 0.0401 | 0.0464 | 0.0452 | 0.0465 | 0.0554 | 0.0610 |
| M66 | 0.0125 | 0.0097 | 0.0164 | 0.0197 | 0.0135 | 0.0108 | 0.0170 | 0.0201 | 0.0162 | 0.0145 | 0.0216 | 0.0254 | 0.0187 | 0.0158 | 0.0244 | 0.0287 | 0.0238 | 0.0192 | 0.0298 | 0.0350 | 0.0318 | 0.0278 | 0.0401 | 0.0464 | 0.0453 | 0.0465 | 0.0554 | 0.0610 |
| M67 | 0.0125 | 0.0097 | 0.0164 | 0.0197 | 0.0136 | 0.0109 | 0.0170 | 0.0201 | 0.0163 | 0.0145 | 0.0216 | 0.0254 | 0.0187 | 0.0158 | 0.0243 | 0.0287 | 0.0238 | 0.0192 | 0.0298 | 0.0350 | 0.0318 | 0.0278 | 0.0400 | 0.0464 | 0.0453 | 0.0465 | 0.0554 | 0.0610 |
| M68 | 0.0125 | 0.0097 | 0.0164 | 0.0197 | 0.0136 | 0.0109 | 0.0170 | 0.0201 | 0.0163 | 0.0145 | 0.0216 | 0.0254 | 0.0187 | 0.0158 | 0.0243 | 0.0287 | 0.0238 | 0.0192 | 0.0298 | 0.0350 | 0.0319 | 0.0278 | 0.0400 | 0.0464 | 0.0453 | 0.0465 | 0.0553 | 0.0610 |
| M69 | 0.0125 | 0.0097 | 0.0164 | 0.0197 | 0.0136 | 0.0109 | 0.0170 | 0.0201 | 0.0163 | 0.0145 | 0.0216 | 0.0254 | 0.0188 | 0.0158 | 0.0243 | 0.0287 | 0.0239 | 0.0192 | 0.0298 | 0.0350 | 0.0319 | 0.0278 | 0.0400 | 0.0464 | 0.0454 | 0.0466 | 0.0553 | 0.0610 |
| M70 | 0.0126 | 0.0097 | 0.0164 | 0.0197 | 0.0136 | 0.0109 | 0.0170 | 0.0201 | 0.0163 | 0.0145 | 0.0216 | 0.0254 | 0.0188 | 0.0159 | 0.0243 | 0.0287 | 0.0239 | 0.0193 | 0.0298 | 0.0350 | 0.0320 | 0.0278 | 0.0400 | 0.0464 | 0.0454 | 0.0466 | 0.0553 | 0.0610 |
| M71 | 0.0126 | 0.0097 | 0.0164 | 0.0197 | 0.0136 | 0.0109 | 0.0170 | 0.0201 | 0.0164 | 0.0145 | 0.0216 | 0.0254 | 0.0188 | 0.0159 | 0.0243 | 0.0287 | 0.0239 | 0.0193 | 0.0298 | 0.0350 | 0.0320 | 0.0278 | 0.0400 | 0.0464 | 0.0455 | 0.0466 | 0.0553 | 0.0610 |
| M72 | 0.0126 | 0.0097 | 0.0164 | 0.0197 | 0.0137 | 0.0109 | 0.0170 | 0.0201 | 0.0164 | 0.0145 | 0.0216 | 0.0254 | 0.0189 | 0.0159 | 0.0243 | 0.0287 | 0.0240 | 0.0193 | 0.0298 | 0.0350 | 0.0321 | 0.0279 | 0.0400 | 0.0464 | 0.0455 | 0.0466 | 0.0553 | 0.0610 |
| M73 | 0.0129 | 0.0100 | 0.0165 | 0.0197 | 0.0141 | 0.0113 | 0.0176 | 0.0208 | 0.0170 | 0.0151 | 0.0223 | 0.0262 | 0.0198 | 0.0162 | 0.0252 | 0.0298 | 0.0253 | 0.0205 | 0.0316 | 0.0372 | 0.0345 | 0.0305 | 0.0424 | 0.0487 | 0.0494 | 0.0523 | 0.0607 | 0.0666 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female On Claim Mortality

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M74 | 0.0129 | 0.0100 | 0.0165 | 0.0197 | 0.0141 | 0.0113 | 0.0176 | 0.0208 | 0.0170 | 0.0151 | 0.0223 | 0.0262 | 0.0198 | 0.0162 | 0.0252 | 0.0298 | 0.0253 | 0.0205 | 0.0316 | 0.0372 | 0.0345 | 0.0306 | 0.0424 | 0.0487 | 0.0495 | 0.0523 | 0.0606 | 0.0666 |
| M75 | 0.0129 | 0.0100 | 0.0165 | 0.0197 | 0.0141 | 0.0113 | 0.0176 | 0.0208 | 0.0170 | 0.0151 | 0.0223 | 0.0262 | 0.0198 | 0.0162 | 0.0252 | 0.0298 | 0.0253 | 0.0205 | 0.0317 | 0.0372 | 0.0345 | 0.0306 | 0.0424 | 0.0487 | 0.0495 | 0.0523 | 0.0606 | 0.0666 |
| M76 | 0.0129 | 0.0100 | 0.0165 | 0.0197 | 0.0142 | 0.0113 | 0.0176 | 0.0208 | 0.0170 | 0.0151 | 0.0223 | 0.0262 | 0.0199 | 0.0163 | 0.0252 | 0.0298 | 0.0254 | 0.0205 | 0.0317 | 0.0372 | 0.0346 | 0.0306 | 0.0424 | 0.0487 | 0.0496 | 0.0524 | 0.0606 | 0.0666 |
| M77 | 0.0129 | 0.0100 | 0.0165 | 0.0197 | 0.0142 | 0.0113 | 0.0176 | 0.0208 | 0.0170 | 0.0151 | 0.0223 | 0.0262 | 0.0199 | 0.0163 | 0.0252 | 0.0298 | 0.0254 | 0.0205 | 0.0317 | 0.0372 | 0.0346 | 0.0306 | 0.0424 | 0.0487 | 0.0496 | 0.0524 | 0.0607 | 0.0666 |
| M78 | 0.0129 | 0.0100 | 0.0165 | 0.0197 | 0.0142 | 0.0113 | 0.0176 | 0.0208 | 0.0171 | 0.0151 | 0.0223 | 0.0262 | 0.0199 | 0.0163 | 0.0252 | 0.0298 | 0.0254 | 0.0205 | 0.0317 | 0.0372 | 0.0346 | 0.0306 | 0.0424 | 0.0487 | 0.0496 | 0.0524 | 0.0607 | 0.0666 |
| M79 | 0.0129 | 0.0100 | 0.0165 | 0.0197 | 0.0142 | 0.0113 | 0.0176 | 0.0208 | 0.0171 | 0.0151 | 0.0223 | 0.0262 | 0.0199 | 0.0163 | 0.0253 | 0.0298 | 0.0254 | 0.0205 | 0.0317 | 0.0372 | 0.0347 | 0.0306 | 0.0425 | 0.0487 | 0.0497 | 0.0524 | 0.0607 | 0.0666 |
| M80 | 0.0130 | 0.0100 | 0.0165 | 0.0197 | 0.0142 | 0.0113 | 0.0177 | 0.0208 | 0.0171 | 0.0151 | 0.0223 | 0.0262 | 0.0199 | 0.0163 | 0.0253 | 0.0298 | 0.0255 | 0.0206 | 0.0317 | 0.0372 | 0.0347 | 0.0306 | 0.0425 | 0.0487 | 0.0497 | 0.0525 | 0.0607 | 0.0666 |
| M81 | 0.0130 | 0.0100 | 0.0165 | 0.0197 | 0.0142 | 0.0113 | 0.0177 | 0.0208 | 0.0171 | 0.0151 | 0.0223 | 0.0262 | 0.0200 | 0.0163 | 0.0253 | 0.0298 | 0.0255 | 0.0206 | 0.0317 | 0.0372 | 0.0347 | 0.0306 | 0.0425 | 0.0487 | 0.0498 | 0.0525 | 0.0607 | 0.0666 |
| M82 | 0.0130 | 0.0100 | 0.0166 | 0.0197 | 0.0142 | 0.0113 | 0.0177 | 0.0208 | 0.0171 | 0.0151 | 0.0223 | 0.0262 | 0.0200 | 0.0163 | 0.0253 | 0.0298 | 0.0255 | 0.0206 | 0.0318 | 0.0372 | 0.0348 | 0.0306 | 0.0425 | 0.0487 | 0.0498 | 0.0525 | 0.0607 | 0.0666 |
| M83 | 0.0130 | 0.0100 | 0.0166 | 0.0197 | 0.0142 | 0.0113 | 0.0177 | 0.0208 | 0.0171 | 0.0151 | 0.0224 | 0.0262 | 0.0200 | 0.0163 | 0.0253 | 0.0298 | 0.0255 | 0.0206 | 0.0318 | 0.0372 | 0.0348 | 0.0306 | 0.0426 | 0.0487 | 0.0498 | 0.0525 | 0.0607 | 0.0666 |
| M84 | 0.0130 | 0.0100 | 0.0166 | 0.0197 | 0.0142 | 0.0113 | 0.0177 | 0.0208 | 0.0172 | 0.0151 | 0.0224 | 0.0262 | 0.0200 | 0.0163 | 0.0254 | 0.0298 | 0.0255 | 0.0206 | 0.0318 | 0.0372 | 0.0348 | 0.0306 | 0.0426 | 0.0487 | 0.0499 | 0.0526 | 0.0608 | 0.0666 |
| M85 | 0.0132 | 0.0103 | 0.0167 | 0.0197 | 0.0147 | 0.0119 | 0.0185 | 0.0216 | 0.0177 | 0.0154 | 0.0230 | 0.0269 | 0.0209 | 0.0167 | 0.0263 | 0.0309 | 0.0270 | 0.0220 | 0.0338 | 0.0395 | 0.0373 | 0.0336 | 0.0453 | 0.0513 | 0.0553 | 0.0596 | 0.0681 | 0.0746 |
| M86 | 0.0132 | 0.0103 | 0.0167 | 0.0197 | 0.0147 | 0.0119 | 0.0185 | 0.0216 | 0.0178 | 0.0154 | 0.0230 | 0.0269 | 0.0210 | 0.0167 | 0.0264 | 0.0309 | 0.0270 | 0.0220 | 0.0338 | 0.0395 | 0.0373 | 0.0336 | 0.0453 | 0.0513 | 0.0554 | 0.0597 | 0.0682 | 0.0746 |
| M87 | 0.0133 | 0.0103 | 0.0168 | 0.0197 | 0.0148 | 0.0119 | 0.0185 | 0.0216 | 0.0178 | 0.0154 | 0.0231 | 0.0269 | 0.0210 | 0.0167 | 0.0264 | 0.0309 | 0.0270 | 0.0220 | 0.0339 | 0.0395 | 0.0374 | 0.0336 | 0.0454 | 0.0513 | 0.0554 | 0.0597 | 0.0683 | 0.0746 |
| M88 | 0.0133 | 0.0103 | 0.0168 | 0.0197 | 0.0148 | 0.0119 | 0.0186 | 0.0216 | 0.0178 | 0.0154 | 0.0231 | 0.0269 | 0.0210 | 0.0167 | 0.0264 | 0.0309 | 0.0271 | 0.0220 | 0.0339 | 0.0395 | 0.0374 | 0.0336 | 0.0454 | 0.0513 | 0.0555 | 0.0597 | 0.0683 | 0.0746 |
| M89 | 0.0133 | 0.0103 | 0.0168 | 0.0197 | 0.0148 | 0.0119 | 0.0186 | 0.0216 | 0.0179 | 0.0154 | 0.0231 | 0.0269 | 0.0211 | 0.0167 | 0.0265 | 0.0309 | 0.0271 | 0.0220 | 0.0340 | 0.0395 | 0.0374 | 0.0336 | 0.0455 | 0.0513 | 0.0555 | 0.0597 | 0.0684 | 0.0746 |
| M90 | 0.0133 | 0.0103 | 0.0168 | 0.0197 | 0.0148 | 0.0119 | 0.0186 | 0.0216 | 0.0179 | 0.0154 | 0.0232 | 0.0269 | 0.0211 | 0.0167 | 0.0265 | 0.0309 | 0.0271 | 0.0220 | 0.0340 | 0.0395 | 0.0375 | 0.0336 | 0.0455 | 0.0513 | 0.0556 | 0.0598 | 0.0685 | 0.0746 |
| M91 | 0.0133 | 0.0103 | 0.0169 | 0.0197 | 0.0148 | 0.0119 | 0.0186 | 0.0216 | 0.0179 | 0.0154 | 0.0232 | 0.0269 | 0.0211 | 0.0167 | 0.0265 | 0.0309 | 0.0272 | 0.0221 | 0.0341 | 0.0395 | 0.0375 | 0.0336 | 0.0456 | 0.0513 | 0.0556 | 0.0598 | 0.0686 | 0.0746 |
| M92 | 0.0134 | 0.0103 | 0.0169 | 0.0197 | 0.0149 | 0.0119 | 0.0187 | 0.0216 | 0.0179 | 0.0154 | 0.0232 | 0.0269 | 0.0211 | 0.0167 | 0.0266 | 0.0309 | 0.0272 | 0.0221 | 0.0341 | 0.0395 | 0.0376 | 0.0336 | 0.0457 | 0.0513 | 0.0557 | 0.0598 | 0.0687 | 0.0746 |
| M93 | 0.0134 | 0.0103 | 0.0169 | 0.0197 | 0.0149 | 0.0119 | 0.0187 | 0.0216 | 0.0180 | 0.0154 | 0.0233 | 0.0269 | 0.0212 | 0.0167 | 0.0266 | 0.0309 | 0.0273 | 0.0221 | 0.0342 | 0.0395 | 0.0376 | 0.0336 | 0.0457 | 0.0513 | 0.0557 | 0.0598 | 0.0687 | 0.0746 |
| M94 | 0.0134 | 0.0103 | 0.0169 | 0.0197 | 0.0149 | 0.0120 | 0.0187 | 0.0216 | 0.0180 | 0.0154 | 0.0233 | 0.0269 | 0.0212 | 0.0167 | 0.0266 | 0.0309 | 0.0273 | 0.0221 | 0.0342 | 0.0395 | 0.0377 | 0.0336 | 0.0457 | 0.0513 | 0.0558 | 0.0598 | 0.0687 | 0.0746 |
| M95 | 0.0134 | 0.0103 | 0.0169 | 0.0197 | 0.0150 | 0.0120 | 0.0187 | 0.0216 | 0.0180 | 0.0154 | 0.0233 | 0.0269 | 0.0213 | 0.0167 | 0.0266 | 0.0309 | 0.0274 | 0.0221 | 0.0342 | 0.0395 | 0.0377 | 0.0336 | 0.0457 | 0.0513 | 0.0558 | 0.0598 | 0.0687 | 0.0746 |
| M96 | 0.0135 | 0.0103 | 0.0169 | 0.0197 | 0.0150 | 0.0120 | 0.0187 | 0.0216 | 0.0181 | 0.0154 | 0.0233 | 0.0269 | 0.0213 | 0.0167 | 0.0266 | 0.0309 | 0.0274 | 0.0221 | 0.0342 | 0.0395 | 0.0378 | 0.0336 | 0.0457 | 0.0513 | 0.0559 | 0.0598 | 0.0687 | 0.0746 |
| M97 | 0.0137 | 0.0106 | 0.0170 | 0.0198 | 0.0155 | 0.0126 | 0.0195 | 0.0225 | 0.0185 | 0.0156 | 0.0238 | 0.0276 | 0.0224 | 0.0174 | 0.0277 | 0.0321 | 0.0290 | 0.0237 | 0.0362 | 0.0417 | 0.0402 | 0.0370 | 0.0483 | 0.0537 | 0.0624 | 0.0677 | 0.0770 | 0.0835 |
| M98 | 0.0137 | 0.0106 | 0.0170 | 0.0198 | 0.0155 | 0.0126 | 0.0195 | 0.0225 | 0.0185 | 0.0156 | 0.0238 | 0.0276 | 0.0225 | 0.0174 | 0.0277 | 0.0321 | 0.0291 | 0.0237 | 0.0362 | 0.0417 | 0.0403 | 0.0370 | 0.0483 | 0.0537 | 0.0624 | 0.0677 | 0.0770 | 0.0835 |
| M99 | 0.0137 | 0.0106 | 0.0170 | 0.0198 | 0.0155 | 0.0126 | 0.0195 | 0.0225 | 0.0186 | 0.0156 | 0.0238 | 0.0276 | 0.0225 | 0.0174 | 0.0277 | 0.0321 | 0.0292 | 0.0237 | 0.0362 | 0.0417 | 0.0403 | 0.0370 | 0.0483 | 0.0537 | 0.0625 | 0.0677 | 0.0770 | 0.0835 |
| M100 | 0.0138 | 0.0106 | 0.0170 | 0.0198 | 0.0156 | 0.0126 | 0.0195 | 0.0225 | 0.0186 | 0.0156 | 0.0238 | 0.0276 | 0.0226 | 0.0174 | 0.0277 | 0.0321 | 0.0292 | 0.0237 | 0.0362 | 0.0417 | 0.0404 | 0.0370 | 0.0483 | 0.0537 | 0.0626 | 0.0677 | 0.0770 | 0.0835 |
| M101 | 0.0138 | 0.0106 | 0.0170 | 0.0198 | 0.0156 | 0.0126 | 0.0195 | 0.0225 | 0.0187 | 0.0156 | 0.0238 | 0.0276 | 0.0226 | 0.0174 | 0.0277 | 0.0321 | 0.0293 | 0.0237 | 0.0362 | 0.0417 | 0.0404 | 0.0371 | 0.0483 | 0.0537 | 0.0626 | 0.0677 | 0.0770 | 0.0835 |
| M102 | 0.0138 | 0.0106 | 0.0170 | 0.0198 | 0.0156 | 0.0126 | 0.0195 | 0.0225 | 0.0187 | 0.0156 | 0.0238 | 0.0276 | 0.0227 | 0.0174 | 0.0277 | 0.0321 | 0.0293 | 0.0237 | 0.0362 | 0.0417 | 0.0405 | 0.0371 | 0.0483 | 0.0537 | 0.0627 | 0.0678 | 0.0770 | 0.0835 |
| M103 | 0.0139 | 0.0106 | 0.0170 | 0.0198 | 0.0157 | 0.0126 | 0.0195 | 0.0225 | 0.0187 | 0.0156 | 0.0238 | 0.0276 | 0.0227 | 0.0174 | 0.0277 | 0.0321 | 0.0294 | 0.0237 | 0.0362 | 0.0417 | 0.0405 | 0.0371 | 0.0483 | 0.0537 | 0.0628 | 0.0678 | 0.0770 | 0.0835 |
| M104 | 0.0139 | 0.0106 | 0.0170 | 0.0198 | 0.0157 | 0.0126 | 0.0195 | 0.0225 | 0.0187 | 0.0156 | 0.0238 | 0.0276 | 0.0227 | 0.0174 | 0.0277 | 0.0321 | 0.0294 | 0.0237 | 0.0362 | 0.0417 | 0.0406 | 0.0371 | 0.0483 | 0.0537 | 0.0628 | 0.0678 | 0.0770 | 0.0835 |
| M105 | 0.0139 | 0.0106 | 0.0170 | 0.0198 | 0.0157 | 0.0126 | 0.0195 | 0.0225 | 0.0188 | 0.0156 | 0.0238 | 0.0276 | 0.0227 | 0.0174 | 0.0277 | 0.0321 | 0.0294 | 0.0237 | 0.0362 | 0.0417 | 0.0406 | 0.0371 | 0.0483 | 0.0537 | 0.0629 | 0.0678 | 0.0770 | 0.0835 |
| M106 | 0.0139 | 0.0106 | 0.0170 | 0.0198 | 0.0157 | 0.0126 | 0.0195 | 0.0225 | 0.0188 | 0.0156 | 0.0238 | 0.0276 | 0.0227 | 0.0174 | 0.0277 | 0.0321 | 0.0294 | 0.0237 | 0.0362 | 0.0417 | 0.0406 | 0.0371 | 0.0483 | 0.0537 | 0.0629 | 0.0678 | 0.0770 | 0.0835 |
| M107 | 0.0139 | 0.0106 | 0.0170 | 0.0198 | 0.0157 | 0.0126 | 0.0195 | 0.0225 | 0.0188 | 0.0156 | 0.0238 | 0.0276 | 0.0228 | 0.0174 | 0.0277 | 0.0321 | 0.0295 | 0.0237 | 0.0362 | 0.0417 | 0.0407 | 0.0371 | 0.0483 | 0.0537 | 0.0630 | 0.0678 | 0.0770 | 0.0835 |
| M108 | 0.0139 | 0.0106 | 0.0170 | 0.0198 | 0.0158 | 0.0126 | 0.0195 | 0.0225 | 0.0188 | 0.0156 | 0.0238 | 0.0276 | 0.0228 | 0.0174 | 0.0277 | 0.0321 | 0.0295 | 0.0237 | 0.0362 | 0.0417 | 0.0407 | 0.0371 | 0.0483 | 0.0537 | 0.0631 | 0.0678 | 0.0770 | 0.0835 |
| M109 | 0.0142 | 0.0109 | 0.0171 | 0.0198 | 0.0165 | 0.0136 | 0.0207 | 0.0239 | 0.0194 | 0.0158 | 0.0244 | 0.0283 | 0.0239 | 0.0180 | 0.0289 | 0.0334 | 0.0315 | 0.0257 | 0.0385 | 0.0442 | 0.0434 | 0.0414 | 0.0515 | 0.0567 | 0.0727 | 0.0774 | 0.0897 | 0.0978 |
| M110 | 0.0142 | 0.0109 | 0.0171 | 0.0198 | 0.0165 | 0.0136 | 0.0207 | 0.0239 | 0.0194 | 0.0158 | 0.0244 | 0.0283 | 0.0240 | 0.0180 | 0.0289 | 0.0334 | 0.0315 | 0.0257 | 0.0385 | 0.0442 | 0.0435 | 0.0414 | 0.0515 | 0.0567 | 0.0728 | 0.0774 | 0.0897 | 0.0978 |
| M111 | 0.0142 | 0.0109 | 0.0171 | 0.0198 | 0.0165 | 0.0136 | 0.0207 | 0.0239 | 0.0194 | 0.0158 | 0.0244 | 0.0283 | 0.0240 | 0.0180 | 0.0289 | 0.0334 | 0.0316 | 0.0257 | 0.0385 | 0.0442 | 0.0435 | 0.0414 | 0.0515 | 0.0567 | 0.0729 | 0.0774 | 0.0897 | 0.0978 |
| M112 | 0.0142 | 0.0109 | 0.0171 | 0.0198 | 0.0166 | 0.0136 | 0.0207 | 0.0239 | 0.0194 | 0.0158 | 0.0244 | 0.0283 | 0.0240 | 0.0180 | 0.0289 | 0.0334 | 0.0316 | 0.0257 | 0.0385 | 0.0442 | 0.0435 | 0.0414 | 0.0515 | 0.0567 | 0.0730 | 0.0774 | 0.0897 | 0.0978 |
| M113 | 0.0142 | 0.0109 | 0.0171 | 0.0198 | 0.0166 | 0.0136 | 0.0207 | 0.0239 | 0.0195 | 0.0158 | 0.0244 | 0.0283 | 0.0240 | 0.0180 | 0.0289 | 0.0334 | 0.0316 | 0.0257 | 0.0385 | 0.0442 | 0.0436 | 0.0414 | 0.0515 | 0.0567 | 0.0731 | 0.0774 | 0.0897 | 0.0978 |
| M114 | 0.0142 | 0.0109 | 0.0171 | 0.0198 | 0.0166 | 0.0136 | 0.0207 | 0.0239 | 0.0195 | 0.0158 | 0.0244 | 0.0283 | 0.0240 | 0.0180 | 0.0289 | 0.0334 | 0.0317 | 0.0257 | 0.0385 | 0.0442 | 0.0436 | 0.0414 | 0.0515 | 0.0567 | 0.0731 | 0.0774 | 0.0897 | 0.0978 |
| M115 | 0.0142 | 0.0109 | 0.0171 | 0.0198 | 0.0166 | 0.0136 | 0.0207 | 0.0239 | 0.0195 | 0.0158 | 0.0244 | 0.0283 | 0.0241 | 0.0180 | 0.0289 | 0.0334 | 0.0317 | 0.0257 | 0.0385 | 0.0442 | 0.0436 | 0.0414 | 0.0515 | 0.0567 | 0.0732 | 0.0774 | 0.0897 | 0.0978 |
| M116 | 0.0143 | 0.0109 | 0.0171 | 0.0198 | 0.0166 | 0.0136 | 0.0207 | 0.0239 | 0.0195 | 0.0158 | 0.0244 | 0.0283 | 0.0241 | 0.0180 | 0.0289 | 0.0334 | 0.0317 | 0.0257 | 0.0385 | 0.0442 | 0.0437 | 0.0414 | 0.0515 | 0.0567 | 0.0733 | 0.0774 | 0.0897 | 0.0978 |
| M117 | 0.0143 | 0.0109 | 0.0171 | 0.0198 | 0.0166 | 0.0136 | 0.0207 | 0.0239 | 0.0196 | 0.0158 | 0.0244 | 0.0283 | 0.0241 | 0.0180 | 0.0289 | 0.0334 | 0.0318 | 0.0257 | 0.0385 | 0.0442 | 0.0437 | 0.0414 | 0.0515 | 0.0567 | 0.0734 | 0.0774 | 0.0897 | 0.0978 |
| M118 | 0.0143 | 0.0109 | 0.0171 | 0.0198 | 0.0167 | 0.0136 | 0.0207 | 0.0239 | 0.0196 | 0.0158 | 0.0244 | 0.0283 | 0.0241 | 0.0180 | 0.0289 | 0.0334 | 0.0318 | 0.0257 | 0.0385 | 0.0442 | 0.0437 | 0.0414 | 0.0515 | 0.0567 | 0.0735 | 0.0774 | 0.0897 | 0.0978 |
| M119 | 0.0143 | 0.0109 | 0.0171 | 0.0198 | 0.0167 | 0.0136 | 0.0207 | 0.0239 | 0.0196 | 0.0158 | 0.0244 | 0.0283 | 0.0242 | 0.0180 | 0.0289 | 0.0334 | 0.0318 | 0.0257 | 0.0385 | 0.0442 | 0.0438 | 0.0414 | 0.0515 | 0.0567 | 0.0735 | 0.0774 | 0.0897 | 0.0978 |
| M120 | 0.0143 | 0.0109 | 0.0171 | 0.0198 | 0.0167 | 0.0136 | 0.0207 | 0.0239 | 0.0197 | 0.0158 | 0.0244 | 0.0283 | 0.0242 | 0.0180 | 0.0289 | 0.0334 | 0.0319 | 0.0257 | 0.0385 | 0.0442 | 0.0439 | 0.0414 | 0.0515 | 0.0567 | 0.0737 | 0.0774 | 0.0897 | 0.0978 |
| M121 | 0.0146 | 0.0109 | 0.0173 | 0.0201 | 0.0176 | 0.0147 | 0.0220 | 0.0254 | 0.0202 | 0.0160 | 0.0248 | 0.0287 | 0.0255 | 0.0194 | 0.0303 | 0.0350 | 0.0341 | 0.0281 | 0.0407 | 0.0464 | 0.0476 | 0.0470 | 0.0560 | 0.0610 | 0.0888 | 0.0938 | 0.1099 | 0.1207 |
| M122 | 0.0146 | 0.0109 | 0.0173 | 0.0201 | 0.0177 | 0.0147 | 0.0220 | 0.0254 | 0.0203 | 0.0160 | 0.0248 | 0.0287 | 0.0256 | 0.0194 | 0.0303 | 0.0350 | 0.0341 | 0.0281 | 0.0407 | 0.0464 | 0.0477 | 0.0470 | 0.0560 | 0.0610 | 0.0890 | 0.0938 | 0.1099 | 0.1207 |
| M123 | 0.0147 | 0.0109 | 0.0173 | 0.0201 | 0.0178 | 0.0147 | 0.0220 | 0.0254 | 0.0204 | 0.0160 | 0.0248 | 0.0287 | 0.0257 | 0.0194 | 0.0303 | 0.0350 | 0.0342 | 0.0281 | 0.0407 | 0.0464 | 0.0478 | 0.0470 | 0.0560 | 0.0610 | 0.0892 | 0.0938 | 0.1099 | 0.1207 |
| M124 | 0.0147 | 0.0109 | 0.0173 | 0.0201 | 0.0178 | 0.0147 | 0.0220 | 0.0254 | 0.0204 | 0.0160 | 0.0248 | 0.0287 | 0.0257 | 0.0194 | 0.0303 | 0.0350 | 0.0343 | 0.0281 | 0.0407 | 0.0464 | 0.0479 | 0.0470 | 0.0560 | 0.0610 | 0.0893 | 0.0938 | 0.1099 | 0.1207 |
| M125 | 0.0147 | 0.0109 | 0.0173 | 0.0201 | 0.0178 | 0.0147 | 0.0220 | 0.0254 | 0.0205 | 0.0160 | 0.0248 | 0.0287 | 0.0258 | 0.0194 | 0.0303 | 0.0350 | 0.0344 | 0.0281 | 0.0407 | 0.0464 | 0.0479 | 0.0470 | 0.0560 | 0.0610 | 0.0895 | 0.0938 | 0.1099 | 0.1207 |
| M126 | 0.0147 | 0.0109 | 0.0173 | 0.0201 | 0.0179 | 0.0147 | 0.0220 | 0.0254 | 0.0205 | 0.0160 | 0.0248 | 0.0287 | 0.0258 | 0.0194 | 0.0303 | 0.0350 | 0.0344 | 0.0281 | 0.0407 | 0.0464 | 0.0480 | 0.0470 | 0.0560 | 0.0610 | 0.0896 | 0.0938 | 0.1099 | 0.1207 |
| M127 | 0.0148 | 0.0109 | 0.0173 | 0.0201 | 0.0179 | 0.0147 | 0.0220 | 0.0254 | 0.0205 | 0.0160 | 0.0248 | 0.0287 | 0.0259 | 0.0194 | 0.0303 | 0.0350 | 0.0345 | 0.0281 | 0.0407 | 0.0464 | 0.0481 | 0.0470 | 0.0560 | 0.0610 | 0.0898 | 0.0938 | 0.1099 | 0.1207 |
| M128 | 0.0148 | 0.0109 | 0.0173 | 0.0201 | 0.0179 | 0.0147 | 0.0220 | 0.0254 | 0.0206 | 0.0160 | 0.0248 | 0.0287 | 0.0259 | 0.0194 | 0.0303 | 0.0350 | 0.0345 | 0.0281 | 0.0407 | 0.0464 | 0.0481 | 0.0470 | 0.0560 | 0.0610 | 0.0899 | 0.0938 | 0.1099 | 0.1207 |
| M129 | 0.0148 | 0.0109 | 0.0173 | 0.0201 | 0.0180 | 0.0147 | 0.0220 | 0.0254 | 0.0206 | 0.0160 | 0.0248 | 0.0287 | 0.0259 | 0.0194 | 0.0303 | 0.0350 | 0.0346 | 0.0281 | 0.0407 | 0.0464 | 0.0482 | 0.0470 | 0.0560 | 0.0610 | 0.0901 | 0.0938 | 0.1099 | 0.1207 |
| M130 | 0.0148 | 0.0109 | 0.0173 | 0.0201 | 0.0180 | 0.0147 | 0.0220 | 0.0254 | 0.0206 | 0.0160 | 0.0248 | 0.0287 | 0.0260 | 0.0194 | 0.0303 | 0.0350 | 0.0346 | 0.0281 | 0.0407 | 0.0464 | 0.0483 | 0.0470 | 0.0560 | 0.0610 | 0.0902 | 0.0938 | 0.1099 | 0.1207 |
| M131 | 0.0148 | 0.0109 | 0.0173 | 0.0201 | 0.0180 | 0.0147 | 0.0220 | 0.0254 | 0.0207 | 0.0160 | 0.0248 | 0.0287 | 0.0260 | 0.0194 | 0.0303 | 0.0350 | 0.0347 | 0.0281 | 0.0407 | 0.0464 | 0.0483 | 0.0470 | 0.0560 | 0.0610 | 0.0904 | 0.0938 | 0.1099 | 0.1207 |
| M132 | 0.0149 | 0.0109 | 0.0173 | 0.0201 | 0.0181 | 0.0147 | 0.0220 | 0.0254 | 0.0207 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0347 | 0.0281 | 0.0407 | 0.0464 | 0.0484 | 0.0470 | 0.0560 | 0.0610 | 0.0906 | 0.0938 | 0.1099 | 0.1207 |
| M133 | 0.0153 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0275 | 0.0207 | 0.0322 | 0.0372 | 0.0371 | 0.0308 | 0.0431 | 0.0487 | 0.0526 | 0.0528 | 0.0613 | 0.0666 | 0.1219 | 0.1198 | 0.1518 | 0.1708 |
| M134 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0527 | 0.0528 | 0.0613 | 0.0666 | 0.1221 | 0.1198 | 0.1518 | 0.1708 |
| M135 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0527 | 0.0528 | 0.0613 | 0.0666 | 0.1223 | 0.1198 | 0.1518 | 0.1708 |
| M136 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 |
| M137 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 |
| M138 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 |
| M139 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 |
| M140 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 |
| M141 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 |
| M142 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 |
| M143 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 |
| M144 | 0.0154 | 0.0114 | 0.0179 | 0.0208 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 |
| M145 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M146 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female On Claim Mortality

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M147 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M148 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M149 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M150 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M151 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M152 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M153 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M154 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M155 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M156 | 0.0159 | 0.0120 | 0.0187 | 0.0216 | 0.0193 | 0.0155 | 0.0233 | 0.0269 | 0.0227 | 0.0167 | 0.0266 | 0.0309 | 0.0291 | 0.0221 | 0.0342 | 0.0395 | 0.0397 | 0.0337 | 0.0457 | 0.0513 | 0.0586 | 0.0599 | 0.0687 | 0.0746 | 0.2327 | 0.1823 | 0.3259 | 0.3991 |
| M157 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M158 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M159 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M160 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M161 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M162 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M163 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M164 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M165 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M166 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M167 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M168 | 0.0165 | 0.0126 | 0.0195 | 0.0225 | 0.0198 | 0.0156 | 0.0238 | 0.0276 | 0.0238 | 0.0174 | 0.0277 | 0.0321 | 0.0308 | 0.0237 | 0.0362 | 0.0417 | 0.0421 | 0.0371 | 0.0483 | 0.0537 | 0.0654 | 0.0678 | 0.0770 | 0.0835 | 0.5088 | 0.3204 | 0.7765 | 1.0000 |
| M169 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M170 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M171 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M172 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M173 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M174 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M175 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M176 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M177 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M178 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M179 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M180 | 0.0172 | 0.0136 | 0.0207 | 0.0239 | 0.0203 | 0.0158 | 0.0244 | 0.0283 | 0.0248 | 0.0180 | 0.0289 | 0.0334 | 0.0328 | 0.0257 | 0.0385 | 0.0442 | 0.0448 | 0.0414 | 0.0515 | 0.0567 | 0.0755 | 0.0774 | 0.0897 | 0.0978 | 0.5855 | 0.8509 | 0.8921 | 1.0000 |
| M181 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M182 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M183 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M184 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M185 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M186 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M187 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M188 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M189 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M190 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M191 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M192 | 0.0182 | 0.0147 | 0.0220 | 0.0254 | 0.0208 | 0.0160 | 0.0248 | 0.0287 | 0.0261 | 0.0194 | 0.0303 | 0.0350 | 0.0349 | 0.0281 | 0.0407 | 0.0464 | 0.0486 | 0.0470 | 0.0560 | 0.0610 | 0.0911 | 0.0938 | 0.1099 | 0.1207 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| M193 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M194 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M195 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M196 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M197 | 0.0187 | 0.0152 | 0.0227 | 0.0262 | 0.0217 | 0.0164 | 0.0257 | 0.0298 | 0.0276 | 0.0207 | 0.0322 | 0.0372 | 0.0372 | 0.0308 | 0.0431 | 0.0487 | 0.0528 | 0.0528 | 0.0613 | 0.0666 | 0.1224 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M198 | 0.0201 | 0.0152 | 0.0227 | 0.0262 | 0.0231 | 0.0164 | 0.0257 | 0.0298 | 0.0293 | 0.0207 | 0.0322 | 0.0372 | 0.0392 | 0.0308 | 0.0431 | 0.0487 | 0.0553 | 0.0528 | 0.0613 | 0.0666 | 0.1313 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M199 | 0.0201 | 0.0152 | 0.0227 | 0.0262 | 0.0231 | 0.0164 | 0.0257 | 0.0298 | 0.0293 | 0.0207 | 0.0322 | 0.0372 | 0.0392 | 0.0308 | 0.0431 | 0.0487 | 0.0553 | 0.0528 | 0.0613 | 0.0666 | 0.1313 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M200 | 0.0201 | 0.0152 | 0.0227 | 0.0262 | 0.0231 | 0.0164 | 0.0257 | 0.0298 | 0.0293 | 0.0207 | 0.0322 | 0.0372 | 0.0392 | 0.0308 | 0.0431 | 0.0487 | 0.0553 | 0.0528 | 0.0613 | 0.0666 | 0.1313 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M201 | 0.0201 | 0.0152 | 0.0227 | 0.0262 | 0.0231 | 0.0164 | 0.0257 | 0.0298 | 0.0293 | 0.0207 | 0.0322 | 0.0372 | 0.0392 | 0.0308 | 0.0431 | 0.0487 | 0.0553 | 0.0528 | 0.0613 | 0.0666 | 0.1313 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M202 | 0.0201 | 0.0152 | 0.0227 | 0.0262 | 0.0231 | 0.0164 | 0.0257 | 0.0298 | 0.0293 | 0.0207 | 0.0322 | 0.0372 | 0.0392 | 0.0308 | 0.0431 | 0.0487 | 0.0553 | 0.0528 | 0.0613 | 0.0666 | 0.1313 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M203 | 0.0201 | 0.0152 | 0.0227 | 0.0262 | 0.0231 | 0.0164 | 0.0257 | 0.0298 | 0.0293 | 0.0207 | 0.0322 | 0.0372 | 0.0392 | 0.0308 | 0.0431 | 0.0487 | 0.0553 | 0.0528 | 0.0613 | 0.0666 | 0.1313 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M204 | 0.0201 | 0.0152 | 0.0227 | 0.0262 | 0.0231 | 0.0164 | 0.0257 | 0.0298 | 0.0293 | 0.0207 | 0.0322 | 0.0372 | 0.0392 | 0.0308 | 0.0431 | 0.0487 | 0.0553 | 0.0528 | 0.0613 | 0.0666 | 0.1313 | 0.1198 | 0.1518 | 0.1708 | | | | |
| M205 | 0.0207 | 0.0155 | 0.0233 | 0.0269 | 0.0241 | 0.0167 | 0.0266 | 0.0309 | 0.0310 | 0.0221 | 0.0342 | 0.0395 | 0.0418 | 0.0337 | 0.0457 | 0.0513 | 0.0616 | 0.0599 | 0.0687 | 0.0746 | 0.2628 | 0.1823 | 0.3259 | 0.3991 | | | | |
| M206 | 0.0207 | 0.0155 | 0.0233 | 0.0269 | 0.0241 | 0.0167 | 0.0266 | 0.0309 | 0.0310 | 0.0221 | 0.0342 | 0.0395 | 0.0418 | 0.0337 | 0.0457 | 0.0513 | 0.0616 | 0.0599 | 0.0687 | 0.0746 | 0.2628 | 0.1823 | 0.3259 | 0.3991 | | | | |
| M207 | 0.0207 | 0.0155 | 0.0233 | 0.0269 | 0.0241 | 0.0167 | 0.0266 | 0.0309 | 0.0310 | 0.0221 | 0.0342 | 0.0395 | 0.0418 | 0.0337 | 0.0457 | 0.0513 | 0.0616 | 0.0599 | 0.0687 | 0.0746 | 0.2628 | 0.1823 | 0.3259 | 0.3991 | | | | |
| M208 | 0.0207 | 0.0155 | 0.0233 | 0.0269 | 0.0241 | 0.0167 | 0.0266 | 0.0309 | 0.0310 | 0.0221 | 0.0342 | 0.0395 | 0.0418 | 0.0337 | 0.0457 | 0.0513 | 0.0616 | 0.0599 | 0.0687 | 0.0746 | 0.2628 | 0.1823 | 0.3259 | 0.3991 | | | | |
| M209 | 0.0207 | 0.0155 | 0.0233 | 0.0269 | 0.0241 | 0.0167 | 0.0266 | 0.0309 | 0.0310 | 0.0221 | 0.0342 | 0.0395 | 0.0418 | 0.0337 | 0.0457 | 0.0513 | 0.0616 | 0.0599 | 0.0687 | 0.0746 | 0.2628 | 0.1823 | 0.3259 | 0.3991 | | | | |
| M210 | 0.0207 | 0.0155 | 0.0233 | 0.0269 | 0.0241 | 0.0167 | 0.0266 | 0.0309 | 0.0310 | 0.0221 | 0.0342 | 0.0395 | 0.0418 | 0.0337 | 0.0457 | 0.0513 | 0.0616 | 0.0599 | 0.0687 | 0.0746 | 0.2628 | 0.1823 | 0.3259 | 0.3991 | | | | |
| M211 | 0.0207 | 0.0155 | 0.0233 | 0.0269 | 0.0241 | 0.0167 | 0.0266 | 0.0309 | 0.0310 | 0.0221 | 0.0342 | 0.0395 | 0.0418 | 0.0337 | 0.0457 | 0.0513 | 0.0616 | 0.0599 | 0.0687 | 0.0746 | 0.2628 | 0.1823 | 0.3259 | 0.3991 | | | | |
| M212 | 0.0207 | 0.0155 | 0.0233 | 0.0269 | 0.0241 | 0.0167 | 0.0266 | 0.0309 | 0.0310 | 0.0221 | 0.0342 | 0.0395 | 0.0418 | 0.0337 | 0.0457 | 0.0513 | 0.0616 | 0.0599 | 0.0687 | 0.0746 | 0.2628 | 0.1823 | 0.3259 | 0.3991 | | | | |
| M213 | 0.0207 | 0.0155 | 0.0233 | 0.0269 | 0.0241 | 0.0167 | 0.0266 | 0.0309 | 0.0310 | 0.0221 | 0.0342 | 0.0395 | 0.0418 | 0.0337 | 0.0457 | 0.0513 | 0.0616 | 0.0599 | 0.0687 | 0.0746 | 0.2628 | 0.1823 | 0.3259 | 0.3991 | | | | |
| M214 | 0.0207 | 0.0155 | 0.0233 | 0.0269 | 0.0241 | 0.0167 | 0.0266 | 0.0309 | 0.0310 | 0.0221 | 0.0342 | 0.0395 | 0.0418 | 0.0337 | 0.0457 | 0.0513 | 0.0616 | 0.0599 | 0.0687 | 0.0746 | 0.2628 | 0.1823 | 0.3259 | 0.3991 | | | | |
| M215 | 0.0207 | 0.0155 | 0.0239 | 0.0269 | 0.0241 | 0.0167 | 0.0275 | 0.0309 | 0.0310 | 0.0221 | 0.0352 | 0.0395 | 0.0418 | 0.0337 | 0.0467 | 0.0513 | 0.0616 | 0.0599 | 0.0693 | 0.0746 | 0.2628 | 0.1823 | 0.3369 | 0.3991 | | | | |
| M216 | 0.0207 | 0.0155 | 0.0239 | 0.0269 | 0.0241 | 0.0167 | 0.0275 | 0.0309 | 0.0310 | 0.0221 | 0.0352 | 0.0395 | 0.0418 | 0.0337 | 0.0467 | 0.0513 | 0.0616 | 0.0599 | 0.0693 | 0.0746 | 0.2628 | 0.1823 | 0.3369 | 0.3991 | | | | |
| M217 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |
| M218 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |
| M219 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |

**The following cohorts are selected:**
BP = Lifetime
Company 3
Truly Comprehensive Package

No decrements during elimination period

Female On Claim Mortality

| | Age 65 at claim Recovery rates Starting site | | | | Age 70 at claim Recovery rates Starting site | | | | Age 75 at claim Recovery rates Starting site | | | | Age 80 at claim Recovery rates Starting site | | | | Age 85 at claim Recovery rates Starting site | | | | Age 90 at claim Recovery rates Starting site | | | | Age 95 at claim Recovery rates Starting site | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly | AL | HC | NH | NHOnly |
| M220 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |
| M221 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |
| M222 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |
| M223 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |
| M224 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |
| M225 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |
| M226 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |
| M227 | 0.0212 | 0.0156 | 0.0245 | 0.0276 | 0.0252 | 0.0174 | 0.0286 | 0.0321 | 0.0328 | 0.0237 | 0.0372 | 0.0417 | 0.0442 | 0.0371 | 0.0492 | 0.0537 | 0.0688 | 0.0678 | 0.0776 | 0.0835 | 0.5974 | 0.3204 | 0.8121 | 1.0000 | | | | |
| M228 | 0.0212 | 0.0165 | 0.0245 | 0.0276 | 0.0252 | 0.0185 | 0.0286 | 0.0321 | 0.0328 | 0.0250 | 0.0372 | 0.0417 | 0.0442 | 0.0382 | 0.0492 | 0.0537 | 0.0688 | 0.0686 | 0.0776 | 0.0835 | 0.5974 | 0.3669 | 0.8121 | 1.0000 | | | | |
| M229 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M230 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M231 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M232 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M233 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M234 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M235 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M236 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M237 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M238 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M239 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| M240 | 0.0217 | 0.0167 | 0.0251 | 0.0283 | 0.0264 | 0.0192 | 0.0298 | 0.0334 | 0.0348 | 0.0270 | 0.0395 | 0.0442 | 0.0470 | 0.0425 | 0.0523 | 0.0567 | 0.0797 | 0.0785 | 0.0904 | 0.0978 | 0.6642 | 0.8508 | 0.8881 | 1.0000 | | | | |
| Y21 | 0.2337 | 0.1831 | 0.2647 | 0.2953 | 0.2831 | 0.2171 | 0.3142 | 0.3479 | 0.3587 | 0.2969 | 0.3970 | 0.4346 | 0.4609 | 0.4430 | 0.5003 | 0.5301 | 0.6884 | 0.6925 | 0.7477 | 0.7864 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| Y22 | 0.2423 | 0.1868 | 0.2731 | 0.3044 | 0.2964 | 0.2295 | 0.3302 | 0.3657 | 0.3771 | 0.3197 | 0.4144 | 0.4504 | 0.4895 | 0.4813 | 0.5326 | 0.5628 | 0.7860 | 0.7792 | 0.8503 | 0.8944 | | | | | | | | |
| Y23 | 0.2513 | 0.1908 | 0.2819 | 0.3140 | 0.3104 | 0.2433 | 0.3462 | 0.3832 | 0.3965 | 0.3439 | 0.4336 | 0.4686 | 0.5269 | 0.5254 | 0.5740 | 0.6056 | 0.8843 | 0.8658 | 0.9503 | 0.9978 | | | | | | | | |
| Y24 | 0.2615 | 0.1975 | 0.2914 | 0.3239 | 0.3252 | 0.2583 | 0.3623 | 0.4002 | 0.4145 | 0.3706 | 0.4514 | 0.4845 | 0.5666 | 0.5704 | 0.6163 | 0.6486 | 0.9341 | 0.9287 | 0.9731 | 1.0000 | | | | | | | | |
| Y25 | 0.2714 | 0.2041 | 0.3017 | 0.3350 | 0.3417 | 0.2758 | 0.3800 | 0.4184 | 0.4342 | 0.4033 | 0.4724 | 0.5038 | 0.6197 | 0.6205 | 0.6737 | 0.7093 | 0.9866 | 0.9940 | 0.9955 | 1.0000 | | | | | | | | |
| Y26 | 0.2831 | 0.2171 | 0.3142 | 0.3479 | 0.3587 | 0.2969 | 0.3970 | 0.4346 | 0.4609 | 0.4430 | 0.5003 | 0.5301 | 0.6884 | 0.6925 | 0.7477 | 0.7864 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | |
| Y27 | 0.2964 | 0.2295 | 0.3302 | 0.3657 | 0.3771 | 0.3197 | 0.4144 | 0.4504 | 0.4895 | 0.4813 | 0.5326 | 0.5628 | 0.7860 | 0.7792 | 0.8503 | 0.8944 | | | | | | | | | | | | |
| Y28 | 0.3104 | 0.2433 | 0.3462 | 0.3832 | 0.3965 | 0.3439 | 0.4336 | 0.4686 | 0.5269 | 0.5254 | 0.5740 | 0.6056 | 0.8843 | 0.8658 | 0.9503 | 0.9978 | | | | | | | | | | | | |
| Y29 | 0.3252 | 0.2583 | 0.3623 | 0.4002 | 0.4145 | 0.3706 | 0.4514 | 0.4845 | 0.5666 | 0.5704 | 0.6163 | 0.6486 | 0.9341 | 0.9287 | 0.9731 | 1.0000 | | | | | | | | | | | | |
| Y30 | 0.3417 | 0.2758 | 0.3800 | 0.4184 | 0.4342 | 0.4033 | 0.4724 | 0.5038 | 0.6197 | 0.6205 | 0.6737 | 0.7093 | 0.9866 | 0.9940 | 0.9955 | 1.0000 | | | | | | | | | | | | |
| Y31 | 0.3587 | 0.2969 | 0.3970 | 0.4346 | 0.4609 | 0.4430 | 0.5003 | 0.5301 | 0.6884 | 0.6925 | 0.7477 | 0.7864 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | |
| Y32 | 0.3771 | 0.3197 | 0.4144 | 0.4504 | 0.4895 | 0.4813 | 0.5326 | 0.5628 | 0.7860 | 0.7792 | 0.8503 | 0.8944 | | | | | | | | | | | | | | | | |
| Y33 | 0.3965 | 0.3439 | 0.4336 | 0.4686 | 0.5269 | 0.5254 | 0.5740 | 0.6056 | 0.8843 | 0.8658 | 0.9503 | 0.9978 | | | | | | | | | | | | | | | | |
| Y34 | 0.4145 | 0.3706 | 0.4514 | 0.4845 | 0.5666 | 0.5704 | 0.6163 | 0.6486 | 0.9341 | 0.9287 | 0.9731 | 1.0000 | | | | | | | | | | | | | | | | |
| Y35 | 0.4342 | 0.4033 | 0.4724 | 0.5038 | 0.6197 | 0.6205 | 0.6737 | 0.7093 | 0.9866 | 0.9940 | 0.9955 | 1.0000 | | | | | | | | | | | | | | | | |
| Y36 | 0.4609 | 0.4430 | 0.5003 | 0.5301 | 0.6884 | 0.6925 | 0.7477 | 0.7864 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | | | | | |
| Y37 | 0.4895 | 0.4813 | 0.5326 | 0.5628 | 0.7860 | 0.7792 | 0.8503 | 0.8944 | | | | | | | | | | | | | | | | | | | | |
| Y38 | 0.5269 | 0.5254 | 0.5740 | 0.6056 | 0.8843 | 0.8658 | 0.9503 | 0.9978 | | | | | | | | | | | | | | | | | | | | |
| Y39 | 0.5666 | 0.5704 | 0.6163 | 0.6486 | 0.9341 | 0.9287 | 0.9731 | 1.0000 | | | | | | | | | | | | | | | | | | | | |
| Y40 | 0.6197 | 0.6205 | 0.6737 | 0.7093 | 0.9866 | 0.9940 | 0.9955 | 1.0000 | | | | | | | | | | | | | | | | | | | | |
| Y41 | 0.6884 | 0.6925 | 0.7477 | 0.7864 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | | | | | | | | | |
| Y42 | 0.7860 | 0.7792 | 0.8503 | 0.8944 | | | | | | | | | | | | | | | | | | | | | | | | |
| Y43 | 0.8843 | 0.8658 | 0.9503 | 0.9978 | | | | | | | | | | | | | | | | | | | | | | | | |
| Y44 | 0.9341 | 0.9287 | 0.9731 | 1.0000 | | | | | | | | | | | | | | | | | | | | | | | | |
| Y45 | 0.9866 | 0.9940 | 0.9955 | 1.0000 | | | | | | | | | | | | | | | | | | | | | | | | |
| Y46 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | | | | | | | | | | | | | | | | | |

**The following cohorts are selected:**
BP = Lifetime, Company 3, Non Uni
No payments during elimination period

| | Utilzation for BIO | | |
|---|---|---|---|
| | AL | HC | NH |
| M1 | 81.44559 | 42.88117 | 81.54961 |
| M2 | 81.44559 | 42.88117 | 81.54961 |
| M3 | 81.44559 | 42.88117 | 81.54961 |
| M4 | 81.44559 | 42.88117 | 81.54961 |
| M5 | 81.44559 | 42.88117 | 81.54961 |
| M6 | 81.44559 | 42.88117 | 81.54961 |
| M7 | 81.44559 | 42.88117 | 81.54961 |
| M8 | 81.44559 | 42.88117 | 81.54961 |
| M9 | 81.44559 | 42.88117 | 81.54961 |
| M10 | 81.44559 | 42.88117 | 81.54961 |
| M11 | 81.44559 | 42.88117 | 81.54961 |
| M12 | 81.44559 | 42.88117 | 81.54961 |
| M13 | 80.95598 | 48.41839 | 78.0723 |
| M14 | 80.95598 | 48.41839 | 78.0723 |
| M15 | 80.95598 | 48.41839 | 78.0723 |
| M16 | 80.95598 | 48.41839 | 78.0723 |
| M17 | 80.95598 | 48.41839 | 78.0723 |
| M18 | 80.95598 | 48.41839 | 78.0723 |
| M19 | 80.95598 | 48.41839 | 78.0723 |
| M20 | 80.95598 | 48.41839 | 78.0723 |
| M21 | 80.95598 | 48.41839 | 78.0723 |
| M22 | 80.95598 | 48.41839 | 78.0723 |
| M23 | 80.95598 | 48.41839 | 78.0723 |
| M24 | 80.95598 | 48.41839 | 78.0723 |
| M25 | 80.81496 | 52.73308 | 77.54471 |
| M26 | 80.81496 | 52.73308 | 77.54471 |
| M27 | 80.81496 | 52.73308 | 77.54471 |
| M28 | 80.81496 | 52.73308 | 77.54471 |
| M29 | 80.81496 | 52.73308 | 77.54471 |
| M30 | 80.81496 | 52.73308 | 77.54471 |
| M31 | 80.81496 | 52.73308 | 77.54471 |
| M32 | 80.81496 | 52.73308 | 77.54471 |
| M33 | 80.81496 | 52.73308 | 77.54471 |
| M34 | 80.81496 | 52.73308 | 77.54471 |
| M35 | 80.81496 | 52.73308 | 77.54471 |
| M36 | 80.81496 | 52.73308 | 77.54471 |
| M37 | 80.5426 | 55.37865 | 77.408 |
| M38 | 80.5426 | 55.37865 | 77.408 |
| M39 | 80.5426 | 55.37865 | 77.408 |
| M40 | 80.5426 | 55.37865 | 77.408 |
| M41 | 80.5426 | 55.37865 | 77.408 |
| M42 | 80.5426 | 55.37865 | 77.408 |
| M43 | 80.5426 | 55.37865 | 77.408 |
| M44 | 80.5426 | 55.37865 | 77.408 |
| M45 | 80.5426 | 55.37865 | 77.408 |
| M46 | 80.5426 | 55.37865 | 77.408 |
| M47 | 80.5426 | 55.37865 | 77.408 |
| M48 | 80.5426 | 55.37865 | 77.408 |
| M49 | 80.46094 | 56.87265 | 77.0497 |
| M50 | 80.46094 | 56.87265 | 77.0497 |
| M51 | 80.46094 | 56.87265 | 77.0497 |
| M52 | 80.46094 | 56.87265 | 77.0497 |
| M53 | 80.46094 | 56.87265 | 77.0497 |
| M54 | 80.46094 | 56.87265 | 77.0497 |
| M55 | 80.46094 | 56.87265 | 77.0497 |
| M56 | 80.46094 | 56.87265 | 77.0497 |
| M57 | 80.46094 | 56.87265 | 77.0497 |
| M58 | 80.46094 | 56.87265 | 77.0497 |
| M59 | 80.46094 | 56.87265 | 77.0497 |
| M60 | 80.46094 | 56.87265 | 77.0497 |
| M61 | 80.46281 | 57.69684 | 76.42583 |
| M62 | 80.46281 | 57.69684 | 76.42583 |
| M63 | 80.46281 | 57.69684 | 76.42583 |
| M64 | 80.46281 | 57.69684 | 76.42583 |
| M65 | 80.46281 | 57.69684 | 76.42583 |
| M66 | 80.46281 | 57.69684 | 76.42583 |
| M67 | 80.46281 | 57.69684 | 76.42583 |
| M68 | 80.46281 | 57.69684 | 76.42583 |
| M69 | 80.46281 | 57.69684 | 76.42583 |
| M70 | 80.46281 | 57.69684 | 76.42583 |
| M71 | 80.46281 | 57.69684 | 76.42583 |
| M72 | 80.46281 | 57.69684 | 76.42583 |
| M73 | 80.54395 | 57.7534 | 76.24913 |
| M74 | 80.54395 | 57.7534 | 76.24913 |
| M75 | 80.54395 | 57.7534 | 76.24913 |
| M76 | 80.54395 | 57.7534 | 76.24913 |
| M77 | 80.54395 | 57.7534 | 76.24913 |
| M78 | 80.54395 | 57.7534 | 76.24913 |
| M79 | 80.54395 | 57.7534 | 76.24913 |
| M80 | 80.54395 | 57.7534 | 76.24913 |
| M81 | 80.54395 | 57.7534 | 76.24913 |
| M82 | 80.54395 | 57.7534 | 76.24913 |
| M83 | 80.54395 | 57.7534 | 76.24913 |
| M84 | 80.54395 | 57.7534 | 76.24913 |
| M85 | 80.38516 | 57.19643 | 76.68535 |
| M86 | 80.38516 | 57.19643 | 76.68535 |
| M87 | 80.38516 | 57.19643 | 76.68535 |
| M88 | 80.38516 | 57.19643 | 76.68535 |
| M89 | 80.38516 | 57.19643 | 76.68535 |
| M90 | 80.38516 | 57.19643 | 76.68535 |
| M91 | 80.38516 | 57.19643 | 76.68535 |
| M92 | 80.38516 | 57.19643 | 76.68535 |
| M93 | 80.38516 | 57.19643 | 76.68535 |
| M94 | 80.38516 | 57.19643 | 76.68535 |
| M95 | 80.38516 | 57.19643 | 76.68535 |
| M96 | 80.38516 | 57.19643 | 76.68535 |
| M97 | 80.62357 | 57.04326 | 76.72699 |
| M98 | 80.62357 | 57.04326 | 76.72699 |
| M99 | 80.62357 | 57.04326 | 76.72699 |
| M100 | 80.62357 | 57.04326 | 76.72699 |
| M101 | 80.62357 | 57.04326 | 76.72699 |
| M102 | 80.62357 | 57.04326 | 76.72699 |
| M103 | 80.62357 | 57.04326 | 76.72699 |
| M104 | 80.62357 | 57.04326 | 76.72699 |
| M105 | 80.62357 | 57.04326 | 76.72699 |
| M106 | 80.62357 | 57.04326 | 76.72699 |
| M107 | 80.62357 | 57.04326 | 76.72699 |
| M108 | 80.62357 | 57.04326 | 76.72699 |
| M109 | 80.88229 | 57.04354 | 76.72699 |
| M110 | 80.88229 | 57.04354 | 76.72699 |
| M111 | 80.88229 | 57.04354 | 76.72699 |
| M112 | 80.88229 | 57.04354 | 76.72699 |
| M113 | 80.88229 | 57.04354 | 76.72699 |
| M114 | 80.88229 | 57.04354 | 76.72699 |
| M115 | 80.88229 | 57.04354 | 76.72699 |
| M116 | 80.88229 | 57.04354 | 76.72699 |
| M117 | 80.88229 | 57.04354 | 76.72699 |
| M118 | 80.88229 | 57.04354 | 76.72699 |
| M119 | 80.88229 | 57.04354 | 76.72699 |
| M120 | 80.88229 | 57.04354 | 76.72699 |
| M121 | 80.84911 | 57.04354 | 76.72699 |
| M122 | 80.84911 | 57.04354 | 76.72699 |

**The following cohorts are selected:**
BP = Lifetime, Company 3, Non Uni
No payments during elimination period

| | Utilzation for BIO | | |
|---|---|---|---|
| | AL | HC | NH |
| M123 | 80.84911 | 57.04354 | 76.72699 |
| M124 | 80.84911 | 57.04354 | 76.72699 |
| M125 | 80.84911 | 57.04354 | 76.72699 |
| M126 | 80.84911 | 57.04354 | 76.72699 |
| M127 | 80.84911 | 57.04354 | 76.72699 |
| M128 | 80.84911 | 57.04354 | 76.72699 |
| M129 | 80.84911 | 57.04354 | 76.72699 |
| M130 | 80.84911 | 57.04354 | 76.72699 |
| M131 | 80.84911 | 57.04354 | 76.72699 |
| M132 | 80.84911 | 57.04354 | 76.72699 |
| M133 | 80.86404 | 57.04354 | 76.72699 |
| M134 | 80.86404 | 57.04354 | 76.72699 |
| M135 | 80.86404 | 57.04354 | 76.72699 |
| M136 | 80.86404 | 57.04354 | 76.72699 |
| M137 | 80.86404 | 57.04354 | 76.72699 |
| M138 | 80.86404 | 57.04354 | 76.72699 |
| M139 | 80.86404 | 57.04354 | 76.72699 |
| M140 | 80.86404 | 57.04354 | 76.72699 |
| M141 | 80.86404 | 57.04354 | 76.72699 |
| M142 | 80.86404 | 57.04354 | 76.72699 |
| M143 | 80.86404 | 57.04354 | 76.72699 |
| M144 | 80.86404 | 57.04354 | 76.72699 |
| M145 | 80.59351 | 57.04354 | 76.72699 |
| M146 | 80.59351 | 57.04354 | 76.72699 |
| M147 | 80.59351 | 57.04354 | 76.72699 |
| M148 | 80.59351 | 57.04354 | 76.72699 |
| M149 | 80.59351 | 57.04354 | 76.72699 |
| M150 | 80.59351 | 57.04354 | 76.72699 |
| M151 | 80.59351 | 57.04354 | 76.72699 |
| M152 | 80.59351 | 57.04354 | 76.72699 |
| M153 | 80.59351 | 57.04354 | 76.72699 |
| M154 | 80.59351 | 57.04354 | 76.72699 |
| M155 | 80.59351 | 57.04354 | 76.72699 |
| M156 | 80.59351 | 57.04354 | 76.72699 |
| M157 | 80.59351 | 57.04354 | 76.72699 |
| M158 | 80.59351 | 57.04354 | 76.72699 |
| M159 | 80.59351 | 57.04354 | 76.72699 |
| M160 | 80.59351 | 57.04354 | 76.72699 |
| M161 | 80.59351 | 57.04354 | 76.72699 |
| M162 | 80.59351 | 57.04354 | 76.72699 |
| M163 | 80.59351 | 57.04354 | 76.72699 |
| M164 | 80.59351 | 57.04354 | 76.72699 |
| M165 | 80.59351 | 57.04354 | 76.72699 |
| M166 | 80.59351 | 57.04354 | 76.72699 |
| M167 | 80.59351 | 57.04354 | 76.72699 |
| M168 | 80.59351 | 57.04354 | 76.72699 |
| M169 | 80.59351 | 57.04354 | 76.72699 |
| M170 | 80.59351 | 57.04354 | 76.72699 |
| M171 | 80.59351 | 57.04354 | 76.72699 |
| M172 | 80.59351 | 57.04354 | 76.72699 |
| M173 | 80.59351 | 57.04354 | 76.72699 |
| M174 | 80.59351 | 57.04354 | 76.72699 |
| M175 | 80.59351 | 57.04354 | 76.72699 |
| M176 | 80.59351 | 57.04354 | 76.72699 |
| M177 | 80.59351 | 57.04354 | 76.72699 |
| M178 | 80.59351 | 57.04354 | 76.72699 |
| M179 | 80.59351 | 57.04354 | 76.72699 |
| M180 | 80.59351 | 57.04354 | 76.72699 |
| M181 | 80.59351 | 57.04354 | 76.72699 |
| M182 | 80.59351 | 57.04354 | 76.72699 |
| M183 | 80.59351 | 57.04354 | 76.72699 |
| M184 | 80.59351 | 57.04354 | 76.72699 |
| M185 | 80.59351 | 57.04354 | 76.72699 |
| M186 | 80.59351 | 57.04354 | 76.72699 |
| M187 | 80.59351 | 57.04354 | 76.72699 |
| M188 | 80.59351 | 57.04354 | 76.72699 |
| M189 | 80.59351 | 57.04354 | 76.72699 |
| M190 | 80.59351 | 57.04354 | 76.72699 |
| M191 | 80.59351 | 57.04354 | 76.72699 |
| M192 | 80.59351 | 57.04354 | 76.72699 |
| M193 | 80.59351 | 57.04354 | 76.72699 |
| M194 | 80.59351 | 57.04354 | 76.72699 |
| M195 | 80.59351 | 57.04354 | 76.72699 |
| M196 | 80.59351 | 57.04354 | 76.72699 |
| M197 | 80.59351 | 57.04354 | 76.72699 |
| M198 | 80.59351 | 57.04354 | 76.72699 |
| M199 | 80.59351 | 57.04354 | 76.72699 |
| M200 | 80.59351 | 57.04354 | 76.72699 |
| M201 | 80.59351 | 57.04354 | 76.72699 |
| M202 | 80.59351 | 57.04354 | 76.72699 |
| M203 | 80.59351 | 57.04354 | 76.72699 |
| M204 | 80.59351 | 57.04354 | 76.72699 |
| M205 | 80.55217 | 57.04354 | 76.72699 |
| M206 | 80.55217 | 57.04354 | 76.72699 |
| M207 | 80.55217 | 57.04354 | 76.72699 |
| M208 | 80.55217 | 57.04354 | 76.72699 |
| M209 | 80.55217 | 57.04354 | 76.72699 |
| M210 | 80.55217 | 57.04354 | 76.72699 |
| M211 | 80.55217 | 57.04354 | 76.72699 |
| M212 | 80.55217 | 57.04354 | 76.72699 |
| M213 | 80.55217 | 57.04354 | 76.72699 |
| M214 | 80.55217 | 57.04354 | 76.72699 |
| M215 | 80.55217 | 57.04354 | 76.72699 |
| M216 | 80.55217 | 57.04354 | 76.72699 |
| M217 | 80.55217 | 57.04354 | 78.65438 |
| M218 | 80.55217 | 57.04354 | 78.65438 |
| M219 | 80.55217 | 57.04354 | 78.65438 |
| M220 | 80.55217 | 57.04354 | 78.65438 |
| M221 | 80.55217 | 57.04354 | 78.65438 |
| M222 | 80.55217 | 57.04354 | 78.65438 |
| M223 | 80.55217 | 57.04354 | 78.65438 |
| M224 | 80.55217 | 57.04354 | 78.65438 |
| M225 | 80.55217 | 57.04354 | 78.65438 |
| M226 | 80.55217 | 57.04354 | 78.65438 |
| M227 | 80.55217 | 57.04354 | 78.65438 |
| M228 | 80.55217 | 57.04354 | 78.65438 |
| M229 | 80.55217 | 59.28914 | 78.65438 |
| M230 | 80.55217 | 59.28914 | 78.65438 |
| M231 | 80.55217 | 59.28914 | 78.65438 |
| M232 | 80.55217 | 59.28914 | 78.65438 |
| M233 | 80.55217 | 59.28914 | 78.65438 |
| M234 | 80.55217 | 59.28914 | 78.65438 |
| M235 | 80.55217 | 59.28914 | 78.65438 |
| M236 | 80.55217 | 59.28914 | 78.65438 |
| M237 | 80.55217 | 59.28914 | 78.65438 |
| M238 | 80.55217 | 59.28914 | 78.65438 |
| M239 | 80.55217 | 59.28914 | 78.65438 |
| M240 | 80.55217 | 59.28914 | 78.65438 |

**The following cohorts are selected:**
BP = Lifetime, Company 3, Non Uni
No payments during elimination period

| | Utilzation for no BIO | | |
|---|---|---|---|
| | AL | HC | NH |
| M1 | 85.97131 | 46.70969 | 85.77688 |
| M2 | 85.97131 | 46.70969 | 85.77688 |
| M3 | 85.97131 | 46.70969 | 85.77688 |
| M4 | 85.97131 | 46.70969 | 85.77688 |
| M5 | 85.97131 | 46.70969 | 85.77688 |
| M6 | 85.97131 | 46.70969 | 85.77688 |
| M7 | 85.97131 | 46.70969 | 85.77688 |
| M8 | 85.97131 | 46.70969 | 85.77688 |
| M9 | 85.97131 | 46.70969 | 85.77688 |
| M10 | 85.97131 | 46.70969 | 85.77688 |
| M11 | 85.97131 | 46.70969 | 85.77688 |
| M12 | 85.97131 | 46.70969 | 85.77688 |
| M13 | 85.45154 | 52.33507 | 82.30151 |
| M14 | 85.45154 | 52.33507 | 82.30151 |
| M15 | 85.45154 | 52.33507 | 82.30151 |
| M16 | 85.45154 | 52.33507 | 82.30151 |
| M17 | 85.45154 | 52.33507 | 82.30151 |
| M18 | 85.45154 | 52.33507 | 82.30151 |
| M19 | 85.45154 | 52.33507 | 82.30151 |
| M20 | 85.45154 | 52.33507 | 82.30151 |
| M21 | 85.45154 | 52.33507 | 82.30151 |
| M22 | 85.45154 | 52.33507 | 82.30151 |
| M23 | 85.45154 | 52.33507 | 82.30151 |
| M24 | 85.45154 | 52.33507 | 82.30151 |
| M25 | 85.28877 | 56.71669 | 81.7734 |
| M26 | 85.28877 | 56.71669 | 81.7734 |
| M27 | 85.28877 | 56.71669 | 81.7734 |
| M28 | 85.28877 | 56.71669 | 81.7734 |
| M29 | 85.28877 | 56.71669 | 81.7734 |
| M30 | 85.28877 | 56.71669 | 81.7734 |
| M31 | 85.28877 | 56.71669 | 81.7734 |
| M32 | 85.28877 | 56.71669 | 81.7734 |
| M33 | 85.28877 | 56.71669 | 81.7734 |
| M34 | 85.28877 | 56.71669 | 81.7734 |
| M35 | 85.28877 | 56.71669 | 81.7734 |
| M36 | 85.28877 | 56.71669 | 81.7734 |
| M37 | 84.99731 | 59.40083 | 81.63869 |
| M38 | 84.99731 | 59.40083 | 81.63869 |
| M39 | 84.99731 | 59.40083 | 81.63869 |
| M40 | 84.99731 | 59.40083 | 81.63869 |
| M41 | 84.99731 | 59.40083 | 81.63869 |
| M42 | 84.99731 | 59.40083 | 81.63869 |
| M43 | 84.99731 | 59.40083 | 81.63869 |
| M44 | 84.99731 | 59.40083 | 81.63869 |
| M45 | 84.99731 | 59.40083 | 81.63869 |
| M46 | 84.99731 | 59.40083 | 81.63869 |
| M47 | 84.99731 | 59.40083 | 81.63869 |
| M48 | 84.99731 | 59.40083 | 81.63869 |
| M49 | 84.90202 | 60.91511 | 81.27942 |
| M50 | 84.90202 | 60.91511 | 81.27942 |
| M51 | 84.90202 | 60.91511 | 81.27942 |
| M52 | 84.90202 | 60.91511 | 81.27942 |
| M53 | 84.90202 | 60.91511 | 81.27942 |
| M54 | 84.90202 | 60.91511 | 81.27942 |
| M55 | 84.90202 | 60.91511 | 81.27942 |
| M56 | 84.90202 | 60.91511 | 81.27942 |
| M57 | 84.90202 | 60.91511 | 81.27942 |
| M58 | 84.90202 | 60.91511 | 81.27942 |
| M59 | 84.90202 | 60.91511 | 81.27942 |
| M60 | 84.90202 | 60.91511 | 81.27942 |
| M61 | 84.89401 | 61.74952 | 80.64903 |
| M62 | 84.89401 | 61.74952 | 80.64903 |
| M63 | 84.89401 | 61.74952 | 80.64903 |
| M64 | 84.89401 | 61.74952 | 80.64903 |
| M65 | 84.89401 | 61.74952 | 80.64903 |
| M66 | 84.89401 | 61.74952 | 80.64903 |
| M67 | 84.89401 | 61.74952 | 80.64903 |
| M68 | 84.89401 | 61.74952 | 80.64903 |
| M69 | 84.89401 | 61.74952 | 80.64903 |
| M70 | 84.89401 | 61.74952 | 80.64903 |
| M71 | 84.89401 | 61.74952 | 80.64903 |
| M72 | 84.89401 | 61.74952 | 80.64903 |
| M73 | 84.96828 | 61.80452 | 80.47105 |
| M74 | 84.96828 | 61.80452 | 80.47105 |
| M75 | 84.96828 | 61.80452 | 80.47105 |
| M76 | 84.96828 | 61.80452 | 80.47105 |
| M77 | 84.96828 | 61.80452 | 80.47105 |
| M78 | 84.96828 | 61.80452 | 80.47105 |
| M79 | 84.96828 | 61.80452 | 80.47105 |
| M80 | 84.96828 | 61.80452 | 80.47105 |
| M81 | 84.96828 | 61.80452 | 80.47105 |
| M82 | 84.96828 | 61.80452 | 80.47105 |
| M83 | 84.96828 | 61.80452 | 80.47105 |
| M84 | 84.96828 | 61.80452 | 80.47105 |
| M85 | 84.80153 | 61.23551 | 80.91179 |
| M86 | 84.80153 | 61.23551 | 80.91179 |
| M87 | 84.80153 | 61.23551 | 80.91179 |
| M88 | 84.80153 | 61.23551 | 80.91179 |
| M89 | 84.80153 | 61.23551 | 80.91179 |
| M90 | 84.80153 | 61.23551 | 80.91179 |
| M91 | 84.80153 | 61.23551 | 80.91179 |
| M92 | 84.80153 | 61.23551 | 80.91179 |
| M93 | 84.80153 | 61.23551 | 80.91179 |
| M94 | 84.80153 | 61.23551 | 80.91179 |
| M95 | 84.80153 | 61.23551 | 80.91179 |
| M96 | 84.80153 | 61.23551 | 80.91179 |
| M97 | 85.03653 | 61.07822 | 80.94765 |
| M98 | 85.03653 | 61.07822 | 80.94765 |
| M99 | 85.03653 | 61.07822 | 80.94765 |
| M100 | 85.03653 | 61.07822 | 80.94765 |
| M101 | 85.03653 | 61.07822 | 80.94765 |
| M102 | 85.03653 | 61.07822 | 80.94765 |
| M103 | 85.03653 | 61.07822 | 80.94765 |
| M104 | 85.03653 | 61.07822 | 80.94765 |
| M105 | 85.03653 | 61.07822 | 80.94765 |
| M106 | 85.03653 | 61.07822 | 80.94765 |
| M107 | 85.03653 | 61.07822 | 80.94765 |
| M108 | 85.03653 | 61.07822 | 80.94765 |
| M109 | 85.2915 | 61.07785 | 80.94765 |
| M110 | 85.2915 | 61.07785 | 80.94765 |
| M111 | 85.2915 | 61.07785 | 80.94765 |
| M112 | 85.2915 | 61.07785 | 80.94765 |
| M113 | 85.2915 | 61.07785 | 80.94765 |
| M114 | 85.2915 | 61.07785 | 80.94765 |
| M115 | 85.2915 | 61.07785 | 80.94765 |
| M116 | 85.2915 | 61.07785 | 80.94765 |
| M117 | 85.2915 | 61.07785 | 80.94765 |
| M118 | 85.2915 | 61.07785 | 80.94765 |
| M119 | 85.2915 | 61.07785 | 80.94765 |
| M120 | 85.2915 | 61.07785 | 80.94765 |
| M121 | 85.24988 | 61.07785 | 80.94765 |
| M122 | 85.24988 | 61.07785 | 80.94765 |

**The following cohorts are selected:**
BP = Lifetime, Company 3, Non Uni
No payments during elimination period

| | Utilzation for no BIO | | |
|---|---|---|---|
| | AL | HC | NH |
| M123 | 85.24988 | 61.07785 | 80.94765 |
| M124 | 85.24988 | 61.07785 | 80.94765 |
| M125 | 85.24988 | 61.07785 | 80.94765 |
| M126 | 85.24988 | 61.07785 | 80.94765 |
| M127 | 85.24988 | 61.07785 | 80.94765 |
| M128 | 85.24988 | 61.07785 | 80.94765 |
| M129 | 85.24988 | 61.07785 | 80.94765 |
| M130 | 85.24988 | 61.07785 | 80.94765 |
| M131 | 85.24988 | 61.07785 | 80.94765 |
| M132 | 85.24988 | 61.07785 | 80.94765 |
| M133 | 85.25394 | 61.07785 | 80.94765 |
| M134 | 85.25394 | 61.07785 | 80.94765 |
| M135 | 85.25394 | 61.07785 | 80.94765 |
| M136 | 85.25394 | 61.07785 | 80.94765 |
| M137 | 85.25394 | 61.07785 | 80.94765 |
| M138 | 85.25394 | 61.07785 | 80.94765 |
| M139 | 85.25394 | 61.07785 | 80.94765 |
| M140 | 85.25394 | 61.07785 | 80.94765 |
| M141 | 85.25394 | 61.07785 | 80.94765 |
| M142 | 85.25394 | 61.07785 | 80.94765 |
| M143 | 85.25394 | 61.07785 | 80.94765 |
| M144 | 85.25394 | 61.07785 | 80.94765 |
| M145 | 84.97727 | 61.07785 | 80.94765 |
| M146 | 84.97727 | 61.07785 | 80.94765 |
| M147 | 84.97727 | 61.07785 | 80.94765 |
| M148 | 84.97727 | 61.07785 | 80.94765 |
| M149 | 84.97727 | 61.07785 | 80.94765 |
| M150 | 84.97727 | 61.07785 | 80.94765 |
| M151 | 84.97727 | 61.07785 | 80.94765 |
| M152 | 84.97727 | 61.07785 | 80.94765 |
| M153 | 84.97727 | 61.07785 | 80.94765 |
| M154 | 84.97727 | 61.07785 | 80.94765 |
| M155 | 84.97727 | 61.07785 | 80.94765 |
| M156 | 84.97727 | 61.07785 | 80.94765 |
| M157 | 84.97727 | 61.07785 | 80.94765 |
| M158 | 84.97727 | 61.07785 | 80.94765 |
| M159 | 84.97727 | 61.07785 | 80.94765 |
| M160 | 84.97727 | 61.07785 | 80.94765 |
| M161 | 84.97727 | 61.07785 | 80.94765 |
| M162 | 84.97727 | 61.07785 | 80.94765 |
| M163 | 84.97727 | 61.07785 | 80.94765 |
| M164 | 84.97727 | 61.07785 | 80.94765 |
| M165 | 84.97727 | 61.07785 | 80.94765 |
| M166 | 84.97727 | 61.07785 | 80.94765 |
| M167 | 84.97727 | 61.07785 | 80.94765 |
| M168 | 84.97727 | 61.07785 | 80.94765 |
| M169 | 84.97727 | 61.07785 | 80.94765 |
| M170 | 84.97727 | 61.07785 | 80.94765 |
| M171 | 84.97727 | 61.07785 | 80.94765 |
| M172 | 84.97727 | 61.07785 | 80.94765 |
| M173 | 84.97727 | 61.07785 | 80.94765 |
| M174 | 84.97727 | 61.07785 | 80.94765 |
| M175 | 84.97727 | 61.07785 | 80.94765 |
| M176 | 84.97727 | 61.07785 | 80.94765 |
| M177 | 84.97727 | 61.07785 | 80.94765 |
| M178 | 84.97727 | 61.07785 | 80.94765 |
| M179 | 84.97727 | 61.07785 | 80.94765 |
| M180 | 84.97727 | 61.07785 | 80.94765 |
| M181 | 84.97727 | 61.07785 | 80.94765 |
| M182 | 84.97727 | 61.07785 | 80.94765 |
| M183 | 84.97727 | 61.07785 | 80.94765 |
| M184 | 84.97727 | 61.07785 | 80.94765 |
| M185 | 84.97727 | 61.07785 | 80.94765 |
| M186 | 84.97727 | 61.07785 | 80.94765 |
| M187 | 84.97727 | 61.07785 | 80.94765 |
| M188 | 84.97727 | 61.07785 | 80.94765 |
| M189 | 84.97727 | 61.07785 | 80.94765 |
| M190 | 84.97727 | 61.07785 | 80.94765 |
| M191 | 84.97727 | 61.07785 | 80.94765 |
| M192 | 84.97727 | 61.07785 | 80.94765 |
| M193 | 84.97727 | 61.07785 | 80.94765 |
| M194 | 84.97727 | 61.07785 | 80.94765 |
| M195 | 84.97727 | 61.07785 | 80.94765 |
| M196 | 84.97727 | 61.07785 | 80.94765 |
| M197 | 84.97727 | 61.07785 | 80.94765 |
| M198 | 84.97727 | 61.07785 | 80.94765 |
| M199 | 84.97727 | 61.07785 | 80.94765 |
| M200 | 84.97727 | 61.07785 | 80.94765 |
| M201 | 84.97727 | 61.07785 | 80.94765 |
| M202 | 84.97727 | 61.07785 | 80.94765 |
| M203 | 84.97727 | 61.07785 | 80.94765 |
| M204 | 84.97727 | 61.07785 | 80.94765 |
| M205 | 84.90385 | 61.07785 | 80.94765 |
| M206 | 84.90385 | 61.07785 | 80.94765 |
| M207 | 84.90385 | 61.07785 | 80.94765 |
| M208 | 84.90385 | 61.07785 | 80.94765 |
| M209 | 84.90385 | 61.07785 | 80.94765 |
| M210 | 84.90385 | 61.07785 | 80.94765 |
| M211 | 84.90385 | 61.07785 | 80.94765 |
| M212 | 84.90385 | 61.07785 | 80.94765 |
| M213 | 84.90385 | 61.07785 | 80.94765 |
| M214 | 84.90385 | 61.07785 | 80.94765 |
| M215 | 84.90385 | 61.07785 | 80.94765 |
| M216 | 84.90385 | 61.07785 | 80.94765 |
| M217 | 84.90385 | 61.07785 | 82.89651 |
| M218 | 84.90385 | 61.07785 | 82.89651 |
| M219 | 84.90385 | 61.07785 | 82.89651 |
| M220 | 84.90385 | 61.07785 | 82.89651 |
| M221 | 84.90385 | 61.07785 | 82.89651 |
| M222 | 84.90385 | 61.07785 | 82.89651 |
| M223 | 84.90385 | 61.07785 | 82.89651 |
| M224 | 84.90385 | 61.07785 | 82.89651 |
| M225 | 84.90385 | 61.07785 | 82.89651 |
| M226 | 84.90385 | 61.07785 | 82.89651 |
| M227 | 84.90385 | 61.07785 | 82.89651 |
| M228 | 84.90385 | 61.07785 | 82.89651 |
| M229 | 84.90385 | 63.34666 | 82.89651 |
| M230 | 84.90385 | 63.34666 | 82.89651 |
| M231 | 84.90385 | 63.34666 | 82.89651 |
| M232 | 84.90385 | 63.34666 | 82.89651 |
| M233 | 84.90385 | 63.34666 | 82.89651 |
| M234 | 84.90385 | 63.34666 | 82.89651 |
| M235 | 84.90385 | 63.34666 | 82.89651 |
| M236 | 84.90385 | 63.34666 | 82.89651 |
| M237 | 84.90385 | 63.34666 | 82.89651 |
| M238 | 84.90385 | 63.34666 | 82.89651 |
| M239 | 84.90385 | 63.34666 | 82.89651 |
| M240 | 84.90385 | 63.34666 | 82.89651 |

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Male Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 62 | 65 | 0.0001108 | 0.0003611 | 0.0002369 | 0.0006451 |
| 62 | 66 | 0.0001187 | 0.0005104 | 0.0003009 | 0.0008083 |
| 62 | 67 | 0.0001496 | 0.0007862 | 0.0003696 | 0.000968 |
| 62 | 68 | 0.0002244 | 0.0009503 | 0.0004032 | 0.0012753 |
| 62 | 69 | 0.0002992 | 0.0011637 | 0.0005143 | 0.0015787 |
| 62 | 70 | 0.0004478 | 0.0014822 | 0.0007722 | 0.002323 |
| 62 | 71 | 0.0005974 | 0.0017504 | 0.0009062 | 0.0030183 |
| 62 | 72 | 0.0007114 | 0.0022599 | 0.0011605 | 0.0034771 |
| 62 | 73 | 0.0008721 | 0.0030399 | 0.0013908 | 0.0035734 |
| 62 | 74 | 0.0014075 | 0.0036355 | 0.0016912 | 0.0047517 |
| 62 | 75 | 0.0018433 | 0.004268 | 0.0021375 | 0.0065378 |
| 62 | 76 | 0.0023859 | 0.0048733 | 0.0026656 | 0.0075277 |
| 62 | 77 | 0.0030332 | 0.006189 | 0.0030904 | 0.0088472 |
| 62 | 78 | 0.0042086 | 0.008031 | 0.0036912 | 0.0104111 |
| 62 | 79 | 0.0060492 | 0.0106381 | 0.0044448 | 0.0123467 |
| 62 | 80 | 0.0075795 | 0.0122312 | 0.0052263 | 0.0143624 |
| 62 | 81 | 0.009096 | 0.0136071 | 0.0060021 | 0.0164958 |
| 62 | 82 | 0.0104648 | 0.0151207 | 0.0067633 | 0.0196832 |
| 62 | 83 | 0.0120717 | 0.0171763 | 0.0073497 | 0.0220233 |
| 62 | 84 | 0.0136038 | 0.0189173 | 0.00809 | 0.0255354 |
| 62 | 85 | 0.0156014 | 0.0209082 | 0.0088057 | 0.0289231 |
| 62 | 86 | 0.0188314 | 0.0231067 | 0.0096711 | 0.0337516 |
| 62 | 87 | 0.0223253 | 0.0261688 | 0.0106384 | 0.0387938 |
| 62 | 88 | 0.0259958 | 0.0302487 | 0.0114374 | 0.04112 |
| 62 | 89 | 0.0300443 | 0.0367213 | 0.0123613 | 0.0466253 |
| 62 | 90 | 0.0343282 | 0.0426823 | 0.0135174 | 0.0524149 |
| 62 | 91 | 0.039784 | 0.0467636 | 0.0143682 | 0.0569741 |
| 62 | 92 | 0.0422433 | 0.0518429 | 0.015299 | 0.0602455 |
| 62 | 93 | 0.0441206 | 0.0562551 | 0.0158641 | 0.0619554 |
| 62 | 94 | 0.045002 | 0.0589583 | 0.016246 | 0.0634198 |
| 62 | 95 | 0.0469427 | 0.0605786 | 0.0162798 | 0.0635106 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in <u>total</u> morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Male Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 67 | 70 | 0.0002136 | 0.0010058 | 0.0004249 | 0.0016802 |
| 67 | 71 | 0.0002565 | 0.0012942 | 0.0005018 | 0.0021077 |
| 67 | 72 | 0.0003783 | 0.0016214 | 0.0006612 | 0.002617 |
| 67 | 73 | 0.0005619 | 0.0022477 | 0.0011209 | 0.0032675 |
| 67 | 74 | 0.0011246 | 0.0028889 | 0.0015129 | 0.0049547 |
| 67 | 75 | 0.0015055 | 0.0036442 | 0.0019958 | 0.0069192 |
| 67 | 76 | 0.0018946 | 0.0049891 | 0.0028487 | 0.0072066 |
| 67 | 77 | 0.002758 | 0.0062324 | 0.0033909 | 0.0089139 |
| 67 | 78 | 0.0035072 | 0.0074605 | 0.0038569 | 0.0108458 |
| 67 | 79 | 0.0045958 | 0.0086621 | 0.0041082 | 0.0131618 |
| 67 | 80 | 0.0059187 | 0.0102895 | 0.0047813 | 0.0144052 |
| 67 | 81 | 0.0072449 | 0.0121894 | 0.006126 | 0.0166469 |
| 67 | 82 | 0.0090604 | 0.0144082 | 0.0073706 | 0.0197463 |
| 67 | 83 | 0.011162 | 0.0162485 | 0.0084055 | 0.02271 |
| 67 | 84 | 0.013337 | 0.0178962 | 0.0092522 | 0.026878 |
| 67 | 85 | 0.0156014 | 0.0211173 | 0.0104781 | 0.0326183 |
| 67 | 86 | 0.0188314 | 0.0233377 | 0.0118568 | 0.0380637 |
| 67 | 87 | 0.0223253 | 0.0264305 | 0.0130427 | 0.0437501 |
| 67 | 88 | 0.0259958 | 0.0305512 | 0.0140223 | 0.0463735 |
| 67 | 89 | 0.0300443 | 0.0367213 | 0.015155 | 0.0525821 |
| 67 | 90 | 0.0343282 | 0.0426823 | 0.0165724 | 0.0591114 |
| 67 | 91 | 0.039784 | 0.0467636 | 0.0176155 | 0.0642531 |
| 67 | 92 | 0.0422433 | 0.0518429 | 0.0187567 | 0.0679424 |
| 67 | 93 | 0.0441206 | 0.0562551 | 0.0194494 | 0.0698707 |
| 67 | 94 | 0.045002 | 0.0589583 | 0.0199177 | 0.0715222 |
| 67 | 95 | 0.0469427 | 0.0605786 | 0.0199592 | 0.0716246 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in total morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Male Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 72 | 75 | 0.0004058 | 0.0015029 | 0.0014509 | 0.0035008 |
| 72 | 76 | 0.0005092 | 0.002503 | 0.0016959 | 0.0049582 |
| 72 | 77 | 0.0010017 | 0.0035585 | 0.0022955 | 0.0064172 |
| 72 | 78 | 0.0019689 | 0.004683 | 0.0031287 | 0.0085472 |
| 72 | 79 | 0.0029648 | 0.0058477 | 0.0041792 | 0.0115294 |
| 72 | 80 | 0.0044484 | 0.0071133 | 0.005397 | 0.0141662 |
| 72 | 81 | 0.0057477 | 0.0090076 | 0.0067221 | 0.0179279 |
| 72 | 82 | 0.0068592 | 0.0125679 | 0.0083179 | 0.0220842 |
| 72 | 83 | 0.0085473 | 0.014719 | 0.0100738 | 0.0265536 |
| 72 | 84 | 0.0108667 | 0.0174451 | 0.0117197 | 0.0312317 |
| 72 | 85 | 0.0138679 | 0.019924 | 0.0126121 | 0.0342393 |
| 72 | 86 | 0.0185371 | 0.0237504 | 0.0147222 | 0.0379599 |
| 72 | 87 | 0.0237216 | 0.0272658 | 0.0170044 | 0.0436751 |
| 72 | 88 | 0.029179 | 0.0320139 | 0.0191521 | 0.0505581 |
| 72 | 89 | 0.0378475 | 0.0375758 | 0.0210756 | 0.0556733 |
| 72 | 90 | 0.0504518 | 0.0436755 | 0.0240755 | 0.0608317 |
| 72 | 91 | 0.06331 | 0.0478518 | 0.0270588 | 0.0680304 |
| 72 | 92 | 0.0672235 | 0.0530493 | 0.0288118 | 0.0740118 |
| 72 | 93 | 0.0702109 | 0.0575641 | 0.0298759 | 0.0791568 |
| 72 | 94 | 0.0716135 | 0.0603303 | 0.0305952 | 0.0810278 |
| 72 | 95 | 0.074702 | 0.0619883 | 0.0306589 | 0.0811439 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in <u>total</u> morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Male Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 77 | 80 | 0.0017743 | 0.0061727 | 0.0032287 | 0.006954 |
| 77 | 81 | 0.0027148 | 0.0085603 | 0.0049196 | 0.0104843 |
| 77 | 82 | 0.0043508 | 0.0119578 | 0.0063189 | 0.0139817 |
| 77 | 83 | 0.0066538 | 0.0140122 | 0.008251 | 0.0170073 |
| 77 | 84 | 0.0090416 | 0.0168629 | 0.0098459 | 0.0239276 |
| 77 | 85 | 0.0120634 | 0.0200837 | 0.0104203 | 0.0362311 |
| 77 | 86 | 0.0141405 | 0.0244443 | 0.0122425 | 0.0448616 |
| 77 | 87 | 0.0172336 | 0.0290106 | 0.014077 | 0.0481944 |
| 77 | 88 | 0.0211858 | 0.0343751 | 0.0190672 | 0.0562216 |
| 77 | 89 | 0.0245146 | 0.0403032 | 0.0213594 | 0.062746 |
| 77 | 90 | 0.0326786 | 0.046329 | 0.0245841 | 0.0682606 |
| 77 | 91 | 0.0399433 | 0.0539739 | 0.0279607 | 0.0719657 |
| 77 | 92 | 0.0479968 | 0.062422 | 0.0311898 | 0.0793468 |
| 77 | 93 | 0.0553178 | 0.0701067 | 0.0338118 | 0.0899957 |
| 77 | 94 | 0.0683713 | 0.0765605 | 0.0361313 | 0.0994657 |
| 77 | 95 | 0.0750736 | 0.0786645 | 0.0377152 | 0.0996081 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in <u>total</u> morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Male Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 82 | 85 | 0.0058167 | 0.0134224 | 0.0083181 | 0.0125222 |
| 82 | 86 | 0.0088637 | 0.0179768 | 0.0101579 | 0.0251921 |
| 82 | 87 | 0.0120029 | 0.0229356 | 0.0141728 | 0.0330346 |
| 82 | 88 | 0.0182848 | 0.0281589 | 0.0157448 | 0.0374059 |
| 82 | 89 | 0.0278505 | 0.0332164 | 0.0177307 | 0.0463841 |
| 82 | 90 | 0.0360372 | 0.0408507 | 0.019007 | 0.0595708 |
| 82 | 91 | 0.0431363 | 0.0475879 | 0.0208358 | 0.0727016 |
| 82 | 92 | 0.0471317 | 0.0508273 | 0.0231037 | 0.0955207 |
| 82 | 93 | 0.0528233 | 0.0549127 | 0.0277087 | 0.1013124 |
| 82 | 94 | 0.0592176 | 0.0572929 | 0.0355631 | 0.1084353 |
| 82 | 95 | 0.0650226 | 0.0580059 | 0.0391569 | 0.1085905 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in <u>total</u> morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Male Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 82 | 90 | 0.0360372 | 0.0408507 | 0.019007 | 0.0595708 |
| 82 | 91 | 0.0431363 | 0.0475879 | 0.0208358 | 0.0727016 |
| 82 | 92 | 0.0471317 | 0.0508273 | 0.0231037 | 0.0955207 |
| 82 | 93 | 0.0528233 | 0.0549127 | 0.0277087 | 0.1013124 |
| 82 | 94 | 0.0592176 | 0.0572929 | 0.0355631 | 0.1084353 |
| 82 | 95 | 0.0650226 | 0.0580059 | 0.0391569 | 0.1085905 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in total morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Female Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 62 | 65 | 0.000129 | 0.0004373 | 0.0001062 | 0.0002979 |
| 62 | 66 | 0.0001508 | 0.0005859 | 0.0001724 | 0.0003915 |
| 62 | 67 | 0.0001902 | 0.0010316 | 0.0002381 | 0.0004745 |
| 62 | 68 | 0.0002287 | 0.0012802 | 0.0002933 | 0.0007803 |
| 62 | 69 | 0.0003078 | 0.0014194 | 0.0004106 | 0.0014732 |
| 62 | 70 | 0.0005747 | 0.0017376 | 0.0007446 | 0.0026094 |
| 62 | 71 | 0.0009257 | 0.00199 | 0.0009492 | 0.0035013 |
| 62 | 72 | 0.0012495 | 0.0024061 | 0.0011112 | 0.0046931 |
| 62 | 73 | 0.0015736 | 0.0031718 | 0.0012568 | 0.0052623 |
| 62 | 74 | 0.0023169 | 0.0039629 | 0.0013629 | 0.0059717 |
| 62 | 75 | 0.0029815 | 0.0049528 | 0.0016218 | 0.0074139 |
| 62 | 76 | 0.0039863 | 0.0059042 | 0.0020321 | 0.0085387 |
| 62 | 77 | 0.0051468 | 0.0073629 | 0.0025914 | 0.0101947 |
| 62 | 78 | 0.0067505 | 0.0089836 | 0.0032248 | 0.0120749 |
| 62 | 79 | 0.0096265 | 0.0113137 | 0.0041717 | 0.0148017 |
| 62 | 80 | 0.0122113 | 0.0133484 | 0.0049563 | 0.0177042 |
| 62 | 81 | 0.0144052 | 0.0159381 | 0.0056152 | 0.0201927 |
| 62 | 82 | 0.0173456 | 0.0192 | 0.0062352 | 0.0245073 |
| 62 | 83 | 0.0202643 | 0.0216497 | 0.007086 | 0.0283601 |
| 62 | 84 | 0.0228076 | 0.0240726 | 0.0076115 | 0.0330663 |
| 62 | 85 | 0.0262434 | 0.0261905 | 0.0085463 | 0.0381678 |
| 62 | 86 | 0.0299762 | 0.0293206 | 0.0094868 | 0.0431972 |
| 62 | 87 | 0.0343848 | 0.0339015 | 0.0106103 | 0.0464627 |
| 62 | 88 | 0.0386177 | 0.0396439 | 0.0117368 | 0.0514454 |
| 62 | 89 | 0.0430039 | 0.0444131 | 0.0127924 | 0.0566168 |
| 62 | 90 | 0.0466305 | 0.0482158 | 0.0136372 | 0.0599141 |
| 62 | 91 | 0.0502503 | 0.0506385 | 0.0141124 | 0.0641491 |
| 62 | 92 | 0.053026 | 0.0538764 | 0.0145399 | 0.0663576 |
| 62 | 93 | 0.0548384 | 0.056555 | 0.0147438 | 0.0673755 |
| 62 | 94 | 0.0566966 | 0.0579047 | 0.0148712 | 0.0678745 |
| 62 | 95 | 0.0589336 | 0.059512 | 0.0149143 | 0.0680714 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in <u>total</u> morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Female Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 67 | 70 | 0.0006208 | 0.001494 | 0.0003895 | 0.0011218 |
| 67 | 71 | 0.0007314 | 0.0020074 | 0.000639 | 0.0023724 |
| 67 | 72 | 0.0008594 | 0.0022828 | 0.0008518 | 0.003711 |
| 67 | 73 | 0.0009907 | 0.0028491 | 0.0010059 | 0.0045999 |
| 67 | 74 | 0.0013692 | 0.0036666 | 0.0011629 | 0.005526 |
| 67 | 75 | 0.0016918 | 0.0045208 | 0.0015448 | 0.0065326 |
| 67 | 76 | 0.0030736 | 0.0058109 | 0.0019395 | 0.007569 |
| 67 | 77 | 0.004043 | 0.0070313 | 0.0023221 | 0.0098422 |
| 67 | 78 | 0.0055172 | 0.0084225 | 0.0030175 | 0.0123892 |
| 67 | 79 | 0.0071969 | 0.0110557 | 0.0040399 | 0.0156395 |
| 67 | 80 | 0.0087704 | 0.0136345 | 0.0053653 | 0.0176383 |
| 67 | 81 | 0.0109461 | 0.0160924 | 0.0064995 | 0.0198581 |
| 67 | 82 | 0.0140152 | 0.018701 | 0.0074294 | 0.0224114 |
| 67 | 83 | 0.0182562 | 0.021713 | 0.0084431 | 0.0260046 |
| 67 | 84 | 0.0208658 | 0.0244112 | 0.0090693 | 0.0293363 |
| 67 | 85 | 0.024205 | 0.0261905 | 0.0101831 | 0.0332548 |
| 67 | 86 | 0.0273393 | 0.0293206 | 0.0113037 | 0.0376296 |
| 67 | 87 | 0.0316801 | 0.0339015 | 0.0126425 | 0.0433651 |
| 67 | 88 | 0.0363213 | 0.0396439 | 0.0139847 | 0.0504655 |
| 67 | 89 | 0.0417513 | 0.0444131 | 0.0152425 | 0.0555384 |
| 67 | 90 | 0.0466305 | 0.0482158 | 0.0162491 | 0.0587729 |
| 67 | 91 | 0.0502503 | 0.0506385 | 0.0168153 | 0.0629272 |
| 67 | 92 | 0.053026 | 0.0538764 | 0.0173246 | 0.0650937 |
| 67 | 93 | 0.0548384 | 0.056555 | 0.0175677 | 0.0660922 |
| 67 | 94 | 0.0566966 | 0.0579047 | 0.0177194 | 0.0665817 |
| 67 | 95 | 0.0589336 | 0.059512 | 0.0177708 | 0.0667748 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in total morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

| | | Female Incidence Rates | | | |
|---|---|---|---|---|---|
| **IssueAge Band** | **AA** | **AL** | **HC** | **NH** | **NH Only** |
| 72 | 75 | 0.0011513 | 0.0028351 | 0.0009244 | 0.0030656 |
| 72 | 76 | 0.0014141 | 0.0038022 | 0.0012511 | 0.0046832 |
| 72 | 77 | 0.0021858 | 0.0054975 | 0.0020546 | 0.008553 |
| 72 | 78 | 0.0032091 | 0.0073725 | 0.0025875 | 0.011842 |
| 72 | 79 | 0.0045306 | 0.0102988 | 0.0039325 | 0.012082 |
| 72 | 80 | 0.0067461 | 0.0135759 | 0.0055761 | 0.0155939 |
| 72 | 81 | 0.0099663 | 0.0159654 | 0.0065104 | 0.0204468 |
| 72 | 82 | 0.0127974 | 0.018598 | 0.0073179 | 0.0249822 |
| 72 | 83 | 0.0161115 | 0.0214116 | 0.0085759 | 0.028001 |
| 72 | 84 | 0.0189149 | 0.0249367 | 0.0097534 | 0.0317176 |
| 72 | 85 | 0.0214406 | 0.0291372 | 0.0111849 | 0.035704 |
| 72 | 86 | 0.0256663 | 0.0321664 | 0.0133201 | 0.0388097 |
| 72 | 87 | 0.0323315 | 0.0363655 | 0.0152061 | 0.0440502 |
| 72 | 88 | 0.0416468 | 0.0394475 | 0.017301 | 0.0500689 |
| 72 | 89 | 0.049788 | 0.0444131 | 0.0188571 | 0.0544237 |
| 72 | 90 | 0.0550717 | 0.0482158 | 0.0201024 | 0.0602732 |
| 72 | 91 | 0.0602595 | 0.0506385 | 0.0208028 | 0.068959 |
| 72 | 92 | 0.0634983 | 0.0538764 | 0.021433 | 0.0740582 |
| 72 | 93 | 0.0660416 | 0.056555 | 0.0217336 | 0.0776929 |
| 72 | 94 | 0.0699262 | 0.0579047 | 0.0219214 | 0.086706 |
| 72 | 95 | 0.0726852 | 0.059512 | 0.021985 | 0.0869575 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in <u>total</u> morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Female Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 77 | 80 | 0.0038504 | 0.0091432 | 0.0036911 | 0.0091171 |
| 77 | 81 | 0.0061067 | 0.0117221 | 0.0055694 | 0.0122355 |
| 77 | 82 | 0.0080953 | 0.013744 | 0.00685 | 0.015185 |
| 77 | 83 | 0.0100446 | 0.0168621 | 0.0091013 | 0.0212782 |
| 77 | 84 | 0.0144593 | 0.0206052 | 0.0109905 | 0.0271811 |
| 77 | 85 | 0.0179198 | 0.0260672 | 0.0129484 | 0.0332037 |
| 77 | 86 | 0.0243149 | 0.030332 | 0.0147422 | 0.0413656 |
| 77 | 87 | 0.0303885 | 0.0325633 | 0.0169607 | 0.0504694 |
| 77 | 88 | 0.0379172 | 0.0358914 | 0.0209159 | 0.0568131 |
| 77 | 89 | 0.0449529 | 0.0425291 | 0.0247216 | 0.0631404 |
| 77 | 90 | 0.0517591 | 0.0508614 | 0.0282087 | 0.0699377 |
| 77 | 91 | 0.0574843 | 0.0576403 | 0.0288817 | 0.0769302 |
| 77 | 92 | 0.0623912 | 0.0669216 | 0.0303955 | 0.0808056 |
| 77 | 93 | 0.066188 | 0.0760929 | 0.0306281 | 0.0849651 |
| 77 | 94 | 0.0700812 | 0.0799413 | 0.0308773 | 0.0878697 |
| 77 | 95 | 0.0728463 | 0.0835528 | 0.0309668 | 0.0914039 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in <u>total</u> morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Female Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 82 | 85 | 0.0182812 | 0.0170618 | 0.017002 | 0.0167249 |
| 82 | 86 | 0.0227282 | 0.0225134 | 0.0222187 | 0.0264146 |
| 82 | 87 | 0.0291122 | 0.0321082 | 0.026163 | 0.0355668 |
| 82 | 88 | 0.0342571 | 0.0421623 | 0.0286482 | 0.0429511 |
| 82 | 89 | 0.0421708 | 0.0494779 | 0.0309909 | 0.0598625 |
| 82 | 90 | 0.0539589 | 0.0550047 | 0.0330228 | 0.0776231 |
| 82 | 91 | 0.0677356 | 0.0643533 | 0.0332034 | 0.0878779 |
| 82 | 92 | 0.0803407 | 0.0678259 | 0.0350012 | 0.099024 |
| 82 | 93 | 0.0901385 | 0.0707087 | 0.0355171 | 0.1081218 |
| 82 | 94 | 0.1005738 | 0.0717143 | 0.035173 | 0.1176537 |
| 82 | 95 | 0.1105698 | 0.0742542 | 0.0360785 | 0.1239596 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in total morbidity of 0.75%/year for 15 years is currently assumed.

**The following cohorts are selected:**

BP = Lifetime EP= 60 days TQ= Y BIO = N Married

IssueEra = 2000+ Company 3 Truly Comprehensive Package

Female Incidence Rates

| IssueAge Band | AA | AL | HC | NH | NH Only |
|---|---|---|---|---|---|
| 82 | 90 | 0.0539589 | 0.0550047 | 0.0330228 | 0.0776231 |
| 82 | 91 | 0.0551544 | 0.0554437 | 0.0332492 | 0.0781553 |
| 82 | 92 | 0.0558102 | 0.0558888 | 0.0338104 | 0.0786886 |
| 82 | 93 | 0.055901 | 0.0563442 | 0.034051 | 0.0792485 |
| 82 | 94 | 0.0560069 | 0.056839 | 0.0343032 | 0.0798355 |
| 82 | 95 | 0.056133 | 0.0572044 | 0.0344027 | 0.0800671 |

Morbidity improvement is excluded from the claim incidence factors displayed above although improvement in total morbidity of 0.75%/year for 15 years is currently assumed.

Transamerica Life Insurance Company
Claim Incidence Rates
Lifetime BP / 60 Day EP

**Stand Alone Nursing Home - Female 62**

| Dur | Attage | Base | Marital Married F | EP 60 Day F | BP Lifetime | Issera Post | Company Other F | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0001 | 0.91 | 0.79 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00006 |
| 2 | 63 | 0.0002 | 0.91 | 0.79 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00013 |
| 3 | 64 | 0.0004 | 0.91 | 0.79 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00021 |
| 4 | 65 | 0.0005 | 0.91 | 0.79 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00029 |
| 5 | 66 | 0.0007 | 0.91 | 0.79 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00038 |
| 6 | 67 | 0.0009 | 0.91 | 0.79 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00047 |
| 7 | 68 | 0.0014 | 0.91 | 0.79 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00077 |
| 8 | 69 | 0.0027 | 0.91 | 0.79 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00145 |
| 9 | 70 | 0.0048 | 0.91 | 0.80 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00256 |
| 10 | 71 | 0.0063 | 0.91 | 0.80 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00344 |
| 11 | 72 | 0.0084 | 0.91 | 0.81 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00461 |
| 12 | 73 | 0.0094 | 0.91 | 0.81 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00517 |
| 13 | 74 | 0.0106 | 0.91 | 0.82 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00587 |
| 14 | 75 | 0.0131 | 0.91 | 0.82 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00728 |
| 15 | 76 | 0.0150 | 0.91 | 0.83 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.00839 |
| 16 | 77 | 0.0179 | 0.91 | 0.83 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.01001 |
| 17 | 78 | 0.0211 | 0.91 | 0.83 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.01186 |
| 18 | 79 | 0.0258 | 0.91 | 0.83 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.01454 |
| 19 | 80 | 0.0304 | 0.91 | 0.84 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.01739 |
| 20 | 81 | 0.0342 | 0.91 | 0.86 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.01983 |
| 21 | 82 | 0.0409 | 0.92 | 0.87 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.02407 |
| 22 | 83 | 0.0467 | 0.92 | 0.88 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.02786 |
| 23 | 84 | 0.0537 | 0.92 | 0.89 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.03248 |
| 24 | 85 | 0.0616 | 0.92 | 0.90 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.03749 |
| 25 | 86 | 0.0694 | 0.92 | 0.90 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.04243 |
| 26 | 87 | 0.0742 | 0.92 | 0.90 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.04564 |
| 27 | 88 | 0.0816 | 0.92 | 0.91 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.05053 |
| 28 | 89 | 0.0893 | 0.92 | 0.91 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.05561 |
| 29 | 90 | 0.0939 | 0.92 | 0.92 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.05885 |
| 30 | 91 | 0.0998 | 0.92 | 0.92 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.06301 |
| 31 | 92 | 0.1025 | 0.92 | 0.93 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.06518 |
| 32 | 93 | 0.1034 | 0.92 | 0.94 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.06618 |
| 33 | 94 | 0.1034 | 0.93 | 0.94 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.06667 |
| 34 | 95 | 0.1034 | 0.93 | 0.94 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.06686 |
| 35 | 96 | 0.1034 | 0.93 | 0.96 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.06844 |
| 36 | 97 | 0.1034 | 0.93 | 0.96 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.06868 |
| 37 | 98 | 0.1034 | 0.93 | 0.96 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.06892 |
| 38 | 99 | 0.1034 | 0.94 | 0.97 | 1.13 | 0.84 | 0.76 | 1.00 | 1.04 | 0.06920 |

Transamerica Life Insurance Company
Claim Incidence Rates
Lifetime BP / 60 Day EP

**Stand Alone Nursing Home - Male 62**

| Dur | Attage | Base | Marital Married M | EP 60 Day M | BP Lifetime | Issera Post | Company Other M | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0003 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00015 |
| 2 | 63 | 0.0005 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00031 |
| 3 | 64 | 0.0008 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00047 |
| 4 | 65 | 0.0011 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00063 |
| 5 | 66 | 0.0013 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00079 |
| 6 | 67 | 0.0016 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00095 |
| 7 | 68 | 0.0021 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00125 |
| 8 | 69 | 0.0026 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00155 |
| 9 | 70 | 0.0039 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00228 |
| 10 | 71 | 0.0050 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00296 |
| 11 | 72 | 0.0058 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00342 |
| 12 | 73 | 0.0062 | 1.00 | 0.76 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00367 |
| 13 | 74 | 0.0082 | 1.00 | 0.77 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00488 |
| 14 | 75 | 0.0111 | 1.00 | 0.77 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00672 |
| 15 | 76 | 0.0127 | 1.00 | 0.78 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00774 |
| 16 | 77 | 0.0147 | 1.00 | 0.79 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.00909 |
| 17 | 78 | 0.0171 | 1.00 | 0.80 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.01070 |
| 18 | 79 | 0.0201 | 1.00 | 0.81 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.01269 |
| 19 | 80 | 0.0232 | 1.00 | 0.81 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.01476 |
| 20 | 81 | 0.0266 | 1.01 | 0.82 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.01695 |
| 21 | 82 | 0.0315 | 1.01 | 0.82 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.02023 |
| 22 | 83 | 0.0351 | 1.01 | 0.83 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.02263 |
| 23 | 84 | 0.0405 | 1.01 | 0.83 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.02624 |
| 24 | 85 | 0.0458 | 1.01 | 0.83 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.02972 |
| 25 | 86 | 0.0533 | 1.01 | 0.83 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.03468 |
| 26 | 87 | 0.0612 | 1.01 | 0.83 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.03987 |
| 27 | 88 | 0.0647 | 1.01 | 0.83 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.04226 |
| 28 | 89 | 0.0732 | 1.01 | 0.84 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.04791 |
| 29 | 90 | 0.0812 | 1.01 | 0.85 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.05386 |
| 30 | 91 | 0.0871 | 1.01 | 0.86 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.05855 |
| 31 | 92 | 0.0909 | 1.01 | 0.87 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.06191 |
| 32 | 93 | 0.0922 | 1.02 | 0.88 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.06367 |
| 33 | 94 | 0.0931 | 1.02 | 0.89 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.06517 |
| 34 | 95 | 0.0931 | 1.02 | 0.89 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.06526 |
| 35 | 96 | 0.0931 | 1.02 | 0.89 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.06539 |
| 36 | 97 | 0.0931 | 1.02 | 0.89 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.06552 |
| 37 | 98 | 0.0931 | 1.03 | 0.89 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.06568 |
| 38 | 99 | 0.0931 | 1.03 | 0.89 | 1.13 | 0.90 | 0.74 | 1.00 | 1.04 | 0.06584 |

Transamerica Life Insurance Company
Claim Incidence Rates
Lifetime BP / 60 Day EP

**NH - Comprehensive - Female 62**

| Dur | Attage | Base | Marital Married F | EP 60 Day F | BP Lifetime | Issera Post | Company Other F | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0002 | 0.74 | 0.84 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00007 |
| 2 | 63 | 0.0002 | 0.74 | 0.84 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00007 |
| 3 | 64 | 0.0002 | 0.74 | 0.84 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00008 |
| 4 | 65 | 0.0003 | 0.74 | 0.84 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00012 |
| 5 | 66 | 0.0004 | 0.74 | 0.84 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00019 |
| 6 | 67 | 0.0006 | 0.74 | 0.84 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00026 |
| 7 | 68 | 0.0007 | 0.74 | 0.84 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00032 |
| 8 | 69 | 0.0010 | 0.74 | 0.84 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00045 |
| 9 | 70 | 0.0018 | 0.74 | 0.85 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00082 |
| 10 | 71 | 0.0023 | 0.74 | 0.85 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00104 |
| 11 | 72 | 0.0027 | 0.74 | 0.86 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00122 |
| 12 | 73 | 0.0030 | 0.74 | 0.87 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00138 |
| 13 | 74 | 0.0032 | 0.74 | 0.87 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00149 |
| 14 | 75 | 0.0036 | 0.78 | 0.87 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00178 |
| 15 | 76 | 0.0044 | 0.81 | 0.88 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00223 |
| 16 | 77 | 0.0054 | 0.83 | 0.88 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00284 |
| 17 | 78 | 0.0066 | 0.85 | 0.88 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00354 |
| 18 | 79 | 0.0083 | 0.87 | 0.88 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00457 |
| 19 | 80 | 0.0096 | 0.88 | 0.90 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00544 |
| 20 | 81 | 0.0106 | 0.89 | 0.91 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00616 |
| 21 | 82 | 0.0115 | 0.90 | 0.92 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00684 |
| 22 | 83 | 0.0126 | 0.92 | 0.93 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00777 |
| 23 | 84 | 0.0134 | 0.92 | 0.95 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00835 |
| 24 | 85 | 0.0149 | 0.92 | 0.95 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.00937 |
| 25 | 86 | 0.0165 | 0.92 | 0.96 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01040 |
| 26 | 87 | 0.0181 | 0.93 | 0.96 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01164 |
| 27 | 88 | 0.0197 | 0.94 | 0.97 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01287 |
| 28 | 89 | 0.0209 | 0.96 | 0.97 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01403 |
| 29 | 90 | 0.0215 | 1.00 | 0.98 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01495 |
| 30 | 91 | 0.0221 | 1.00 | 0.98 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01548 |
| 31 | 92 | 0.0224 | 1.01 | 0.99 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01594 |
| 32 | 93 | 0.0226 | 1.01 | 0.99 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01617 |
| 33 | 94 | 0.0226 | 1.01 | 1.00 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01631 |
| 34 | 95 | 0.0226 | 1.01 | 1.00 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01636 |
| 35 | 96 | 0.0226 | 0.99 | 1.02 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01641 |
| 36 | 97 | 0.0226 | 1.00 | 1.02 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01647 |
| 37 | 98 | 0.0226 | 1.00 | 1.03 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01653 |
| 38 | 99 | 0.0226 | 1.00 | 1.03 | 1.10 | 0.80 | 0.87 | 1.00 | 0.93 | 0.01660 |

Transamerica Life Insurance Company
Claim Incidence Rates
Lifetime BP / 60 Day EP

**NH - Comprehensive - Male 62**

| Dur | Attage | Base | Marital Married M | EP 60 Day M | BP Lifetime | Issera Post | Company Other M | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0001 | 0.78 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00007 |
| 2 | 63 | 0.0002 | 0.78 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00013 |
| 3 | 64 | 0.0003 | 0.78 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00020 |
| 4 | 65 | 0.0004 | 0.78 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00027 |
| 5 | 66 | 0.0005 | 0.78 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00034 |
| 6 | 67 | 0.0006 | 0.78 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00042 |
| 7 | 68 | 0.0007 | 0.78 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00045 |
| 8 | 69 | 0.0009 | 0.78 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00058 |
| 9 | 70 | 0.0013 | 0.78 | 0.85 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00087 |
| 10 | 71 | 0.0015 | 0.79 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00102 |
| 11 | 72 | 0.0019 | 0.81 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00131 |
| 12 | 73 | 0.0022 | 0.84 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00157 |
| 13 | 74 | 0.0026 | 0.87 | 0.86 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00190 |
| 14 | 75 | 0.0032 | 0.89 | 0.87 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00241 |
| 15 | 76 | 0.0039 | 0.90 | 0.88 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00300 |
| 16 | 77 | 0.0044 | 0.91 | 0.89 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00348 |
| 17 | 78 | 0.0051 | 0.92 | 0.90 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00416 |
| 18 | 79 | 0.0061 | 0.92 | 0.91 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00501 |
| 19 | 80 | 0.0071 | 0.92 | 0.92 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00589 |
| 20 | 81 | 0.0081 | 0.92 | 0.92 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00676 |
| 21 | 82 | 0.0091 | 0.92 | 0.93 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00762 |
| 22 | 83 | 0.0098 | 0.92 | 0.93 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00828 |
| 23 | 84 | 0.0108 | 0.92 | 0.94 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00911 |
| 24 | 85 | 0.0117 | 0.92 | 0.94 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.00992 |
| 25 | 86 | 0.0125 | 0.94 | 0.94 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01089 |
| 26 | 87 | 0.0136 | 0.95 | 0.94 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01198 |
| 27 | 88 | 0.0145 | 0.96 | 0.94 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01288 |
| 28 | 89 | 0.0155 | 0.98 | 0.94 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01392 |
| 29 | 90 | 0.0165 | 0.99 | 0.95 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01522 |
| 30 | 91 | 0.0173 | 0.99 | 0.96 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01618 |
| 31 | 92 | 0.0182 | 0.99 | 0.98 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01723 |
| 32 | 93 | 0.0186 | 0.99 | 0.99 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01787 |
| 33 | 94 | 0.0188 | 0.99 | 1.00 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01830 |
| 34 | 95 | 0.0188 | 0.99 | 1.00 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01834 |
| 35 | 96 | 0.0189 | 1.01 | 1.00 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01863 |
| 36 | 97 | 0.0189 | 1.01 | 1.00 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01867 |
| 37 | 98 | 0.0189 | 1.01 | 1.00 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01871 |
| 38 | 99 | 0.0189 | 1.01 | 1.00 | 1.10 | 1.10 | 0.87 | 1.00 | 0.93 | 0.01876 |

Transamerica Life Insurance Company
Claim Incidence Rates
Lifetime BP / 60 Day EP

**HHC - Comprehensive - Female 62**

| Dur | Attage | Base | Marital Married F | EP 60 Day F | BP Lifetime | Issera 2000+ | Company Other F | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0002 | 0.91 | 0.68 | 1.20 | 0.79 | 1.00 | 1.02 | 1.10 | 0.00016 |
| 2 | 63 | 0.0005 | 0.91 | 0.68 | 1.20 | 0.80 | 1.00 | 1.02 | 1.10 | 0.00031 |
| 3 | 64 | 0.0005 | 0.91 | 0.68 | 1.20 | 0.81 | 1.00 | 1.02 | 1.10 | 0.00036 |
| 4 | 65 | 0.0007 | 0.91 | 0.68 | 1.20 | 0.83 | 1.00 | 1.02 | 1.10 | 0.00046 |
| 5 | 66 | 0.0009 | 0.91 | 0.69 | 1.20 | 0.84 | 1.00 | 1.02 | 1.10 | 0.00062 |
| 6 | 67 | 0.0015 | 0.91 | 0.70 | 1.20 | 0.86 | 1.00 | 1.02 | 1.10 | 0.00109 |
| 7 | 68 | 0.0018 | 0.91 | 0.70 | 1.20 | 0.87 | 1.00 | 1.02 | 1.10 | 0.00135 |
| 8 | 69 | 0.0019 | 0.91 | 0.71 | 1.20 | 0.89 | 1.00 | 1.02 | 1.10 | 0.00150 |
| 9 | 70 | 0.0023 | 0.91 | 0.72 | 1.20 | 0.90 | 1.00 | 1.02 | 1.10 | 0.00183 |
| 10 | 71 | 0.0026 | 0.91 | 0.73 | 1.20 | 0.92 | 1.00 | 1.02 | 1.10 | 0.00210 |
| 11 | 72 | 0.0030 | 0.91 | 0.73 | 1.20 | 0.93 | 1.00 | 1.02 | 1.10 | 0.00254 |
| 12 | 73 | 0.0039 | 0.91 | 0.74 | 1.20 | 0.95 | 1.00 | 1.02 | 1.10 | 0.00335 |
| 13 | 74 | 0.0047 | 0.91 | 0.75 | 1.20 | 0.96 | 1.00 | 1.02 | 1.10 | 0.00418 |
| 14 | 75 | 0.0058 | 0.91 | 0.76 | 1.20 | 0.98 | 1.00 | 1.02 | 1.10 | 0.00523 |
| 15 | 76 | 0.0067 | 0.91 | 0.77 | 1.20 | 0.99 | 1.00 | 1.02 | 1.10 | 0.00623 |
| 16 | 77 | 0.0079 | 0.94 | 0.77 | 1.20 | 1.01 | 1.00 | 1.02 | 1.10 | 0.00777 |
| 17 | 78 | 0.0091 | 0.97 | 0.78 | 1.20 | 1.02 | 1.00 | 1.02 | 1.10 | 0.00948 |
| 18 | 79 | 0.0108 | 1.01 | 0.79 | 1.20 | 1.04 | 1.00 | 1.02 | 1.10 | 0.01194 |
| 19 | 80 | 0.0124 | 1.02 | 0.79 | 1.20 | 1.05 | 1.00 | 1.02 | 1.10 | 0.01409 |
| 20 | 81 | 0.0146 | 1.02 | 0.80 | 1.20 | 1.06 | 1.00 | 1.02 | 1.10 | 0.01682 |
| 21 | 82 | 0.0173 | 1.02 | 0.80 | 1.20 | 1.07 | 1.00 | 1.02 | 1.10 | 0.02027 |
| 22 | 83 | 0.0192 | 1.02 | 0.81 | 1.20 | 1.08 | 1.00 | 1.02 | 1.10 | 0.02285 |
| 23 | 84 | 0.0210 | 1.02 | 0.81 | 1.20 | 1.09 | 1.00 | 1.02 | 1.10 | 0.02541 |
| 24 | 85 | 0.0227 | 1.02 | 0.81 | 1.20 | 1.09 | 1.00 | 1.02 | 1.10 | 0.02764 |
| 25 | 86 | 0.0253 | 1.02 | 0.81 | 1.20 | 1.10 | 1.00 | 1.02 | 1.10 | 0.03095 |
| 26 | 87 | 0.0290 | 1.02 | 0.81 | 1.20 | 1.10 | 1.00 | 1.02 | 1.10 | 0.03578 |
| 27 | 88 | 0.0337 | 1.02 | 0.82 | 1.20 | 1.11 | 1.00 | 1.02 | 1.10 | 0.04184 |
| 28 | 89 | 0.0375 | 1.02 | 0.82 | 1.20 | 1.11 | 1.00 | 1.02 | 1.10 | 0.04688 |
| 29 | 90 | 0.0404 | 1.02 | 0.82 | 1.20 | 1.12 | 1.00 | 1.02 | 1.10 | 0.05089 |
| 30 | 91 | 0.0420 | 1.03 | 0.82 | 1.20 | 1.12 | 1.00 | 1.02 | 1.10 | 0.05345 |
| 31 | 92 | 0.0444 | 1.03 | 0.82 | 1.20 | 1.13 | 1.00 | 1.02 | 1.10 | 0.05686 |
| 32 | 93 | 0.0462 | 1.03 | 0.82 | 1.20 | 1.13 | 1.00 | 1.02 | 1.10 | 0.05969 |
| 33 | 94 | 0.0469 | 1.03 | 0.82 | 1.20 | 1.14 | 1.00 | 1.02 | 1.10 | 0.06112 |
| 34 | 95 | 0.0479 | 1.04 | 0.82 | 1.20 | 1.14 | 1.00 | 1.02 | 1.10 | 0.06281 |
| 35 | 96 | 0.0481 | 1.04 | 0.80 | 1.20 | 1.15 | 1.00 | 1.02 | 1.10 | 0.06174 |
| 36 | 97 | 0.0481 | 1.04 | 0.80 | 1.20 | 1.15 | 1.00 | 1.02 | 1.10 | 0.06225 |
| 37 | 98 | 0.0481 | 1.05 | 0.80 | 1.20 | 1.15 | 1.00 | 1.02 | 1.10 | 0.06254 |
| 38 | 99 | 0.0481 | 1.05 | 0.80 | 1.20 | 1.15 | 1.00 | 1.02 | 1.10 | 0.06286 |

Transamerica Life Insurance Company
Claim Incidence Rates
Lifetime BP / 60 Day EP

**HHC - Comprehensive - Male 62**

| Dur | Attage | Base | Marital Married M | EP 60 Day M | BP Lifetime | Issera 2000+ | Company Other M | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0002 | 0.97 | 0.74 | 1.11 | 0.86 | 1.00 | 1.02 | 1.10 | 0.00013 |
| 2 | 63 | 0.0002 | 0.97 | 0.74 | 1.11 | 0.86 | 1.00 | 1.02 | 1.10 | 0.00018 |
| 3 | 64 | 0.0004 | 0.97 | 0.74 | 1.11 | 0.87 | 1.00 | 1.02 | 1.10 | 0.00032 |
| 4 | 65 | 0.0006 | 0.97 | 0.74 | 1.11 | 0.88 | 1.00 | 1.02 | 1.10 | 0.00045 |
| 5 | 66 | 0.0008 | 0.97 | 0.74 | 1.11 | 0.89 | 1.00 | 1.02 | 1.10 | 0.00064 |
| 6 | 67 | 0.0012 | 0.97 | 0.74 | 1.11 | 0.90 | 1.00 | 1.02 | 1.10 | 0.00099 |
| 7 | 68 | 0.0015 | 0.97 | 0.74 | 1.11 | 0.91 | 1.00 | 1.02 | 1.10 | 0.00120 |
| 8 | 69 | 0.0018 | 0.97 | 0.74 | 1.11 | 0.92 | 1.00 | 1.02 | 1.10 | 0.00147 |
| 9 | 70 | 0.0022 | 0.97 | 0.75 | 1.11 | 0.93 | 1.00 | 1.02 | 1.10 | 0.00187 |
| 10 | 71 | 0.0025 | 0.97 | 0.76 | 1.11 | 0.94 | 1.00 | 1.02 | 1.10 | 0.00220 |
| 11 | 72 | 0.0032 | 0.97 | 0.78 | 1.11 | 0.95 | 1.00 | 1.02 | 1.10 | 0.00285 |
| 12 | 73 | 0.0037 | 0.97 | 0.79 | 1.11 | 0.96 | 1.00 | 1.02 | 1.10 | 0.00344 |
| 13 | 74 | 0.0043 | 0.97 | 0.81 | 1.11 | 0.97 | 1.00 | 1.02 | 1.10 | 0.00412 |
| 14 | 75 | 0.0050 | 0.98 | 0.82 | 1.11 | 0.98 | 1.00 | 1.02 | 1.10 | 0.00484 |
| 15 | 76 | 0.0056 | 0.98 | 0.82 | 1.11 | 0.99 | 1.00 | 1.02 | 1.10 | 0.00552 |
| 16 | 77 | 0.0070 | 0.98 | 0.83 | 1.11 | 1.00 | 1.00 | 1.02 | 1.10 | 0.00701 |
| 17 | 78 | 0.0089 | 0.98 | 0.84 | 1.11 | 1.01 | 1.00 | 1.02 | 1.10 | 0.00910 |
| 18 | 79 | 0.0115 | 0.98 | 0.85 | 1.11 | 1.03 | 1.00 | 1.02 | 1.10 | 0.01205 |
| 19 | 80 | 0.0131 | 0.98 | 0.85 | 1.11 | 1.04 | 1.00 | 1.02 | 1.10 | 0.01386 |
| 20 | 81 | 0.0144 | 0.98 | 0.84 | 1.11 | 1.05 | 1.00 | 1.02 | 1.10 | 0.01542 |
| 21 | 82 | 0.0158 | 0.98 | 0.84 | 1.11 | 1.06 | 1.00 | 1.02 | 1.10 | 0.01713 |
| 22 | 83 | 0.0178 | 0.98 | 0.84 | 1.11 | 1.07 | 1.00 | 1.02 | 1.10 | 0.01946 |
| 23 | 84 | 0.0194 | 0.98 | 0.84 | 1.11 | 1.08 | 1.00 | 1.02 | 1.10 | 0.02143 |
| 24 | 85 | 0.0212 | 0.98 | 0.84 | 1.11 | 1.09 | 1.00 | 1.02 | 1.10 | 0.02369 |
| 25 | 86 | 0.0233 | 0.98 | 0.85 | 1.11 | 1.09 | 1.00 | 1.02 | 1.10 | 0.02618 |
| 26 | 87 | 0.0262 | 0.98 | 0.85 | 1.11 | 1.10 | 1.00 | 1.02 | 1.10 | 0.02965 |
| 27 | 88 | 0.0301 | 0.98 | 0.85 | 1.11 | 1.10 | 1.00 | 1.02 | 1.10 | 0.03427 |
| 28 | 89 | 0.0363 | 0.98 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.04161 |
| 29 | 90 | 0.0421 | 0.98 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.04836 |
| 30 | 91 | 0.0461 | 0.99 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.05298 |
| 31 | 92 | 0.0511 | 0.99 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.05874 |
| 32 | 93 | 0.0553 | 0.99 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.06374 |
| 33 | 94 | 0.0579 | 0.99 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.06680 |
| 34 | 95 | 0.0593 | 0.99 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.06864 |
| 35 | 96 | 0.0595 | 1.00 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.06912 |
| 36 | 97 | 0.0595 | 1.00 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.06939 |
| 37 | 98 | 0.0595 | 1.01 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.06971 |
| 38 | 99 | 0.0595 | 1.01 | 0.85 | 1.11 | 1.11 | 1.00 | 1.02 | 1.10 | 0.07008 |

Transamerica Life Insurance Company
Claim Incidence Rates
Lifetime BP / 60 Day EP

**ALF - Comprehensive - Female 62**

| Dur | Attage | Base | Marital Married F | EP 60 Day F | BP Lifetime | Issera 2000+ | Company Other F | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0001 | 0.66 | 0.96 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00008 |
| 2 | 63 | 0.0001 | 0.66 | 0.96 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00010 |
| 3 | 64 | 0.0002 | 0.66 | 0.96 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00013 |
| 4 | 65 | 0.0002 | 0.66 | 0.96 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00015 |
| 5 | 66 | 0.0003 | 0.66 | 0.96 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00018 |
| 6 | 67 | 0.0003 | 0.66 | 0.96 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00023 |
| 7 | 68 | 0.0004 | 0.66 | 0.96 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00027 |
| 8 | 69 | 0.0005 | 0.66 | 0.96 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00037 |
| 9 | 70 | 0.0010 | 0.66 | 0.96 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00068 |
| 10 | 71 | 0.0015 | 0.69 | 0.96 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00110 |
| 11 | 72 | 0.0019 | 0.73 | 0.97 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00148 |
| 12 | 73 | 0.0023 | 0.76 | 0.97 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00187 |
| 13 | 74 | 0.0032 | 0.79 | 0.97 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00275 |
| 14 | 75 | 0.0040 | 0.83 | 0.97 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00354 |
| 15 | 76 | 0.0052 | 0.85 | 0.97 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00473 |
| 16 | 77 | 0.0065 | 0.87 | 0.97 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00611 |
| 17 | 78 | 0.0086 | 0.87 | 0.97 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00802 |
| 18 | 79 | 0.0122 | 0.87 | 0.97 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.01143 |
| 19 | 80 | 0.0154 | 0.87 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.01450 |
| 20 | 81 | 0.0181 | 0.87 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.01710 |
| 21 | 82 | 0.0217 | 0.87 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.02060 |
| 22 | 83 | 0.0252 | 0.87 | 0.99 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.02406 |
| 23 | 84 | 0.0283 | 0.87 | 0.99 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.02708 |
| 24 | 85 | 0.0317 | 0.90 | 0.99 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.03116 |
| 25 | 86 | 0.0350 | 0.93 | 0.99 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.03559 |
| 26 | 87 | 0.0387 | 0.97 | 0.99 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.04083 |
| 27 | 88 | 0.0421 | 1.00 | 0.99 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.04585 |
| 28 | 89 | 0.0454 | 1.03 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05106 |
| 29 | 90 | 0.0476 | 1.07 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05537 |
| 30 | 91 | 0.0501 | 1.09 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05967 |
| 31 | 92 | 0.0523 | 1.11 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.06296 |
| 32 | 93 | 0.0540 | 1.11 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.06512 |
| 33 | 94 | 0.0557 | 1.11 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.06732 |
| 34 | 95 | 0.0578 | 1.11 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.06998 |
| 35 | 96 | 0.0565 | 1.12 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.06864 |
| 36 | 97 | 0.0543 | 1.12 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.06613 |
| 37 | 98 | 0.0521 | 1.12 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.06364 |
| 38 | 99 | 0.0521 | 1.13 | 0.98 | 1.07 | 0.90 | 1.00 | 1.03 | 1.11 | 0.06388 |

Transamerica Life Insurance Company
Claim Incidence Rates
Lifetime BP / 60 Day EP

**ALF - Comprehensive - Male 62**

| Dur | Attage | Base | Marital Married M | EP 60 Day M | BP Lifetime | Issera 2000+ | Company Other M | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0001 | 0.95 | 0.91 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00006 |
| 2 | 63 | 0.0001 | 0.95 | 0.91 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00006 |
| 3 | 64 | 0.0001 | 0.95 | 0.91 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00008 |
| 4 | 65 | 0.0001 | 0.95 | 0.91 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00013 |
| 5 | 66 | 0.0001 | 0.95 | 0.91 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00014 |
| 6 | 67 | 0.0002 | 0.95 | 0.91 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00018 |
| 7 | 68 | 0.0003 | 0.95 | 0.91 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00027 |
| 8 | 69 | 0.0004 | 0.95 | 0.91 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00036 |
| 9 | 70 | 0.0005 | 0.95 | 0.91 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00053 |
| 10 | 71 | 0.0007 | 0.95 | 0.91 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00071 |
| 11 | 72 | 0.0008 | 0.95 | 0.92 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00084 |
| 12 | 73 | 0.0010 | 0.96 | 0.92 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00104 |
| 13 | 74 | 0.0017 | 0.96 | 0.92 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00167 |
| 14 | 75 | 0.0022 | 0.96 | 0.92 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00219 |
| 15 | 76 | 0.0028 | 0.96 | 0.92 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00283 |
| 16 | 77 | 0.0036 | 0.96 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00360 |
| 17 | 78 | 0.0049 | 0.96 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00500 |
| 18 | 79 | 0.0070 | 0.96 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00718 |
| 19 | 80 | 0.0088 | 0.96 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00900 |
| 20 | 81 | 0.0105 | 0.96 | 0.94 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.01080 |
| 21 | 82 | 0.0121 | 0.96 | 0.94 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.01243 |
| 22 | 83 | 0.0139 | 0.96 | 0.94 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.01433 |
| 23 | 84 | 0.0156 | 0.96 | 0.94 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.01615 |
| 24 | 85 | 0.0180 | 0.96 | 0.94 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.01853 |
| 25 | 86 | 0.0217 | 0.96 | 0.94 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.02236 |
| 26 | 87 | 0.0257 | 0.96 | 0.94 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.02651 |
| 27 | 88 | 0.0299 | 0.96 | 0.94 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.03087 |
| 28 | 89 | 0.0346 | 0.96 | 0.94 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.03567 |
| 29 | 90 | 0.0396 | 0.96 | 0.94 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.04076 |
| 30 | 91 | 0.0459 | 0.96 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.04724 |
| 31 | 92 | 0.0487 | 0.97 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05016 |
| 32 | 93 | 0.0509 | 0.97 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05239 |
| 33 | 94 | 0.0519 | 0.97 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05344 |
| 34 | 95 | 0.0540 | 0.97 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05574 |
| 35 | 96 | 0.0546 | 0.97 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05652 |
| 36 | 97 | 0.0546 | 0.98 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05669 |
| 37 | 98 | 0.0546 | 0.98 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05687 |
| 38 | 99 | 0.0546 | 0.98 | 0.93 | 1.04 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05709 |

Transamerica Life Insurance Company
Claim Incidence Rates
4 Year BP / 20 Day EP

**NH - Comprehensive - Female 62**

| Dur | Attage | Base | Marital Single F | EP 20 Day F | BP 4 Year | Issera 2000+ | Company Other F | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0002 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00017 |
| 2 | 63 | 0.0002 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00017 |
| 3 | 64 | 0.0002 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00019 |
| 4 | 65 | 0.0003 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00029 |
| 5 | 66 | 0.0004 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00047 |
| 6 | 67 | 0.0006 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00065 |
| 7 | 68 | 0.0007 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00080 |
| 8 | 69 | 0.0010 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00111 |
| 9 | 70 | 0.0018 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00201 |
| 10 | 71 | 0.0023 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00254 |
| 11 | 72 | 0.0027 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00295 |
| 12 | 73 | 0.0030 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00332 |
| 13 | 74 | 0.0032 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00357 |
| 14 | 75 | 0.0036 | 1.63 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00402 |
| 15 | 76 | 0.0044 | 1.58 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00469 |
| 16 | 77 | 0.0054 | 1.52 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00560 |
| 17 | 78 | 0.0066 | 1.46 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00651 |
| 18 | 79 | 0.0083 | 1.37 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00774 |
| 19 | 80 | 0.0096 | 1.27 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00830 |
| 20 | 81 | 0.0106 | 1.13 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00812 |
| 21 | 82 | 0.0115 | 1.09 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00848 |
| 22 | 83 | 0.0126 | 1.06 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00904 |
| 23 | 84 | 0.0134 | 1.02 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.00930 |
| 24 | 85 | 0.0149 | 1.03 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01039 |
| 25 | 86 | 0.0165 | 1.03 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01147 |
| 26 | 87 | 0.0181 | 1.03 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01263 |
| 27 | 88 | 0.0197 | 1.03 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01376 |
| 28 | 89 | 0.0209 | 1.03 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01461 |
| 29 | 90 | 0.0215 | 1.03 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01502 |
| 30 | 91 | 0.0221 | 1.03 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01546 |
| 31 | 92 | 0.0224 | 1.03 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01568 |
| 32 | 93 | 0.0226 | 1.03 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01581 |
| 33 | 94 | 0.0226 | 1.03 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01586 |
| 34 | 95 | 0.0226 | 1.04 | 1.39 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01589 |
| 35 | 96 | 0.0226 | 1.05 | 1.38 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01592 |
| 36 | 97 | 0.0226 | 1.05 | 1.38 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01595 |
| 37 | 98 | 0.0226 | 1.05 | 1.38 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01599 |
| 38 | 99 | 0.0226 | 1.06 | 1.38 | 0.97 | 0.62 | 0.87 | 1.00 | 0.93 | 0.01604 |

Transamerica Life Insurance Company
Claim Incidence Rates
4 Year BP / 20 Day EP

**NH - Comprehensive - Male 62**

| Dur | Attage | Base | Marital Single M | EP 20 Day M | BP 4 Year | Issera 2000+ | Company Other M | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0001 | 1.83 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00016 |
| 2 | 63 | 0.0002 | 1.83 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00032 |
| 3 | 64 | 0.0003 | 1.83 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00048 |
| 4 | 65 | 0.0004 | 1.83 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00064 |
| 5 | 66 | 0.0005 | 1.83 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00081 |
| 6 | 67 | 0.0006 | 1.83 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00099 |
| 7 | 68 | 0.0007 | 1.83 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00108 |
| 8 | 69 | 0.0009 | 1.83 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00138 |
| 9 | 70 | 0.0013 | 1.83 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00208 |
| 10 | 71 | 0.0015 | 1.84 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00240 |
| 11 | 72 | 0.0019 | 1.84 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00299 |
| 12 | 73 | 0.0022 | 1.84 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00345 |
| 13 | 74 | 0.0026 | 1.84 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00405 |
| 14 | 75 | 0.0032 | 1.79 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00481 |
| 15 | 76 | 0.0039 | 1.74 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00570 |
| 16 | 77 | 0.0044 | 1.64 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00608 |
| 17 | 78 | 0.0051 | 1.55 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00676 |
| 18 | 79 | 0.0061 | 1.49 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00773 |
| 19 | 80 | 0.0071 | 1.44 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00874 |
| 20 | 81 | 0.0081 | 1.39 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.00964 |
| 21 | 82 | 0.0091 | 1.35 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01049 |
| 22 | 83 | 0.0098 | 1.33 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01118 |
| 23 | 84 | 0.0108 | 1.30 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01187 |
| 24 | 85 | 0.0117 | 1.28 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01271 |
| 25 | 86 | 0.0125 | 1.24 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01321 |
| 26 | 87 | 0.0136 | 1.23 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01425 |
| 27 | 88 | 0.0145 | 1.23 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01515 |
| 28 | 89 | 0.0155 | 1.23 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01618 |
| 29 | 90 | 0.0165 | 1.22 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01717 |
| 30 | 91 | 0.0173 | 1.20 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01772 |
| 31 | 92 | 0.0182 | 1.17 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01817 |
| 32 | 93 | 0.0186 | 1.13 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01796 |
| 33 | 94 | 0.0188 | 1.10 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01768 |
| 34 | 95 | 0.0188 | 1.07 | 1.31 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01723 |
| 35 | 96 | 0.0189 | 1.04 | 1.29 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01651 |
| 36 | 97 | 0.0189 | 1.03 | 1.29 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01638 |
| 37 | 98 | 0.0189 | 1.03 | 1.29 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01642 |
| 38 | 99 | 0.0189 | 1.03 | 1.29 | 0.97 | 0.83 | 0.87 | 1.00 | 0.93 | 0.01647 |

Transamerica Life Insurance Company
Claim Incidence Rates
4 Year BP / 20 Day EP

**HHC - Comprehensive - Female 62**

| Dur | Attage | Base | Marital Single F | EP 20 Day F | BP 4 Year | Issera 2000+ | Company Other F | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0002 | 1.43 | 1.14 | 1.02 | 0.79 | 1.00 | 1.02 | 1.10 | 0.00035 |
| 2 | 63 | 0.0005 | 1.43 | 1.14 | 1.02 | 0.80 | 1.00 | 1.02 | 1.10 | 0.00069 |
| 3 | 64 | 0.0005 | 1.43 | 1.14 | 1.02 | 0.81 | 1.00 | 1.02 | 1.10 | 0.00081 |
| 4 | 65 | 0.0007 | 1.43 | 1.14 | 1.02 | 0.83 | 1.00 | 1.02 | 1.10 | 0.00103 |
| 5 | 66 | 0.0009 | 1.43 | 1.14 | 1.02 | 0.84 | 1.00 | 1.02 | 1.10 | 0.00137 |
| 6 | 67 | 0.0015 | 1.43 | 1.14 | 1.02 | 0.86 | 1.00 | 1.02 | 1.10 | 0.00239 |
| 7 | 68 | 0.0018 | 1.43 | 1.14 | 1.02 | 0.87 | 1.00 | 1.02 | 1.10 | 0.00293 |
| 8 | 69 | 0.0019 | 1.43 | 1.14 | 1.02 | 0.89 | 1.00 | 1.02 | 1.10 | 0.00323 |
| 9 | 70 | 0.0023 | 1.43 | 1.14 | 1.02 | 0.90 | 1.00 | 1.02 | 1.10 | 0.00390 |
| 10 | 71 | 0.0026 | 1.43 | 1.14 | 1.02 | 0.92 | 1.00 | 1.02 | 1.10 | 0.00441 |
| 11 | 72 | 0.0030 | 1.43 | 1.14 | 1.02 | 0.93 | 1.00 | 1.02 | 1.10 | 0.00527 |
| 12 | 73 | 0.0039 | 1.40 | 1.14 | 1.02 | 0.95 | 1.00 | 1.02 | 1.10 | 0.00670 |
| 13 | 74 | 0.0047 | 1.36 | 1.14 | 1.02 | 0.96 | 1.00 | 1.02 | 1.10 | 0.00801 |
| 14 | 75 | 0.0058 | 1.31 | 1.14 | 1.02 | 0.98 | 1.00 | 1.02 | 1.10 | 0.00959 |
| 15 | 76 | 0.0067 | 1.27 | 1.14 | 1.02 | 0.99 | 1.00 | 1.02 | 1.10 | 0.01094 |
| 16 | 77 | 0.0079 | 1.22 | 1.14 | 1.02 | 1.01 | 1.00 | 1.02 | 1.10 | 0.01262 |
| 17 | 78 | 0.0091 | 1.18 | 1.14 | 1.02 | 1.02 | 1.00 | 1.02 | 1.10 | 0.01424 |
| 18 | 79 | 0.0108 | 1.13 | 1.14 | 1.02 | 1.04 | 1.00 | 1.02 | 1.10 | 0.01658 |
| 19 | 80 | 0.0124 | 1.10 | 1.14 | 1.02 | 1.05 | 1.00 | 1.02 | 1.10 | 0.01868 |
| 20 | 81 | 0.0146 | 1.10 | 1.14 | 1.02 | 1.06 | 1.00 | 1.02 | 1.10 | 0.02217 |
| 21 | 82 | 0.0173 | 1.10 | 1.14 | 1.02 | 1.07 | 1.00 | 1.02 | 1.10 | 0.02654 |
| 22 | 83 | 0.0192 | 1.10 | 1.14 | 1.02 | 1.08 | 1.00 | 1.02 | 1.10 | 0.02975 |
| 23 | 84 | 0.0210 | 1.10 | 1.14 | 1.02 | 1.09 | 1.00 | 1.02 | 1.10 | 0.03289 |
| 24 | 85 | 0.0227 | 1.10 | 1.14 | 1.02 | 1.09 | 1.00 | 1.02 | 1.10 | 0.03572 |
| 25 | 86 | 0.0253 | 1.10 | 1.14 | 1.02 | 1.10 | 1.00 | 1.02 | 1.10 | 0.03993 |
| 26 | 87 | 0.0290 | 1.10 | 1.14 | 1.02 | 1.10 | 1.00 | 1.02 | 1.10 | 0.04609 |
| 27 | 88 | 0.0337 | 1.10 | 1.14 | 1.02 | 1.11 | 1.00 | 1.02 | 1.10 | 0.05382 |
| 28 | 89 | 0.0375 | 1.11 | 1.14 | 1.02 | 1.11 | 1.00 | 1.02 | 1.10 | 0.06020 |
| 29 | 90 | 0.0404 | 1.11 | 1.14 | 1.02 | 1.12 | 1.00 | 1.02 | 1.10 | 0.06525 |
| 30 | 91 | 0.0420 | 1.11 | 1.14 | 1.02 | 1.12 | 1.00 | 1.02 | 1.10 | 0.06840 |
| 31 | 92 | 0.0444 | 1.11 | 1.14 | 1.02 | 1.13 | 1.00 | 1.02 | 1.10 | 0.07265 |
| 32 | 93 | 0.0462 | 1.11 | 1.14 | 1.02 | 1.13 | 1.00 | 1.02 | 1.10 | 0.07615 |
| 33 | 94 | 0.0469 | 1.12 | 1.14 | 1.02 | 1.14 | 1.00 | 1.02 | 1.10 | 0.07783 |
| 34 | 95 | 0.0479 | 1.12 | 1.14 | 1.02 | 1.14 | 1.00 | 1.02 | 1.10 | 0.07999 |
| 35 | 96 | 0.0481 | 1.12 | 1.14 | 1.02 | 1.15 | 1.00 | 1.02 | 1.10 | 0.08097 |
| 36 | 97 | 0.0481 | 1.13 | 1.14 | 1.02 | 1.15 | 1.00 | 1.02 | 1.10 | 0.08164 |
| 37 | 98 | 0.0481 | 1.13 | 1.14 | 1.02 | 1.15 | 1.00 | 1.02 | 1.10 | 0.08201 |
| 38 | 99 | 0.0481 | 1.14 | 1.14 | 1.02 | 1.15 | 1.00 | 1.02 | 1.10 | 0.08244 |

Transamerica Life Insurance Company
Claim Incidence Rates
4 Year BP / 20 Day EP

**HHC - Comprehensive - Male 62**

| Dur | Attage | Base | Marital Single M | EP 20 Day M | BP 4 Year | Issera 2000+ | Company Other M | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0002 | 1.14 | 1.15 | 1.09 | 0.86 | 1.00 | 1.02 | 1.10 | 0.00024 |
| 2 | 63 | 0.0002 | 1.14 | 1.15 | 1.09 | 0.86 | 1.00 | 1.02 | 1.10 | 0.00032 |
| 3 | 64 | 0.0004 | 1.14 | 1.15 | 1.09 | 0.87 | 1.00 | 1.02 | 1.10 | 0.00056 |
| 4 | 65 | 0.0006 | 1.14 | 1.15 | 1.09 | 0.88 | 1.00 | 1.02 | 1.10 | 0.00081 |
| 5 | 66 | 0.0008 | 1.14 | 1.15 | 1.09 | 0.89 | 1.00 | 1.02 | 1.10 | 0.00115 |
| 6 | 67 | 0.0012 | 1.14 | 1.15 | 1.09 | 0.90 | 1.00 | 1.02 | 1.10 | 0.00178 |
| 7 | 68 | 0.0015 | 1.14 | 1.15 | 1.09 | 0.91 | 1.00 | 1.02 | 1.10 | 0.00215 |
| 8 | 69 | 0.0018 | 1.14 | 1.15 | 1.09 | 0.92 | 1.00 | 1.02 | 1.10 | 0.00264 |
| 9 | 70 | 0.0022 | 1.14 | 1.15 | 1.09 | 0.93 | 1.00 | 1.02 | 1.10 | 0.00330 |
| 10 | 71 | 0.0025 | 1.14 | 1.15 | 1.09 | 0.94 | 1.00 | 1.02 | 1.10 | 0.00383 |
| 11 | 72 | 0.0032 | 1.14 | 1.15 | 1.09 | 0.95 | 1.00 | 1.02 | 1.10 | 0.00485 |
| 12 | 73 | 0.0037 | 1.14 | 1.15 | 1.09 | 0.96 | 1.00 | 1.02 | 1.10 | 0.00576 |
| 13 | 74 | 0.0043 | 1.14 | 1.15 | 1.09 | 0.97 | 1.00 | 1.02 | 1.10 | 0.00676 |
| 14 | 75 | 0.0050 | 1.14 | 1.15 | 1.09 | 0.98 | 1.00 | 1.02 | 1.10 | 0.00787 |
| 15 | 76 | 0.0056 | 1.14 | 1.15 | 1.09 | 0.99 | 1.00 | 1.02 | 1.10 | 0.00890 |
| 16 | 77 | 0.0070 | 1.14 | 1.15 | 1.09 | 1.00 | 1.00 | 1.02 | 1.10 | 0.01121 |
| 17 | 78 | 0.0089 | 1.14 | 1.15 | 1.09 | 1.01 | 1.00 | 1.02 | 1.10 | 0.01441 |
| 18 | 79 | 0.0115 | 1.14 | 1.15 | 1.09 | 1.03 | 1.00 | 1.02 | 1.10 | 0.01892 |
| 19 | 80 | 0.0131 | 1.14 | 1.15 | 1.09 | 1.04 | 1.00 | 1.02 | 1.10 | 0.02176 |
| 20 | 81 | 0.0144 | 1.14 | 1.15 | 1.09 | 1.05 | 1.00 | 1.02 | 1.10 | 0.02421 |
| 21 | 82 | 0.0158 | 1.14 | 1.15 | 1.09 | 1.06 | 1.00 | 1.02 | 1.10 | 0.02691 |
| 22 | 83 | 0.0178 | 1.14 | 1.15 | 1.09 | 1.07 | 1.00 | 1.02 | 1.10 | 0.03058 |
| 23 | 84 | 0.0194 | 1.14 | 1.15 | 1.09 | 1.08 | 1.00 | 1.02 | 1.10 | 0.03369 |
| 24 | 85 | 0.0212 | 1.15 | 1.15 | 1.09 | 1.09 | 1.00 | 1.02 | 1.10 | 0.03720 |
| 25 | 86 | 0.0233 | 1.15 | 1.15 | 1.09 | 1.09 | 1.00 | 1.02 | 1.10 | 0.04106 |
| 26 | 87 | 0.0262 | 1.15 | 1.15 | 1.09 | 1.10 | 1.00 | 1.02 | 1.10 | 0.04645 |
| 27 | 88 | 0.0301 | 1.15 | 1.15 | 1.09 | 1.10 | 1.00 | 1.02 | 1.10 | 0.05363 |
| 28 | 89 | 0.0363 | 1.15 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.06502 |
| 29 | 90 | 0.0421 | 1.15 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.07564 |
| 30 | 91 | 0.0461 | 1.15 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.08292 |
| 31 | 92 | 0.0511 | 1.16 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.09199 |
| 32 | 93 | 0.0553 | 1.16 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.09987 |
| 33 | 94 | 0.0579 | 1.16 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.10475 |
| 34 | 95 | 0.0593 | 1.16 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.10763 |
| 35 | 96 | 0.0595 | 1.17 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.10839 |
| 36 | 97 | 0.0595 | 1.17 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.10882 |
| 37 | 98 | 0.0595 | 1.18 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.10932 |
| 38 | 99 | 0.0595 | 1.18 | 1.15 | 1.09 | 1.11 | 1.00 | 1.02 | 1.10 | 0.10989 |

Transamerica Life Insurance Company
Claim Incidence Rates
4 Year BP / 20 Day EP

**ALF - Comprehensive - Female 62**

| Dur | Attage | Base | Marital Single F | EP 20 Day F | BP 4 Year | Issera 2000+ | Company Other F | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0001 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00018 |
| 2 | 63 | 0.0001 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00024 |
| 3 | 64 | 0.0002 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00031 |
| 4 | 65 | 0.0002 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00037 |
| 5 | 66 | 0.0003 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00043 |
| 6 | 67 | 0.0003 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00054 |
| 7 | 68 | 0.0004 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00065 |
| 8 | 69 | 0.0005 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00087 |
| 9 | 70 | 0.0010 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00163 |
| 10 | 71 | 0.0015 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00249 |
| 11 | 72 | 0.0019 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00321 |
| 12 | 73 | 0.0023 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00386 |
| 13 | 74 | 0.0032 | 1.56 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00544 |
| 14 | 75 | 0.0040 | 1.49 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00642 |
| 15 | 76 | 0.0052 | 1.40 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00781 |
| 16 | 77 | 0.0065 | 1.30 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.00914 |
| 17 | 78 | 0.0086 | 1.25 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.01154 |
| 18 | 79 | 0.0122 | 1.24 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.01618 |
| 19 | 80 | 0.0154 | 1.22 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.02013 |
| 20 | 81 | 0.0181 | 1.20 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.02328 |
| 21 | 82 | 0.0217 | 1.18 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.02748 |
| 22 | 83 | 0.0252 | 1.16 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.03146 |
| 23 | 84 | 0.0283 | 1.14 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.03470 |
| 24 | 85 | 0.0317 | 1.12 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.03833 |
| 25 | 86 | 0.0350 | 1.11 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.04154 |
| 26 | 87 | 0.0387 | 1.09 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.04525 |
| 27 | 88 | 0.0421 | 1.06 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.04787 |
| 28 | 89 | 0.0454 | 1.03 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05025 |
| 29 | 90 | 0.0476 | 1.00 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05127 |
| 30 | 91 | 0.0501 | 0.98 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05308 |
| 31 | 92 | 0.0523 | 0.99 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05543 |
| 32 | 93 | 0.0540 | 0.99 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05733 |
| 33 | 94 | 0.0557 | 0.99 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05928 |
| 34 | 95 | 0.0578 | 0.99 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.06161 |
| 35 | 96 | 0.0565 | 0.99 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.06044 |
| 36 | 97 | 0.0543 | 1.00 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05823 |
| 37 | 98 | 0.0521 | 1.00 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05603 |
| 38 | 99 | 0.0521 | 1.00 | 1.05 | 1.00 | 0.90 | 1.00 | 1.03 | 1.11 | 0.05624 |

Transamerica Life Insurance Company
Claim Incidence Rates
4 Year BP / 20 Day EP

**ALF - Comprehensive - Male 62**

| Dur | Attage | Base | Marital Single M | EP 20 Day M | BP 4 Year | Issera 2000+ | Company Other M | TQ Y | BIO Y | Final Rate |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 62 | 0.0001 | 2.79 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00020 |
| 2 | 63 | 0.0001 | 2.79 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00020 |
| 3 | 64 | 0.0001 | 2.79 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00026 |
| 4 | 65 | 0.0001 | 2.79 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00043 |
| 5 | 66 | 0.0001 | 2.79 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00046 |
| 6 | 67 | 0.0002 | 2.79 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00058 |
| 7 | 68 | 0.0003 | 2.79 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00087 |
| 8 | 69 | 0.0004 | 2.79 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00116 |
| 9 | 70 | 0.0005 | 2.79 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00173 |
| 10 | 71 | 0.0007 | 2.74 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00227 |
| 11 | 72 | 0.0008 | 2.69 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00265 |
| 12 | 73 | 0.0010 | 2.66 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00321 |
| 13 | 74 | 0.0017 | 2.56 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00497 |
| 14 | 75 | 0.0022 | 2.44 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00619 |
| 15 | 76 | 0.0028 | 2.29 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00750 |
| 16 | 77 | 0.0036 | 2.20 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.00909 |
| 17 | 78 | 0.0049 | 2.09 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.01196 |
| 18 | 79 | 0.0070 | 1.99 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.01632 |
| 19 | 80 | 0.0088 | 1.90 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.01941 |
| 20 | 81 | 0.0105 | 1.80 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.02205 |
| 21 | 82 | 0.0121 | 1.73 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.02436 |
| 22 | 83 | 0.0139 | 1.64 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.02662 |
| 23 | 84 | 0.0156 | 1.57 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.02852 |
| 24 | 85 | 0.0180 | 1.50 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.03131 |
| 25 | 86 | 0.0217 | 1.45 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.03660 |
| 26 | 87 | 0.0257 | 1.35 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.04050 |
| 27 | 88 | 0.0299 | 1.26 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.04379 |
| 28 | 89 | 0.0346 | 1.15 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.04631 |
| 29 | 90 | 0.0396 | 1.05 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.04846 |
| 30 | 91 | 0.0459 | 1.00 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05364 |
| 31 | 92 | 0.0487 | 1.01 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05704 |
| 32 | 93 | 0.0509 | 1.01 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.05968 |
| 33 | 94 | 0.0519 | 1.01 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.06097 |
| 34 | 95 | 0.0540 | 1.01 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.06360 |
| 35 | 96 | 0.0546 | 1.01 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.06449 |
| 36 | 97 | 0.0546 | 1.02 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.06468 |
| 37 | 98 | 0.0546 | 1.02 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.06489 |
| 38 | 99 | 0.0546 | 1.02 | 1.00 | 1.06 | 0.96 | 1.00 | 1.03 | 1.11 | 0.06514 |

# Exhibit A
# Current Assumption Lapse and Mortality

Death Rate Adjustments to 2012 IAM

| | 2000+ | | | | Post | | | | Pre | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Lookup | Married | | Single | | Married | | Single | | Married | | Single | |
| Age | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male |
| 37 | 57% | 31% | 80% | 50% | 49% | 38% | 57% | 61% | 56% | 61% | 83% | 74% |
| 42 | 57% | 31% | 80% | 50% | 49% | 38% | 57% | 61% | 56% | 61% | 83% | 74% |
| 47 | 57% | 31% | 80% | 50% | 49% | 38% | 57% | 61% | 56% | 61% | 83% | 74% |
| 52 | 57% | 31% | 80% | 50% | 49% | 38% | 57% | 61% | 56% | 61% | 83% | 74% |
| 57 | 57% | 31% | 80% | 50% | 49% | 38% | 57% | 61% | 56% | 61% | 83% | 74% |
| 62 | 41% | 35% | 62% | 50% | 49% | 38% | 57% | 61% | 56% | 61% | 83% | 74% |
| 67 | 45% | 38% | 53% | 45% | 50% | 44% | 57% | 61% | 56% | 61% | 83% | 74% |
| 72 | 43% | 44% | 61% | 49% | 51% | 50% | 71% | 61% | 56% | 61% | 83% | 74% |
| 77 | 43% | 40% | 58% | 62% | 57% | 59% | 65% | 77% | 65% | 57% | 73% | 49% |
| 82 | 50% | 50% | 53% | 48% | 59% | 53% | 63% | 61% | 61% | 59% | 72% | 69% |
| 87 | 46% | 46% | 48% | 58% | 55% | 58% | 56% | 54% | 60% | 57% | 64% | 60% |
| 92 | 46% | 47% | 57% | 56% | 65% | 57% | 63% | 60% | 60% | 55% | 62% | 53% |
| 97 | 46% | 47% | 57% | 56% | 65% | 71% | 61% | 60% | 66% | 55% | 74% | 58% |
| 102 | 46% | 47% | 57% | 56% | 65% | 71% | 61% | 60% | 66% | 55% | 74% | 58% |
| 107 | 46% | 47% | 57% | 56% | 65% | 71% | 61% | 60% | 66% | 55% | 74% | 58% |

Attained Age Mortality Rates per 1000

**Rates per 1000**

| Age | 2000+ | | | | Post | | | | Pre | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Married | | Single | | Married | | Single | | Married | | Single | |
| | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male |
| **0** | 0.2571 | 0.1402 | 0.3600 | 0.2245 | 0.2205 | 0.1710 | 0.2567 | 0.2716 | 0.2502 | 0.2702 | 0.3735 | 0.3294 |
| **1** | 0.2571 | 0.1402 | 0.3600 | 0.2245 | 0.2205 | 0.1710 | 0.2567 | 0.2716 | 0.2502 | 0.2702 | 0.3735 | 0.3294 |
| **2** | 0.1640 | 0.0962 | 0.2296 | 0.1540 | 0.1406 | 0.1173 | 0.1637 | 0.1863 | 0.1596 | 0.1854 | 0.2382 | 0.2260 |
| **3** | 0.1137 | 0.0798 | 0.1592 | 0.1278 | 0.0975 | 0.0974 | 0.1135 | 0.1547 | 0.1106 | 0.1539 | 0.1652 | 0.1876 |
| **4** | 0.0869 | 0.0607 | 0.1216 | 0.0971 | 0.0745 | 0.0740 | 0.0867 | 0.1175 | 0.0845 | 0.1169 | 0.1262 | 0.1425 |
| **5** | 0.0794 | 0.0585 | 0.1112 | 0.0936 | 0.0681 | 0.0713 | 0.0793 | 0.1133 | 0.0773 | 0.1127 | 0.1154 | 0.1374 |
| **6** | 0.0743 | 0.0578 | 0.1040 | 0.0926 | 0.0637 | 0.0705 | 0.0741 | 0.1120 | 0.0723 | 0.1115 | 0.1079 | 0.1359 |
| **7** | 0.0697 | 0.0556 | 0.0976 | 0.0891 | 0.0598 | 0.0679 | 0.0696 | 0.1078 | 0.0678 | 0.1072 | 0.1013 | 0.1307 |
| **8** | 0.0600 | 0.0500 | 0.0840 | 0.0800 | 0.0514 | 0.0610 | 0.0599 | 0.0968 | 0.0584 | 0.0963 | 0.0872 | 0.1174 |
| **9** | 0.0560 | 0.0450 | 0.0784 | 0.0720 | 0.0480 | 0.0548 | 0.0559 | 0.0871 | 0.0545 | 0.0866 | 0.0813 | 0.1056 |
| **10** | 0.0537 | 0.0396 | 0.0752 | 0.0634 | 0.0461 | 0.0483 | 0.0536 | 0.0767 | 0.0523 | 0.0763 | 0.0780 | 0.0931 |
| **11** | 0.0549 | 0.0387 | 0.0768 | 0.0619 | 0.0470 | 0.0472 | 0.0548 | 0.0749 | 0.0534 | 0.0745 | 0.0797 | 0.0908 |
| **12** | 0.0600 | 0.0462 | 0.0840 | 0.0740 | 0.0514 | 0.0564 | 0.0599 | 0.0895 | 0.0584 | 0.0891 | 0.0872 | 0.1086 |
| **13** | 0.0686 | 0.0591 | 0.0960 | 0.0946 | 0.0588 | 0.0721 | 0.0684 | 0.1145 | 0.0667 | 0.1139 | 0.0996 | 0.1388 |
| **14** | 0.0834 | 0.0742 | 0.1168 | 0.1188 | 0.0715 | 0.0905 | 0.0833 | 0.1437 | 0.0812 | 0.1430 | 0.1212 | 0.1743 |
| **15** | 0.0994 | 0.0887 | 0.1392 | 0.1419 | 0.0852 | 0.1081 | 0.0992 | 0.1717 | 0.0967 | 0.1709 | 0.1444 | 0.2083 |
| **16** | 0.1137 | 0.1022 | 0.1592 | 0.1636 | 0.0975 | 0.1246 | 0.1135 | 0.1979 | 0.1106 | 0.1969 | 0.1652 | 0.2400 |
| **17** | 0.1257 | 0.1144 | 0.1760 | 0.1832 | 0.1078 | 0.1396 | 0.1255 | 0.2216 | 0.1223 | 0.2205 | 0.1826 | 0.2688 |
| **18** | 0.1337 | 0.1254 | 0.1872 | 0.2008 | 0.1146 | 0.1530 | 0.1335 | 0.2429 | 0.1301 | 0.2418 | 0.1942 | 0.2947 |
| **19** | 0.1400 | 0.1352 | 0.1960 | 0.2164 | 0.1200 | 0.1649 | 0.1397 | 0.2618 | 0.1362 | 0.2605 | 0.2034 | 0.3176 |
| **20** | 0.1446 | 0.1443 | 0.2024 | 0.2310 | 0.1240 | 0.1760 | 0.1443 | 0.2795 | 0.1407 | 0.2781 | 0.2100 | 0.3390 |
| **21** | 0.1486 | 0.1547 | 0.2080 | 0.2476 | 0.1274 | 0.1886 | 0.1483 | 0.2996 | 0.1445 | 0.2981 | 0.2158 | 0.3633 |
| **22** | 0.1520 | 0.1654 | 0.2128 | 0.2647 | 0.1303 | 0.2017 | 0.1517 | 0.3203 | 0.1479 | 0.3187 | 0.2208 | 0.3885 |
| **23** | 0.1554 | 0.1789 | 0.2176 | 0.2864 | 0.1333 | 0.2182 | 0.1551 | 0.3465 | 0.1512 | 0.3448 | 0.2258 | 0.4202 |
| **24** | 0.1571 | 0.1937 | 0.2200 | 0.3100 | 0.1347 | 0.2362 | 0.1568 | 0.3751 | 0.1529 | 0.3732 | 0.2283 | 0.4549 |
| **25** | 0.1583 | 0.2103 | 0.2216 | 0.3367 | 0.1357 | 0.2565 | 0.1580 | 0.4073 | 0.1540 | 0.4053 | 0.2299 | 0.4941 |
| **26** | 0.1623 | 0.2289 | 0.2272 | 0.3664 | 0.1391 | 0.2791 | 0.1620 | 0.4433 | 0.1579 | 0.4411 | 0.2357 | 0.5376 |
| **27** | 0.1657 | 0.2402 | 0.2320 | 0.3845 | 0.1421 | 0.2929 | 0.1654 | 0.4652 | 0.1612 | 0.4629 | 0.2407 | 0.5642 |
| **28** | 0.1714 | 0.2480 | 0.2400 | 0.3971 | 0.1470 | 0.3025 | 0.1711 | 0.4804 | 0.1668 | 0.4781 | 0.2490 | 0.5827 |
| **29** | 0.1789 | 0.2540 | 0.2504 | 0.4067 | 0.1534 | 0.3098 | 0.1785 | 0.4920 | 0.1740 | 0.4896 | 0.2598 | 0.5967 |
| **30** | 0.1903 | 0.2590 | 0.2664 | 0.4147 | 0.1632 | 0.3159 | 0.1899 | 0.5017 | 0.1851 | 0.4993 | 0.2764 | 0.6085 |
| **31** | 0.2040 | 0.2622 | 0.2856 | 0.4198 | 0.1749 | 0.3198 | 0.2036 | 0.5078 | 0.1985 | 0.5053 | 0.2963 | 0.6159 |
| **32** | 0.2143 | 0.2634 | 0.3000 | 0.4218 | 0.1837 | 0.3213 | 0.2139 | 0.5102 | 0.2085 | 0.5077 | 0.3113 | 0.6189 |
| **33** | 0.2229 | 0.2603 | 0.3120 | 0.4167 | 0.1911 | 0.3175 | 0.2224 | 0.5042 | 0.2168 | 0.5017 | 0.3237 | 0.6115 |
| **34** | 0.2314 | 0.2540 | 0.3240 | 0.4067 | 0.1984 | 0.3098 | 0.2310 | 0.4920 | 0.2252 | 0.4896 | 0.3362 | 0.5967 |
| **35** | 0.2423 | 0.2480 | 0.3392 | 0.3971 | 0.2077 | 0.3025 | 0.2418 | 0.4804 | 0.2357 | 0.4781 | 0.3519 | 0.5827 |
| **36** | 0.2554 | 0.2461 | 0.3576 | 0.3941 | 0.2190 | 0.3002 | 0.2550 | 0.4768 | 0.2485 | 0.4744 | 0.3710 | 0.5782 |
| **37** | 0.2720 | 0.2515 | 0.3808 | 0.4027 | 0.2332 | 0.3067 | 0.2715 | 0.4871 | 0.2646 | 0.4847 | 0.3951 | 0.5908 |
| **38** | 0.2937 | 0.2631 | 0.4112 | 0.4213 | 0.2518 | 0.3209 | 0.2932 | 0.5096 | 0.2858 | 0.5071 | 0.4266 | 0.6181 |
| **39** | 0.3200 | 0.2795 | 0.4480 | 0.4474 | 0.2744 | 0.3409 | 0.3194 | 0.5413 | 0.3113 | 0.5386 | 0.4648 | 0.6565 |
| **40** | 0.3503 | 0.3002 | 0.4904 | 0.4807 | 0.3003 | 0.3662 | 0.3496 | 0.5815 | 0.3408 | 0.5786 | 0.5088 | 0.7053 |
| **41** | 0.3811 | 0.3235 | 0.5336 | 0.5179 | 0.3268 | 0.3945 | 0.3804 | 0.6265 | 0.3708 | 0.6235 | 0.5536 | 0.7599 |
| **42** | 0.4131 | 0.3489 | 0.5784 | 0.5587 | 0.3542 | 0.4256 | 0.4124 | 0.6759 | 0.4019 | 0.6726 | 0.6001 | 0.8197 |
| **43** | 0.4423 | 0.3735 | 0.6192 | 0.5979 | 0.3792 | 0.4555 | 0.4415 | 0.7233 | 0.4303 | 0.7198 | 0.6424 | 0.8773 |
| **44** | 0.4703 | 0.3986 | 0.6584 | 0.6382 | 0.4032 | 0.4862 | 0.4694 | 0.7721 | 0.4575 | 0.7683 | 0.6831 | 0.9364 |
| **45** | 0.4949 | 0.4260 | 0.6928 | 0.6820 | 0.4243 | 0.5195 | 0.4939 | 0.8250 | 0.4814 | 0.8210 | 0.7188 | 1.0007 |
| **46** | 0.5240 | 0.4602 | 0.7336 | 0.7369 | 0.4493 | 0.5613 | 0.5230 | 0.8914 | 0.5098 | 0.8870 | 0.7611 | 1.0812 |
| **47** | 0.5617 | 0.5077 | 0.7864 | 0.8129 | 0.4816 | 0.6192 | 0.5607 | 0.9833 | 0.5465 | 0.9785 | 0.8159 | 1.1927 |
| **48** | 0.6126 | 0.5684 | 0.8576 | 0.9100 | 0.5252 | 0.6932 | 0.6114 | 1.1009 | 0.5960 | 1.0955 | 0.8898 | 1.3352 |
| **49** | 0.6674 | 0.6388 | 0.9344 | 1.0227 | 0.5723 | 0.7791 | 0.6662 | 1.2372 | 0.6493 | 1.2312 | 0.9695 | 1.5006 |
| **50** | 0.7371 | 0.7183 | 1.0320 | 1.1501 | 0.6320 | 0.8761 | 0.7358 | 1.3913 | 0.7172 | 1.3845 | 1.0707 | 1.6875 |
| **51** | 0.8303 | 0.8038 | 1.1624 | 1.2870 | 0.7119 | 0.9804 | 0.8287 | 1.5569 | 0.8078 | 1.5493 | 1.2060 | 1.8883 |
| **52** | 0.9268 | 0.8890 | 1.2976 | 1.4234 | 0.7947 | 1.0843 | 0.9251 | 1.7219 | 0.9017 | 1.7135 | 1.3463 | 2.0885 |
| **53** | 1.0240 | 0.9708 | 1.4336 | 1.5542 | 0.8780 | 1.1840 | 1.0221 | 1.8802 | 0.9963 | 1.8710 | 1.4874 | 2.2805 |
| **54** | 1.1268 | 1.0516 | 1.5776 | 1.6836 | 0.9662 | 1.2825 | 1.1248 | 2.0367 | 1.0963 | 2.0267 | 1.6368 | 2.4703 |
| **55** | 1.2377 | 1.1368 | 1.7328 | 1.8200 | 1.0612 | 1.3864 | 1.2354 | 2.2017 | 1.2042 | 2.1909 | 1.7978 | 2.6704 |
| **56** | 1.3674 | 1.2329 | 1.9144 | 1.9740 | 1.1724 | 1.5037 | 1.3649 | 2.3880 | 1.3304 | 2.3764 | 1.9862 | 2.8964 |
| **57** | 1.5234 | 1.3430 | 2.1328 | 2.1502 | 1.3062 | 1.6379 | 1.5206 | 2.6011 | 1.4821 | 2.5884 | 2.2128 | 3.1549 |
| **58** | 1.6099 | 1.5060 | 2.3063 | 2.3560 | 1.4698 | 1.7947 | 1.7111 | 2.8502 | 1.6678 | 2.8362 | 2.4900 | 3.4569 |
| **59** | 1.6730 | 1.6950 | 2.4806 | 2.5901 | 1.6624 | 1.9730 | 1.9352 | 3.1333 | 1.8863 | 3.1180 | 2.8162 | 3.8003 |
| **60** | 1.7406 | 1.9058 | 2.6586 | 2.8498 | 1.8833 | 2.1709 | 2.1925 | 3.4475 | 2.1370 | 3.4306 | 3.1906 | 4.1814 |

Attained Age Mortality Rates per 1000

**Rates per 1000**

| Age | 2000+ | | | | Post | | | | Pre | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Married | | Single | | Married | | Single | | Married | | Single | |
| | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male |
| **61** | 1.8408 | 2.1343 | 2.8433 | 3.1392 | 2.1322 | 2.3913 | 2.4822 | 3.7976 | 2.4195 | 3.7790 | 3.6122 | 4.6060 |
| **62** | 2.0012 | 2.3762 | 3.0374 | 3.4497 | 2.4002 | 2.6279 | 2.7942 | 4.1733 | 2.7236 | 4.1529 | 4.0662 | 5.0617 |
| **63** | 2.2359 | 2.6161 | 3.2097 | 3.6580 | 2.6606 | 2.9142 | 3.1267 | 4.5727 | 3.0477 | 4.5503 | 4.5501 | 5.5461 |
| **64** | 2.5264 | 2.8568 | 3.3585 | 3.8283 | 2.9310 | 3.2241 | 3.4895 | 5.0050 | 3.4013 | 4.9805 | 5.0780 | 6.0705 |
| **65** | 2.8516 | 3.1216 | 3.5303 | 4.0074 | 3.2201 | 3.5707 | 3.8950 | 5.4842 | 3.7965 | 5.4574 | 5.6682 | 6.6517 |
| **66** | 3.1906 | 3.4335 | 3.7721 | 4.2422 | 3.5361 | 3.9671 | 4.1517 | 5.7825 | 4.0467 | 5.7543 | 6.0417 | 7.0135 |
| **67** | 3.5227 | 3.8160 | 4.1304 | 4.5796 | 3.8877 | 4.4262 | 4.4608 | 6.1405 | 4.3480 | 6.1105 | 6.4915 | 7.4478 |
| **68** | 3.8259 | 4.2735 | 4.6277 | 4.9542 | 4.2415 | 4.8954 | 5.1184 | 6.5693 | 4.7116 | 6.5359 | 7.0344 | 7.9662 |
| **69** | 4.1140 | 4.7904 | 5.2327 | 5.3349 | 4.5917 | 5.3660 | 5.9093 | 6.9406 | 5.1336 | 7.0436 | 7.6643 | 8.5851 |
| **70** | 4.4199 | 5.3601 | 5.9121 | 5.8195 | 4.9885 | 5.9170 | 6.7768 | 7.4103 | 5.6056 | 7.6459 | 8.3690 | 9.3191 |
| **71** | 4.7768 | 5.9758 | 6.6322 | 6.5059 | 5.4819 | 6.6275 | 7.6642 | 8.1345 | 6.1215 | 8.3602 | 9.1393 | 10.1898 |
| **72** | 5.2174 | 6.6309 | 7.3597 | 7.4918 | 6.1221 | 7.5767 | 8.5150 | 9.2691 | 6.6880 | 9.2067 | 9.9851 | 11.2215 |
| **73** | 5.7048 | 7.2020 | 8.0447 | 8.9106 | 6.8718 | 8.8088 | 9.2305 | 10.9718 | 7.5893 | 10.0413 | 10.6810 | 11.3860 |
| **74** | 6.2517 | 7.6938 | 8.7098 | 10.6970 | 7.6976 | 10.2710 | 9.8485 | 13.1385 | 8.6359 | 10.8933 | 11.3063 | 11.1390 |
| **75** | 6.8823 | 8.2909 | 9.4293 | 12.6512 | 8.6553 | 11.8971 | 10.5169 | 15.5330 | 9.8258 | 11.8851 | 12.0179 | 10.9637 |
| **76** | 7.6135 | 9.1782 | 10.2777 | 14.5730 | 9.8010 | 13.6206 | 11.3834 | 17.9185 | 11.1568 | 13.1395 | 12.9730 | 11.3434 |
| **77** | 8.4571 | 10.5405 | 11.3295 | 16.2627 | 11.1906 | 15.3752 | 12.5960 | 20.0588 | 12.6267 | 14.7792 | 14.3286 | 12.7613 |
| **78** | 9.8933 | 12.4637 | 12.5365 | 17.3526 | 12.7948 | 16.9567 | 14.1544 | 21.7810 | 14.1260 | 16.8117 | 16.0905 | 15.5181 |
| **79** | 11.6132 | 14.8249 | 13.8492 | 17.9758 | 14.5763 | 18.4092 | 15.9603 | 23.2427 | 15.6560 | 19.1554 | 18.1538 | 19.2915 |
| **80** | 13.5698 | 17.4947 | 15.3396 | 18.6840 | 16.5790 | 20.0392 | 18.0137 | 24.7032 | 17.3812 | 21.7987 | 20.5101 | 23.6308 |
| **81** | 15.7166 | 20.3441 | 17.0799 | 20.0287 | 18.8467 | 22.1533 | 20.3146 | 26.4216 | 19.4659 | 24.7299 | 23.1510 | 28.0848 |
| **82** | 18.0068 | 23.2437 | 19.1422 | 22.5614 | 21.4233 | 25.0578 | 22.8631 | 28.6570 | 22.0745 | 27.9376 | 26.0679 | 32.2027 |
| **83** | 20.3759 | 25.9897 | 21.3163 | 26.4716 | 24.0756 | 28.7783 | 25.4400 | 31.0868 | 25.2186 | 31.2785 | 29.2013 | 35.7777 |
| **84** | 22.8551 | 28.6681 | 23.5541 | 31.3915 | 26.7743 | 33.1103 | 28.0452 | 33.5384 | 28.7885 | 34.7603 | 32.5568 | 39.1104 |
| **85** | 25.5410 | 31.5850 | 26.1709 | 37.0371 | 29.8692 | 38.0159 | 31.0076 | 36.4954 | 32.7669 | 38.5979 | 36.2238 | 42.5110 |
| **86** | 28.5306 | 35.0462 | 29.4822 | 43.1240 | 33.7104 | 43.4568 | 34.6562 | 40.4420 | 37.1366 | 43.0057 | 40.2916 | 46.2896 |
| **87** | 31.9205 | 39.3579 | 33.8031 | 49.3681 | 38.6476 | 49.3951 | 39.3201 | 45.8619 | 41.8805 | 48.1986 | 44.8495 | 50.7564 |
| **88** | 35.9282 | 44.6466 | 39.2686 | 55.7077 | 44.8221 | 55.3205 | 45.1691 | 53.1199 | 46.6513 | 54.2611 | 49.3629 | 55.6628 |
| **89** | 40.1929 | 50.7085 | 45.6682 | 62.3325 | 52.0006 | 61.2585 | 51.9840 | 61.8934 | 51.4606 | 61.0501 | 53.7724 | 60.8018 |
| **90** | 44.6796 | 57.3534 | 52.8000 | 69.3346 | 59.9714 | 67.9743 | 59.5098 | 71.6353 | 56.8290 | 68.4387 | 58.8796 | 66.5466 |
| **91** | 49.2870 | 64.3914 | 60.4619 | 76.8066 | 68.5224 | 76.2330 | 67.4916 | 81.7983 | 63.2771 | 76.2997 | 65.4865 | 73.2703 |
| **92** | 54.2305 | 71.6322 | 68.4518 | 84.8406 | 77.4417 | 86.8000 | 75.6745 | 91.8353 | 71.3254 | 84.5059 | 74.3949 | 81.3461 |
| **93** | 59.7570 | 79.4667 | 75.4274 | 94.1196 | 86.6720 | 100.5146 | 83.9157 | 101.8794 | 81.3356 | 93.0510 | 86.2441 | 91.1583 |
| **94** | 66.2121 | 87.8345 | 83.5753 | 104.0305 | 96.3545 | 116.8667 | 92.3851 | 112.6073 | 92.9605 | 102.0197 | 100.4995 | 102.4582 |
| **95** | 74.0385 | 96.7467 | 93.4541 | 114.5859 | 106.5754 | 134.5971 | 101.2970 | 124.0330 | 105.6579 | 111.4215 | 116.2021 | 114.6692 |
| **96** | 82.8646 | 103.0461 | 104.5947 | 122.0469 | 117.4206 | 152.4469 | 110.8653 | 132.1091 | 118.8853 | 121.2664 | 132.3930 | 127.2148 |
| **97** | 90.8458 | 112.1476 | 114.6688 | 132.8267 | 128.9764 | 169.1568 | 121.3042 | 143.7777 | 132.1004 | 131.5640 | 148.1131 | 139.5184 |
| **98** | 99.1654 | 121.4203 | 125.1702 | 143.8091 | 140.7881 | 183.1431 | 132.4133 | 155.6655 | 144.1982 | 142.4420 | 161.6774 | 151.0542 |
| **99** | 107.7595 | 130.7629 | 136.0180 | 154.8745 | 152.9894 | 197.2350 | 143.8887 | 167.6432 | 156.6949 | 153.4021 | 175.6889 | 162.6770 |
| **100** | 116.6424 | 140.2724 | 147.2304 | 166.1375 | 165.6008 | 211.5786 | 155.7499 | 179.8348 | 169.6118 | 164.5581 | 190.1715 | 174.5074 |
| **101** | 129.1299 | 152.0967 | 162.9925 | 180.1420 | 183.3296 | 229.4136 | 172.4242 | 194.9939 | 187.7700 | 178.4295 | 210.5309 | 189.2175 |
| **102** | 138.6458 | 161.7698 | 175.0038 | 191.5987 | 196.8396 | 244.0039 | 185.1305 | 207.3952 | 201.6072 | 189.7773 | 226.0453 | 201.2514 |
| **103** | 148.2476 | 171.3775 | 187.1236 | 202.9780 | 210.4716 | 258.4956 | 197.9517 | 219.7127 | 215.5695 | 201.0484 | 241.7000 | 213.2040 |
| **104** | 157.8559 | 180.8480 | 199.2515 | 214.1948 | 224.1127 | 272.7804 | 210.7813 | 231.8542 | 229.5410 | 212.1585 | 257.3651 | 224.9859 |
| **105** | 167.3936 | 188.0000 | 211.2903 | 222.6656 | 237.6537 | 283.5680 | 223.5168 | 241.0234 | 243.4099 | 220.5488 | 272.9152 | 233.8834 |
| **106** | 176.3612 | 188.0000 | 222.6096 | 222.6656 | 250.3853 | 283.5680 | 235.4910 | 241.0234 | 256.4498 | 220.5488 | 287.5358 | 233.8834 |
| **107** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **108** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **109** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **110** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **111** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **112** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **113** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **114** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **115** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **116** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **117** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **118** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |
| **119** | 182.0000 | 188.0000 | 229.7271 | 222.6656 | 258.3909 | 283.5680 | 241.0234 | 241.0234 | 264.6493 | 220.5488 | 296.7292 | 233.8834 |

Mortality Selection Factors
Married

| | married pre (1987 - 1994) males | | | | married pre (1987 - 1994) females | | | |
|---|---|---|---|---|---|---|---|---|
| Dur | 00-59 | 60-69 | 70-79 | 80+ | 00-59 | 60-69 | 70-79 | 80+ |
| **1** | 0.500 | 0.500 | 0.500 | 0.500 | 0.510 | 0.470 | 0.470 | 0.540 |
| **2** | 0.710 | 0.710 | 0.710 | 0.710 | 0.740 | 0.660 | 0.770 | 0.600 |
| **3** | 0.830 | 0.830 | 0.830 | 0.830 | 0.810 | 0.780 | 0.930 | 0.670 |
| **4** | 0.970 | 0.970 | 0.970 | 0.970 | 0.850 | 0.870 | 0.980 | 0.730 |
| **5** | 0.970 | 0.970 | 0.970 | 0.970 | 0.910 | 0.930 | 0.980 | 0.810 |
| **6** | 0.990 | 0.990 | 0.990 | 0.990 | 0.950 | 0.960 | 0.980 | 0.880 |
| **7** | 1.000 | 1.000 | 1.000 | 1.000 | 0.970 | 0.980 | 0.980 | 0.930 |
| **8** | 1.000 | 1.000 | 1.000 | 1.000 | 0.980 | 0.990 | 0.990 | 0.960 |
| **9** | 1.000 | 1.000 | 1.000 | 1.000 | 0.990 | 1.000 | 1.000 | 0.990 |
| **10** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **11** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **12** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **13** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **14** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **15** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **16** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **17** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **18** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **19** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **20** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| | married post (1995 - 1999) males | | | | married post (1995 - 1999) females | | | |
|---|---|---|---|---|---|---|---|---|
| Dur | 00-59 | 60-69 | 70-79 | 80+ | 00-59 | 60-69 | 70-79 | 80+ |
| **1** | 0.510 | 0.510 | 0.440 | 0.520 | 0.430 | 0.500 | 0.440 | 0.550 |
| **2** | 0.730 | 0.730 | 0.650 | 0.730 | 0.650 | 0.700 | 0.740 | 0.600 |
| **3** | 0.860 | 0.860 | 0.830 | 0.880 | 0.740 | 0.810 | 0.910 | 0.680 |
| **4** | 0.960 | 0.960 | 0.910 | 0.970 | 0.820 | 0.880 | 0.970 | 0.740 |
| **5** | 1.000 | 1.000 | 0.970 | 1.000 | 0.920 | 0.940 | 0.990 | 0.820 |
| **6** | 1.000 | 1.000 | 1.000 | 1.000 | 0.960 | 0.970 | 0.990 | 0.890 |
| **7** | 1.000 | 1.000 | 1.000 | 1.000 | 0.980 | 0.990 | 1.000 | 0.940 |
| **8** | 1.000 | 1.000 | 1.000 | 1.000 | 0.990 | 1.000 | 1.000 | 0.970 |
| **9** | 1.000 | 1.000 | 1.000 | 1.000 | 0.990 | 1.000 | 1.000 | 0.990 |
| **10** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **11** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **12** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **13** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **14** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **15** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **16** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **17** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **18** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **19** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **20** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

Mortality Selection Factors
Married

| | married 2000+ males | | | | married 2000+ Females | | | |
|---|---|---|---|---|---|---|---|---|
| Dur | **00-59** | **60-69** | **70-79** | **80+** | **00-59** | **60-69** | **70-79** | **80+** |
| **1** | 0.290 | 0.360 | 0.207 | 0.207 | 0.198 | 0.252 | 0.393 | 0.393 |
| **2** | 0.422 | 0.506 | 0.328 | 0.328 | 0.313 | 0.315 | 0.500 | 0.500 |
| **3** | 0.556 | 0.649 | 0.451 | 0.451 | 0.427 | 0.378 | 0.607 | 0.607 |
| **4** | 0.719 | 0.768 | 0.552 | 0.552 | 0.542 | 0.454 | 0.713 | 0.713 |
| **5** | 0.881 | 0.847 | 0.631 | 0.631 | 0.656 | 0.530 | 0.794 | 0.794 |
| **6** | 0.915 | 0.900 | 0.700 | 0.700 | 0.774 | 0.594 | 0.833 | 0.833 |
| **7** | 0.940 | 0.950 | 0.787 | 0.787 | 0.837 | 0.720 | 0.833 | 0.833 |
| **8** | 0.940 | 0.970 | 0.850 | 0.850 | 0.868 | 0.876 | 0.833 | 0.833 |
| **9** | 0.940 | 0.970 | 0.850 | 0.850 | 0.900 | 0.890 | 0.833 | 0.833 |
| **10** | 0.940 | 0.970 | 0.850 | 0.850 | 0.915 | 0.900 | 0.833 | 0.833 |
| **11** | 0.944 | 0.970 | 0.850 | 0.850 | 0.937 | 0.910 | 0.833 | 0.833 |
| **12** | 0.947 | 0.970 | 0.850 | 0.850 | 0.960 | 0.920 | 0.845 | 0.845 |
| **13** | 0.970 | 0.970 | 0.860 | 0.860 | 0.990 | 0.930 | 0.860 | 0.860 |
| **14** | 1.000 | 0.970 | 0.880 | 0.880 | 1.000 | 0.940 | 0.890 | 0.890 |
| **15** | 1.000 | 0.970 | 0.900 | 0.900 | 1.000 | 0.950 | 0.920 | 0.920 |
| **16** | 1.000 | 0.970 | 0.956 | 0.956 | 1.000 | 0.960 | 0.960 | 0.960 |
| **17** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **18** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **19** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **20** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

Mortality Selection Factors
Single

| | single pre (1987 - 1994) males | | | | single pre (1987 - 1994) females | | | |
|---|---|---|---|---|---|---|---|---|
| | **00-59** | **60-69** | **70-79** | **80+** | **00-59** | **60-69** | **70-79** | **80+** |
| **1** | 0.500 | 0.500 | 0.500 | 0.500 | 0.430 | 0.500 | 0.430 | 0.480 |
| **2** | 0.710 | 0.710 | 0.710 | 0.710 | 0.650 | 0.700 | 0.720 | 0.540 |
| **3** | 0.830 | 0.830 | 0.830 | 0.830 | 0.740 | 0.810 | 0.890 | 0.620 |
| **4** | 0.970 | 0.970 | 0.970 | 0.970 | 0.820 | 0.880 | 0.950 | 0.700 |
| **5** | 0.970 | 0.970 | 0.970 | 0.970 | 0.920 | 0.940 | 0.990 | 0.790 |
| **6** | 0.990 | 0.990 | 0.990 | 0.990 | 0.960 | 0.970 | 0.990 | 0.860 |
| **7** | 1.000 | 1.000 | 1.000 | 1.000 | 0.980 | 0.990 | 1.000 | 0.910 |
| **8** | 1.000 | 1.000 | 1.000 | 1.000 | 0.990 | 1.000 | 1.000 | 0.940 |
| **9** | 1.000 | 1.000 | 1.000 | 1.000 | 0.990 | 1.000 | 1.000 | 0.950 |
| **10** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.970 |
| **11** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.980 |
| **12** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.990 |
| **13** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **14** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **15** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **16** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **17** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **18** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **19** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **20** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| | single post (1995 - 1999) males | | | | single post (1995 - 1999) females | | | |
|---|---|---|---|---|---|---|---|---|
| | **00-59** | **60-69** | **70-79** | **80+** | **00-59** | **60-69** | **70-79** | **80+** |
| **1** | 0.510 | 0.480 | 0.490 | 0.490 | 0.430 | 0.500 | 0.310 | 0.310 |
| **2** | 0.730 | 0.690 | 0.770 | 0.770 | 0.488 | 0.556 | 0.392 | 0.396 |
| **3** | 0.860 | 0.800 | 0.970 | 0.970 | 0.542 | 0.607 | 0.471 | 0.476 |
| **4** | 0.960 | 0.860 | 1.000 | 1.000 | 0.596 | 0.659 | 0.550 | 0.555 |
| **5** | 1.000 | 0.930 | 1.000 | 1.000 | 0.649 | 0.710 | 0.629 | 0.635 |
| **6** | 1.000 | 0.940 | 1.000 | 1.000 | 0.703 | 0.761 | 0.707 | 0.714 |
| **7** | 1.000 | 1.000 | 1.000 | 1.000 | 0.757 | 0.812 | 0.786 | 0.794 |
| **8** | 1.000 | 1.000 | 1.000 | 1.000 | 0.826 | 0.870 | 0.857 | 0.874 |
| **9** | 1.000 | 1.000 | 1.000 | 1.000 | 0.885 | 0.921 | 0.921 | 0.921 |
| **10** | 1.000 | 1.000 | 1.000 | 1.000 | 0.960 | 0.960 | 0.962 | 0.969 |
| **11** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **12** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **13** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **14** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **15** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **16** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **17** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **18** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **19** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **20** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

Mortality Selection Factors
Single

| | single 2000+ males | | | | single 2000+ FEMALES | | | |
|---|---|---|---|---|---|---|---|---|
| | **00-59** | **60-69** | **70-79** | **80+** | **00-59** | **60-69** | **70-79** | **80+** |
| **1** | 0.318 | 0.256 | 0.227 | 0.227 | 0.344 | 0.318 | 0.205 | 0.205 |
| **2** | 0.430 | 0.367 | 0.397 | 0.397 | 0.336 | 0.373 | 0.299 | 0.299 |
| **3** | 0.546 | 0.477 | 0.440 | 0.440 | 0.367 | 0.449 | 0.345 | 0.345 |
| **4** | 0.679 | 0.578 | 0.500 | 0.500 | 0.399 | 0.525 | 0.428 | 0.428 |
| **5** | 0.824 | 0.657 | 0.585 | 0.585 | 0.477 | 0.623 | 0.485 | 0.485 |
| **6** | 0.990 | 0.720 | 0.687 | 0.687 | 0.650 | 0.686 | 0.550 | 0.550 |
| **7** | 0.995 | 0.860 | 0.750 | 0.750 | 0.870 | 0.747 | 0.600 | 0.600 |
| **8** | 0.995 | 0.910 | 0.781 | 0.781 | 0.970 | 0.814 | 0.729 | 0.729 |
| **9** | 0.995 | 0.921 | 0.781 | 0.781 | 0.970 | 0.898 | 0.780 | 0.780 |
| **10** | 0.995 | 0.930 | 0.781 | 0.781 | 0.970 | 0.900 | 0.814 | 0.814 |
| **11** | 0.995 | 0.930 | 0.781 | 0.781 | 0.971 | 0.900 | 0.812 | 0.812 |
| **12** | 0.995 | 0.930 | 0.824 | 0.824 | 0.973 | 0.900 | 0.815 | 0.815 |
| **13** | 0.995 | 0.941 | 0.880 | 0.880 | 0.990 | 0.900 | 0.844 | 0.844 |
| **14** | 1.000 | 0.941 | 0.880 | 0.880 | 1.000 | 0.917 | 0.846 | 0.846 |
| **15** | 1.000 | 0.941 | 0.880 | 0.880 | 1.000 | 0.941 | 0.880 | 0.880 |
| **16** | 1.000 | 0.941 | 0.956 | 0.956 | 1.000 | 0.960 | 0.956 | 0.956 |
| **17** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **18** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **19** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **20** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

Issue Year and Company Adjustments
for Mortality

**Annual trend and corresponding Experience Year Adjustments**

| Experience Year Adjustments | | | | |
|---|---|---|---|---|
| **Year** | **Females** | **Females** | **Males** | **Males** |
| | **Married** | **Single** | **Married** | **Single** |
| 1999 | 1.3985 | 1.3473 | 2.0003 | 1.8240 |
| 2000 | 1.3845 | 1.3338 | 1.9603 | 1.8058 |
| 2001 | 1.3706 | 1.3205 | 1.9211 | 1.7877 |
| 2002 | 1.3569 | 1.3073 | 1.8827 | 1.7699 |
| 2003 | 1.3434 | 1.2942 | 1.8450 | 1.7522 |
| 2004 | 1.3299 | 1.2813 | 1.8081 | 1.7346 |
| 2005 | 1.3166 | 1.2685 | 1.7720 | 1.7173 |
| 2006 | 1.3035 | 1.2558 | 1.7365 | 1.7001 |
| 2007 | 1.2904 | 1.2432 | 1.7018 | 1.6831 |
| 2008 | 1.3411 | 1.3359 | 1.7637 | 1.8327 |
| 2009 | 1.3224 | 1.3212 | 1.7392 | 1.8126 |
| 2010 | 1.3041 | 1.3067 | 1.7150 | 1.7927 |
| 2011 | 1.2859 | 1.2924 | 1.6912 | 1.7730 |
| 2012 | 1.2680 | 1.2782 | 1.6677 | 1.7536 |
| 2013 | 1.2504 | 1.2642 | 1.6445 | 1.7343 |
| 2014 | 1.2330 | 1.2503 | 1.6216 | 1.7153 |
| 2015 | 1.2159 | 1.2366 | 1.5991 | 1.6965 |
| 2016 | 1.1990 | 1.2230 | 1.5768 | 1.6779 |
| 2017 | 1.1823 | 1.2096 | 1.5549 | 1.6595 |
| 2018 | 1.1659 | 1.1963 | 1.5333 | 1.6413 |
| 2019+ | 1.1497 | 1.1832 | 1.5120 | 1.6232 |

**Issue Year Modifier**

| Issue Year | Mod |
|---|---|
| 1987 - 1994 | 1.000 |
| 1995 | 1.000 |
| 1996 - 1998 | 1.000 |
| 1999 | 0.950 |
| 2000 | 1.210 |
| 2001 | 1.100 |
| 2002 + | 1.000 |

| Company | Mod |
|---|---|
| NonTOLIC | 1.000 |
| TOLIC | 0.828 |

* Calendar Year improvement is applied by calculating the ratios between years in the above table and the last row for factors is reflected in projected years. Projected annual improvement (applied to active lives only) varies by gender, attained age, and calendar year. It has near term rates in 2020, grading to long term rates in 2040, which hold consistent until 2050, and then grade to zero in 2060. In 2020, for females, we grade from 0.5% at age 40 to 1.6% at age 70 to 0% at age 100. For males, we grade from 0.5% at age 40 to 1.9% at age 70 to 0% at age 100. The 2040 rates peak at 1% for both genders and are very similar for both genders but are slightly higher for males.

**Lapse Base Rate**

**Lifetime Married**

| Issue Ages | Ages 0-39 | | Ages 40-49 | | Ages 50-59 | | Ages 60-69 | | Ages 70-79 | | Ages 80+ | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BIO Flag | N | Y | N | Y | N | Y | N | Y | N | Y | N | Y |
| 1 | 6.43% | 5.29% | 3.58% | 2.95% | 2.70% | 2.22% | 3.50% | 2.88% | 5.13% | 4.22% | 5.13% | 4.22% |
| 2 | 4.95% | 4.07% | 2.69% | 2.22% | 2.03% | 1.67% | 2.89% | 2.38% | 3.62% | 2.98% | 3.62% | 2.98% |
| 3 | 3.87% | 3.18% | 2.47% | 2.03% | 1.86% | 1.53% | 2.41% | 1.98% | 2.70% | 2.22% | 2.70% | 2.22% |
| 4 | 3.03% | 2.49% | 2.27% | 1.86% | 1.70% | 1.40% | 2.00% | 1.65% | 2.09% | 1.72% | 2.09% | 1.72% |
| 5 | 2.51% | 2.06% | 2.17% | 1.79% | 1.55% | 1.28% | 1.66% | 1.36% | 1.70% | 1.40% | 1.70% | 1.40% |
| 6 | 2.22% | 1.83% | 2.08% | 1.71% | 1.41% | 1.16% | 1.37% | 1.12% | 1.43% | 1.17% | 1.43% | 1.17% |
| 7 | 2.12% | 1.75% | 1.99% | 1.64% | 1.28% | 1.05% | 1.13% | 0.93% | 1.23% | 1.01% | 1.23% | 1.01% |
| 8 | 1.99% | 1.64% | 1.71% | 1.40% | 1.16% | 0.95% | 0.93% | 0.77% | 1.07% | 0.88% | 1.07% | 0.88% |
| 9 | 1.93% | 1.59% | 1.46% | 1.20% | 1.05% | 0.86% | 0.79% | 0.65% | 0.90% | 0.74% | 0.90% | 0.74% |
| 10 | 1.74% | 1.43% | 1.22% | 1.00% | 0.88% | 0.73% | 0.67% | 0.55% | 0.85% | 0.70% | 0.85% | 0.70% |
| 11 | 1.43% | 1.18% | 1.03% | 0.85% | 0.70% | 0.57% | 0.61% | 0.50% | 0.77% | 0.63% | 0.77% | 0.63% |
| 12 | 1.31% | 1.08% | 0.85% | 0.70% | 0.62% | 0.51% | 0.55% | 0.46% | 0.71% | 0.58% | 0.71% | 0.58% |
| 13 | 1.21% | 0.99% | 0.81% | 0.67% | 0.55% | 0.45% | 0.52% | 0.43% | 0.65% | 0.53% | 0.65% | 0.53% |
| 14 | 1.20% | 0.98% | 0.72% | 0.60% | 0.48% | 0.39% | 0.51% | 0.42% | 0.59% | 0.49% | 0.59% | 0.49% |
| 15 | 1.20% | 0.98% | 0.71% | 0.59% | 0.47% | 0.38% | 0.52% | 0.43% | 0.54% | 0.45% | 0.54% | 0.45% |
| 16 | 1.17% | 0.96% | 0.65% | 0.54% | 0.46% | 0.38% | 0.54% | 0.45% | 0.52% | 0.43% | 0.52% | 0.43% |
| 17 | 1.08% | 0.89% | 0.63% | 0.52% | 0.44% | 0.36% | 0.55% | 0.45% | 0.51% | 0.42% | 0.51% | 0.42% |
| 18 | 0.99% | 0.82% | 0.63% | 0.52% | 0.42% | 0.35% | 0.55% | 0.45% | 0.52% | 0.43% | 0.52% | 0.43% |
| 19 | 0.99% | 0.82% | 0.63% | 0.52% | 0.42% | 0.35% | 0.56% | 0.46% | 0.56% | 0.46% | 0.56% | 0.46% |
| 20 | 1.02% | 0.84% | 0.72% | 0.59% | 0.49% | 0.41% | 0.59% | 0.48% | 0.70% | 0.57% | 0.70% | 0.57% |
| 21 | 1.02% | 0.84% | 0.72% | 0.59% | 0.49% | 0.41% | 0.59% | 0.48% | 0.70% | 0.57% | 0.70% | 0.57% |
| 22 | 1.02% | 0.84% | 0.72% | 0.59% | 0.49% | 0.41% | 0.59% | 0.48% | 0.70% | 0.57% | 0.70% | 0.57% |
| 23 | 1.02% | 0.84% | 0.72% | 0.59% | 0.49% | 0.41% | 0.59% | 0.48% | 0.70% | 0.57% | 0.70% | 0.57% |
| 24 | 1.02% | 0.84% | 0.72% | 0.59% | 0.49% | 0.41% | 0.59% | 0.48% | 0.70% | 0.57% | 0.70% | 0.57% |
| 25 | 1.02% | 0.84% | 0.72% | 0.59% | 0.49% | 0.41% | 0.59% | 0.48% | 0.70% | 0.57% | 0.70% | 0.57% |

**Lifetime Single**

| Issue Ages | Ages 0-39 | | Ages 40-49 | | Ages 50-59 | | Ages 60-69 | | Ages 70-79 | | Ages 80+ | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BIO Flag | N | Y | N | Y | N | Y | N | Y | N | Y | N | Y |
| 1 | 10.13% | 8.77% | 5.64% | 4.88% | 4.25% | 3.68% | 5.52% | 4.78% | 8.08% | 6.99% | 8.08% | 6.99% |
| 2 | 7.80% | 6.75% | 4.24% | 3.67% | 3.19% | 2.76% | 4.55% | 3.94% | 5.71% | 4.94% | 5.71% | 4.94% |
| 3 | 6.10% | 5.28% | 3.89% | 3.37% | 2.93% | 2.54% | 3.80% | 3.29% | 4.25% | 3.68% | 4.25% | 3.68% |
| 4 | 4.77% | 4.13% | 3.57% | 3.09% | 2.68% | 2.32% | 3.16% | 2.73% | 3.30% | 2.85% | 3.30% | 2.85% |
| 5 | 3.95% | 3.42% | 3.42% | 2.96% | 2.44% | 2.12% | 2.61% | 2.26% | 2.67% | 2.31% | 2.67% | 2.31% |
| 6 | 3.51% | 3.03% | 3.28% | 2.84% | 2.22% | 1.92% | 2.15% | 1.86% | 2.25% | 1.95% | 2.25% | 1.95% |
| 7 | 3.34% | 2.89% | 3.14% | 2.71% | 2.02% | 1.74% | 1.77% | 1.54% | 1.94% | 1.68% | 1.94% | 1.68% |
| 8 | 3.14% | 2.72% | 2.69% | 2.33% | 1.82% | 1.58% | 1.47% | 1.27% | 1.68% | 1.45% | 1.68% | 1.45% |
| 9 | 3.04% | 2.63% | 2.29% | 1.99% | 1.65% | 1.43% | 1.24% | 1.07% | 1.42% | 1.23% | 1.42% | 1.23% |
| 10 | 2.74% | 2.37% | 1.92% | 1.66% | 1.39% | 1.20% | 1.06% | 0.92% | 1.34% | 1.16% | 1.34% | 1.16% |
| 11 | 2.26% | 1.96% | 1.63% | 1.41% | 1.10% | 0.95% | 0.95% | 0.83% | 1.21% | 1.05% | 1.21% | 1.05% |
| 12 | 2.06% | 1.79% | 1.34% | 1.16% | 0.98% | 0.85% | 0.87% | 0.75% | 1.12% | 0.97% | 1.12% | 0.97% |
| 13 | 1.90% | 1.65% | 1.28% | 1.11% | 0.87% | 0.75% | 0.83% | 0.72% | 1.02% | 0.88% | 1.02% | 0.88% |
| 14 | 1.88% | 1.63% | 1.14% | 0.99% | 0.75% | 0.65% | 0.81% | 0.70% | 0.93% | 0.80% | 0.93% | 0.80% |
| 15 | 1.88% | 1.63% | 1.12% | 0.97% | 0.73% | 0.63% | 0.82% | 0.71% | 0.85% | 0.74% | 0.85% | 0.74% |
| 16 | 1.84% | 1.59% | 1.03% | 0.89% | 0.73% | 0.63% | 0.86% | 0.74% | 0.82% | 0.71% | 0.82% | 0.71% |
| 17 | 1.70% | 1.47% | 0.99% | 0.85% | 0.69% | 0.60% | 0.86% | 0.74% | 0.80% | 0.69% | 0.80% | 0.69% |
| 18 | 1.57% | 1.35% | 0.99% | 0.85% | 0.67% | 0.58% | 0.87% | 0.75% | 0.82% | 0.71% | 0.82% | 0.71% |
| 19 | 1.57% | 1.35% | 0.99% | 0.85% | 0.67% | 0.58% | 0.88% | 0.76% | 0.88% | 0.76% | 0.88% | 0.76% |
| 20 | 1.61% | 1.40% | 1.13% | 0.98% | 0.78% | 0.67% | 0.92% | 0.80% | 1.10% | 0.95% | 1.10% | 0.95% |
| 21 | 1.61% | 1.40% | 1.13% | 0.98% | 0.78% | 0.67% | 0.92% | 0.80% | 1.10% | 0.95% | 1.10% | 0.95% |
| 22 | 1.61% | 1.40% | 1.13% | 0.98% | 0.78% | 0.67% | 0.92% | 0.80% | 1.10% | 0.95% | 1.10% | 0.95% |
| 23 | 1.61% | 1.40% | 1.13% | 0.98% | 0.78% | 0.67% | 0.92% | 0.80% | 1.10% | 0.95% | 1.10% | 0.95% |
| 24 | 1.61% | 1.40% | 1.13% | 0.98% | 0.78% | 0.67% | 0.92% | 0.80% | 1.10% | 0.95% | 1.10% | 0.95% |
| 25 | 1.61% | 1.40% | 1.13% | 0.98% | 0.78% | 0.67% | 0.92% | 0.80% | 1.10% | 0.95% | 1.10% | 0.95% |

Durational Adjustments for Limited Benefit Period

**2 Year Married**

| Issue Ages | Ages 0-39 | | Ages 40-49 | | Ages 50-59 | | Ages 60-69 | | Ages 70-79 | | Ages 80+ | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BIO Flag | N | Y | N | Y | N | Y | N | Y | N | Y | N | Y |
| 1 | 2.06% | -0.49% | 2.23% | -0.27% | 2.06% | -0.15% | 1.69% | -0.67% | -1.18% | -2.38% | -0.78% | -2.20% |
| 2 | 3.50% | 0.70% | 2.93% | 0.37% | 1.83% | 0.01% | 1.38% | -0.56% | -0.50% | -1.53% | -0.19% | -1.39% |
| 3 | 3.86% | 1.18% | 2.57% | 0.29% | 1.61% | -0.02% | 0.79% | -0.62% | -0.46% | -1.18% | -0.24% | -1.08% |
| 4 | 3.97% | 1.46% | 2.23% | 0.20% | 1.40% | -0.05% | 0.35% | -0.64% | -0.54% | -1.00% | -0.38% | -0.93% |
| 5 | 3.77% | 1.48% | 1.82% | 0.05% | 1.20% | -0.08% | 0.04% | -0.64% | -0.65% | -0.91% | -0.54% | -0.86% |
| 6 | 3.18% | 1.23% | 1.45% | -0.09% | 1.00% | -0.11% | -0.18% | -0.62% | -0.74% | -0.86% | -0.67% | -0.82% |
| 7 | 2.63% | 0.94% | 1.13% | -0.21% | 0.81% | -0.14% | -0.32% | -0.58% | -0.79% | -0.81% | -0.74% | -0.79% |
| 8 | 2.14% | 0.69% | 1.03% | -0.15% | 0.64% | -0.17% | -0.39% | -0.54% | -0.78% | -0.74% | -0.75% | -0.73% |
| 9 | 1.63% | 0.42% | 0.95% | -0.09% | 0.48% | -0.20% | -0.42% | -0.49% | -0.70% | -0.65% | -0.68% | -0.64% |
| 10 | 1.30% | 0.29% | 0.89% | -0.03% | 0.41% | -0.17% | -0.43% | -0.45% | -0.68% | -0.62% | -0.67% | -0.61% |
| 11 | 1.15% | 0.28% | 0.82% | 0.00% | 0.37% | -0.11% | -0.42% | -0.42% | -0.60% | -0.56% | -0.59% | -0.55% |
| 12 | 0.89% | 0.17% | 0.80% | 0.06% | 0.20% | -0.15% | -0.40% | -0.39% | -0.54% | -0.51% | -0.50% | -0.49% |
| 13 | 0.70% | 0.08% | 0.66% | 0.01% | 0.04% | -0.20% | -0.38% | -0.37% | -0.48% | -0.46% | -0.41% | -0.42% |
| 14 | 0.51% | -0.02% | 0.62% | 0.02% | -0.08% | -0.22% | -0.36% | -0.36% | -0.42% | -0.41% | -0.32% | -0.36% |
| 15 | 0.42% | -0.07% | 0.54% | -0.01% | -0.17% | -0.25% | -0.36% | -0.36% | -0.38% | -0.37% | -0.24% | -0.31% |
| 16 | 0.46% | -0.04% | 0.56% | 0.02% | -0.23% | -0.28% | -0.38% | -0.38% | -0.35% | -0.35% | -0.20% | -0.28% |
| 17 | 0.69% | 0.11% | 0.58% | 0.04% | -0.24% | -0.27% | -0.38% | -0.38% | -0.34% | -0.34% | -0.18% | -0.27% |
| 18 | 0.72% | 0.15% | 0.62% | 0.06% | -0.23% | -0.26% | -0.39% | -0.38% | -0.36% | -0.35% | -0.20% | -0.28% |
| 19 | 0.66% | 0.12% | 0.63% | 0.06% | -0.23% | -0.26% | -0.41% | -0.40% | -0.39% | -0.38% | -0.24% | -0.31% |
| 20+ | 0.60% | 0.08% | 0.54% | -0.01% | -0.10% | -0.23% | -0.45% | -0.42% | -0.33% | -0.40% | -0.29% | -0.38% |

**2 Year Single**

| Issue Ages | Ages 0-39 | | Ages 40-49 | | Ages 50-59 | | Ages 60-69 | | Ages 70-79 | | Ages 80+ | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BIO Flag | N | Y | N | Y | N | Y | N | Y | N | Y | N | Y |
| 1 | -1.78% | -2.68% | 2.56% | -0.02% | 2.58% | 0.16% | 2.76% | -0.22% | -1.55% | -3.08% | -1.99% | -3.34% |
| 2 | 0.52% | -0.68% | 3.69% | 1.04% | 2.34% | 0.35% | 2.26% | -0.19% | -0.55% | -1.85% | -0.90% | -2.05% |
| 3 | 1.50% | 0.27% | 3.22% | 0.85% | 2.05% | 0.27% | 1.32% | -0.48% | -0.56% | -1.46% | -0.80% | -1.61% |
| 4 | 2.11% | 0.89% | 2.77% | 0.68% | 1.77% | 0.19% | 0.61% | -0.66% | -0.73% | -1.31% | -0.90% | -1.41% |
| 5 | 2.22% | 1.08% | 2.21% | 0.38% | 1.51% | 0.11% | 0.09% | -0.77% | -0.94% | -1.27% | -1.05% | -1.34% |
| 6 | 1.81% | 0.85% | 1.71% | 0.12% | 1.24% | 0.02% | -0.26% | -0.82% | -1.11% | -1.27% | -1.19% | -1.31% |
| 7 | 1.33% | 0.52% | 1.26% | -0.10% | 0.98% | -0.06% | -0.48% | -0.82% | -1.21% | -1.24% | -1.26% | -1.27% |
| 8 | 0.92% | 0.25% | 1.17% | -0.03% | 0.76% | -0.13% | -0.61% | -0.80% | -1.21% | -1.17% | -1.24% | -1.19% |
| 9 | 0.46% | -0.08% | 1.09% | 0.03% | 0.54% | -0.19% | -0.66% | -0.75% | -1.09% | -1.03% | -1.11% | -1.04% |
| 10 | 0.25% | -0.19% | 1.06% | 0.11% | 0.46% | -0.16% | -0.67% | -0.70% | -1.06% | -0.99% | -1.08% | -1.01% |
| 11 | 0.28% | -0.10% | 0.99% | 0.15% | 0.44% | -0.09% | -0.66% | -0.67% | -0.94% | -0.88% | -0.96% | -0.89% |
| 12 | 0.10% | -0.21% | 0.98% | 0.22% | 0.20% | -0.18% | -0.63% | -0.62% | -0.84% | -0.80% | -0.83% | -0.79% |
| 13 | -0.03% | -0.28% | 0.80% | 0.13% | -0.02% | -0.28% | -0.60% | -0.59% | -0.75% | -0.72% | -0.69% | -0.68% |
| 14 | -0.20% | -0.40% | 0.75% | 0.14% | -0.19% | -0.33% | -0.57% | -0.57% | -0.65% | -0.64% | -0.55% | -0.58% |
| 15 | -0.30% | -0.47% | 0.65% | 0.08% | -0.31% | -0.40% | -0.56% | -0.57% | -0.58% | -0.57% | -0.43% | -0.49% |
| 16 | -0.24% | -0.42% | 0.68% | 0.13% | -0.39% | -0.44% | -0.59% | -0.59% | -0.55% | -0.55% | -0.38% | -0.44% |
| 17 | 0.04% | -0.20% | 0.71% | 0.16% | -0.41% | -0.44% | -0.59% | -0.60% | -0.53% | -0.53% | -0.35% | -0.42% |
| 18 | 0.12% | -0.12% | 0.77% | 0.19% | -0.39% | -0.42% | -0.60% | -0.61% | -0.55% | -0.55% | -0.37% | -0.44% |
| 19 | 0.06% | -0.17% | 0.78% | 0.19% | -0.39% | -0.42% | -0.64% | -0.63% | -0.60% | -0.60% | -0.43% | -0.49% |
| 20+ | -0.02% | -0.23% | 0.65% | 0.08% | -0.21% | -0.35% | -0.70% | -0.68% | -0.48% | -0.58% | -0.53% | -0.61% |

Durational Adjustments for Limited Benefit Period

**4 Year Married**

| Issue Ages | Ages 0-39 | | Ages 40-49 | | Ages 50-59 | | Ages 60-69 | | Ages 70-79 | | Ages 80+ | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BIO Flag | N | Y | N | Y | N | Y | N | Y | N | Y | N | Y |
| 1 | 1.75% | 0.64% | 0.19% | -0.45% | -0.54% | -0.28% | -0.47% | -0.45% | -2.32% | -2.18% | -2.32% | -2.18% |
| 2 | 1.99% | 0.96% | 0.69% | 0.03% | -0.43% | -0.23% | -0.50% | -0.46% | -1.65% | -1.55% | -1.65% | -1.55% |
| 3 | 1.99% | 1.07% | 0.56% | -0.03% | -0.43% | -0.25% | -0.92% | -0.78% | -1.26% | -1.18% | -1.26% | -1.18% |
| 4 | 1.90% | 1.08% | 0.44% | -0.08% | -0.43% | -0.25% | -0.93% | -0.79% | -0.98% | -0.91% | -0.98% | -0.91% |
| 5 | 1.62% | 0.93% | 0.23% | -0.20% | -0.41% | -0.25% | -0.69% | -0.59% | -0.77% | -0.72% | -0.77% | -0.72% |
| 6 | 1.23% | 0.67% | 0.05% | -0.30% | -0.39% | -0.25% | -0.51% | -0.44% | -0.59% | -0.57% | -0.59% | -0.57% |
| 7 | 0.79% | 0.36% | -0.09% | -0.38% | -0.37% | -0.23% | -0.40% | -0.34% | -0.45% | -0.44% | -0.45% | -0.44% |
| 8 | 0.49% | 0.16% | -0.02% | -0.29% | -0.34% | -0.22% | -0.25% | -0.22% | -0.32% | -0.33% | -0.32% | -0.33% |
| 9 | 0.24% | -0.02% | 0.06% | -0.20% | -0.31% | -0.20% | -0.14% | -0.12% | -0.19% | -0.22% | -0.19% | -0.22% |
| 10 | 0.24% | 0.00% | 0.15% | -0.10% | -0.22% | -0.13% | -0.07% | -0.07% | -0.18% | -0.21% | -0.18% | -0.21% |
| 11 | 0.38% | 0.14% | 0.15% | -0.06% | -0.14% | -0.07% | -0.07% | -0.07% | -0.18% | -0.21% | -0.18% | -0.21% |
| 12 | 0.38% | 0.15% | 0.20% | -0.01% | -0.16% | -0.09% | -0.09% | -0.09% | -0.18% | -0.20% | -0.18% | -0.20% |
| 13 | 0.36% | 0.14% | 0.09% | -0.07% | -0.17% | -0.11% | -0.12% | -0.11% | -0.17% | -0.19% | -0.17% | -0.19% |
| 14 | 0.26% | 0.07% | 0.03% | -0.10% | -0.17% | -0.11% | -0.16% | -0.14% | -0.16% | -0.18% | -0.16% | -0.18% |
| 15 | 0.16% | 0.00% | -0.10% | -0.18% | -0.20% | -0.15% | -0.21% | -0.18% | -0.18% | -0.18% | -0.14% | -0.16% |
| 16 | 0.09% | -0.05% | -0.04% | -0.13% | -0.25% | -0.19% | -0.28% | -0.23% | -0.16% | -0.17% | -0.12% | -0.14% |
| 17 | 0.09% | -0.04% | 0.13% | -0.02% | -0.25% | -0.19% | -0.32% | -0.27% | -0.09% | -0.12% | -0.08% | -0.11% |
| 18 | 0.18% | 0.03% | 0.27% | 0.08% | -0.26% | -0.20% | -0.28% | -0.24% | -0.05% | -0.09% | -0.03% | -0.07% |
| 19 | 0.18% | 0.03% | 0.42% | 0.18% | -0.23% | -0.18% | -0.25% | -0.21% | 0.03% | -0.03% | 0.03% | -0.03% |
| 20+ | 0.15% | 0.01% | 0.47% | 0.20% | -0.25% | -0.19% | -0.23% | -0.20% | 0.01% | -0.06% | 0.01% | -0.06% |

**4 Year Single**

| Issue Ages | Ages 0-39 | | Ages 40-49 | | Ages 50-59 | | Ages 60-69 | | Ages 70-79 | | Ages 80+ | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BIO Flag | N | Y | N | Y | N | Y | N | Y | N | Y | N | Y |
| 1 | -2.28% | 1.18% | -2.02% | -0.70% | -2.18% | -0.43% | -2.61% | -0.69% | -5.38% | -3.58% | -5.38% | -3.58% |
| 2 | -1.13% | 1.69% | -0.99% | 0.09% | -1.66% | -0.35% | -2.26% | -0.72% | -3.81% | -2.54% | -3.81% | -2.54% |
| 3 | -0.47% | 1.85% | -0.98% | -0.01% | -1.56% | -0.38% | -2.37% | -1.28% | -2.87% | -1.93% | -2.87% | -1.93% |
| 4 | -0.05% | 1.86% | -0.97% | -0.09% | -1.46% | -0.40% | -2.13% | -1.29% | -2.23% | -1.50% | -2.23% | -1.50% |
| 5 | 0.01% | 1.59% | -1.12% | -0.30% | -1.35% | -0.40% | -1.69% | -0.96% | -1.78% | -1.18% | -1.78% | -1.18% |
| 6 | -0.19% | 1.16% | -1.23% | -0.47% | -1.25% | -0.39% | -1.33% | -0.71% | -1.45% | -0.93% | -1.45% | -0.93% |
| 7 | -0.55% | 0.64% | -1.31% | -0.61% | -1.14% | -0.37% | -1.08% | -0.56% | -1.19% | -0.72% | -1.19% | -0.72% |
| 8 | -0.76% | 0.30% | -1.07% | -0.45% | -1.04% | -0.35% | -0.81% | -0.35% | -0.96% | -0.54% | -0.96% | -0.54% |
| 9 | -0.96% | 0.00% | -0.84% | -0.31% | -0.95% | -0.32% | -0.61% | -0.20% | -0.73% | -0.36% | -0.73% | -0.36% |
| 10 | -0.84% | 0.04% | -0.61% | -0.15% | -0.76% | -0.21% | -0.48% | -0.10% | -0.70% | -0.34% | -0.70% | -0.34% |
| 11 | -0.52% | 0.25% | -0.49% | -0.09% | -0.56% | -0.10% | -0.44% | -0.11% | -0.65% | -0.33% | -0.65% | -0.33% |
| 12 | -0.44% | 0.27% | -0.33% | 0.00% | -0.53% | -0.15% | -0.43% | -0.13% | -0.61% | -0.32% | -0.61% | -0.32% |
| 13 | -0.40% | 0.26% | -0.41% | -0.11% | -0.50% | -0.17% | -0.44% | -0.18% | -0.57% | -0.31% | -0.57% | -0.31% |
| 14 | -0.48% | 0.14% | -0.42% | -0.15% | -0.45% | -0.18% | -0.47% | -0.22% | -0.52% | -0.29% | -0.52% | -0.29% |
| 15 | -0.58% | 0.02% | -0.54% | -0.30% | -0.48% | -0.24% | -0.52% | -0.29% | -0.51% | -0.30% | -0.47% | -0.26% |
| 16 | -0.63% | -0.06% | -0.44% | -0.21% | -0.52% | -0.31% | -0.60% | -0.38% | -0.47% | -0.27% | -0.44% | -0.23% |
| 17 | -0.58% | -0.05% | -0.26% | -0.02% | -0.50% | -0.31% | -0.65% | -0.44% | -0.40% | -0.19% | -0.39% | -0.17% |
| 18 | -0.44% | 0.07% | -0.12% | 0.14% | -0.51% | -0.33% | -0.61% | -0.39% | -0.37% | -0.13% | -0.35% | -0.11% |
| 19 | -0.44% | 0.07% | 0.01% | 0.30% | -0.49% | -0.29% | -0.58% | -0.34% | -0.31% | -0.04% | -0.31% | -0.04% |
| 20+ | -0.49% | 0.03% | 0.01% | 0.34% | -0.54% | -0.31% | -0.58% | -0.32% | -0.42% | -0.10% | -0.42% | -0.10% |

**Attained Age Lapse Rates**

| Attained Age | 2 Year Benefit Period | 4 Year Benefit Period | Lifetime Benefit Period |
|---|---|---|---|
| **0-29** | 0.00% | 0.00% | 0.00% |
| **30** | 0.00% | 0.00% | 0.00% |
| **31** | 0.00% | 0.00% | 0.00% |
| **32** | 0.00% | 0.00% | 0.00% |
| **33** | 0.00% | 0.00% | 0.00% |
| **34** | 0.00% | 0.00% | 0.00% |
| **35** | 0.00% | 0.00% | 0.00% |
| **36** | 0.00% | 0.00% | 0.00% |
| **37** | 0.00% | 0.00% | 0.00% |
| **38** | 0.00% | 0.00% | 0.00% |
| **39** | 0.00% | 0.00% | 0.00% |
| **40** | 0.00% | 0.00% | 0.00% |
| **41** | 0.00% | 0.00% | 0.00% |
| **42** | 0.00% | 0.00% | 0.00% |
| **43** | 0.00% | 0.00% | 0.00% |
| **44** | 0.00% | 0.00% | 0.00% |
| **45** | 0.00% | 0.00% | 0.00% |
| **46** | 0.00% | 0.00% | 0.00% |
| **47** | 0.00% | 0.00% | 0.00% |
| **48** | 0.00% | 0.00% | 0.00% |
| **49** | 0.00% | 0.00% | 0.00% |
| **50** | 0.00% | 0.00% | 0.00% |
| **51** | 0.00% | 0.00% | 0.00% |
| **52** | 0.08% | 0.00% | 0.00% |
| **53** | 0.08% | 0.00% | 0.00% |
| **54** | 0.08% | 0.00% | 0.00% |
| **55** | 0.08% | 0.10% | 0.00% |
| **56** | 0.08% | 0.10% | 0.00% |
| **57** | 0.08% | 0.10% | 0.00% |
| **58** | 0.08% | 0.10% | 0.00% |
| **59** | 0.08% | 0.10% | 0.00% |
| **60** | 0.11% | 0.19% | 0.00% |
| **61** | 0.12% | 0.20% | 0.00% |
| **62** | 0.14% | 0.20% | 0.00% |
| **63** | 0.15% | 0.20% | 0.00% |
| **64** | 0.24% | 0.20% | 0.00% |
| **65** | 0.48% | 0.20% | 0.00% |
| **66** | 0.51% | 0.20% | 0.00% |
| **67** | 0.54% | 0.20% | 0.00% |
| **68** | 0.57% | 0.20% | 0.00% |
| **69** | 0.60% | 0.20% | 0.00% |
| **70** | 0.60% | 0.20% | 0.00% |
| **71** | 0.60% | 0.20% | 0.00% |
| **72** | 0.60% | 0.20% | 0.00% |
| **73** | 0.60% | 0.20% | 0.00% |

**Service Group Lapse Adjustments**

| Attained Age | Worksite Service Groups | Association Service Groups | Not in a Service Group | 2yrBP BULAC Worksite |
|---|---|---|---|---|
| **0-29** | 263% | 174% | 100% | 538% |
| **30** | 255% | 173% | 100% | 538% |
| **31** | 242% | 172% | 100% | 538% |
| **32** | 230% | 171% | 100% | 538% |
| **33** | 218% | 168% | 100% | 538% |
| **34** | 203% | 165% | 100% | 538% |
| **35** | 203% | 162% | 100% | 538% |
| **36** | 203% | 159% | 100% | 538% |
| **37** | 203% | 155% | 100% | 538% |
| **38** | 203% | 151% | 100% | 538% |
| **39** | 203% | 147% | 100% | 538% |
| **40** | 203% | 143% | 100% | 538% |
| **41** | 203% | 139% | 100% | 484% |
| **42** | 203% | 135% | 100% | 436% |
| **43** | 203% | 131% | 100% | 392% |
| **44** | 203% | 128% | 100% | 353% |
| **45** | 203% | 124% | 100% | 371% |
| **46** | 203% | 120% | 100% | 371% |
| **47** | 203% | 116% | 100% | 371% |
| **48** | 203% | 112% | 100% | 371% |
| **49** | 203% | 108% | 100% | 371% |
| **50** | 203% | 105% | 100% | 368% |
| **51** | 203% | 100% | 100% | 365% |
| **52** | 203% | 97% | 100% | 359% |
| **53** | 203% | 94% | 100% | 359% |
| **54** | 203% | 93% | 100% | 359% |
| **55** | 203% | 92% | 100% | 365% |
| **56** | 203% | 91% | 100% | 359% |
| **57** | 196% | 90% | 100% | 359% |
| **58** | 189% | 89% | 100% | 359% |
| **59** | 181% | 88% | 100% | 359% |
| **60** | 174% | 86% | 100% | 359% |
| **61** | 168% | 84% | 100% | 359% |
| **62** | 163% | 82% | 100% | 359% |
| **63** | 158% | 80% | 100% | 359% |
| **64** | 153% | 78% | 100% | 359% |
| **65** | 148% | 76% | 100% | 359% |
| **66** | 143% | 75% | 100% | 359% |
| **67** | 138% | 75% | 100% | 354% |
| **68** | 133% | 75% | 100% | 344% |
| **69** | 128% | 75% | 100% | 334% |
| **70** | 123% | 75% | 100% | 319% |
| **71** | 118% | 76% | 100% | 301% |
| **72** | 113% | 78% | 100% | 283% |
| **73** | 108% | 80% | 100% | 267% |

**Attained Age Lapse Rates**

| Attained Age | 2 Year Benefit Period | 4 Year Benefit Period | Lifetime Benefit Period |
|---|---|---|---|
| **74** | 0.60% | 0.20% | 0.00% |
| **75** | 0.70% | 0.20% | 0.03% |
| **76** | 0.72% | 0.20% | 0.03% |
| **77** | 0.76% | 0.20% | 0.03% |
| **78** | 0.80% | 0.20% | 0.03% |
| **79** | 0.86% | 0.32% | 0.03% |
| **80** | 0.94% | 0.37% | 0.03% |
| **81** | 0.99% | 0.45% | 0.11% |
| **82** | 1.03% | 0.54% | 0.16% |
| **83** | 1.12% | 0.65% | 0.21% |
| **84** | 1.22% | 0.73% | 0.32% |
| **85** | 1.40% | 0.96% | 0.39% |
| **86** | 1.59% | 1.06% | 0.61% |
| **87** | 1.80% | 1.17% | 0.70% |
| **88** | 2.03% | 1.27% | 0.77% |
| **89** | 2.31% | 1.37% | 0.85% |
| **90** | 2.82% | 1.88% | 1.07% |
| **91** | 3.07% | 2.08% | 1.47% |
| **92** | 3.27% | 2.32% | 1.86% |
| **93** | 3.52% | 2.57% | 2.25% |
| **94** | 3.78% | 2.86% | 2.35% |
| **95** | 4.02% | 4.02% | 2.45% |
| **96** | 4.42% | 4.12% | 2.55% |
| **97** | 4.73% | 4.22% | 2.65% |
| **98** | 5.04% | 4.32% | 2.75% |
| **99** | 5.30% | 4.42% | 2.80% |
| **100** | 5.51% | 4.52% | 2.81% |
| **101** | 5.72% | 4.55% | 2.82% |
| **102** | 5.91% | 4.55% | 2.82% |
| **103** | 6.08% | 4.55% | 2.82% |
| **104** | 6.27% | 4.55% | 2.82% |
| **105** | 6.46% | 4.55% | 2.82% |
| **106** | 6.65% | 4.55% | 2.82% |
| **107** | 6.84% | 4.55% | 2.82% |
| **108** | 7.03% | 4.55% | 2.82% |
| **109** | 7.22% | 4.55% | 2.82% |
| **110** | 7.22% | 4.55% | 2.82% |
| **111** | 7.22% | 4.55% | 2.82% |
| **112** | 7.22% | 4.55% | 2.82% |
| **113** | 7.22% | 4.55% | 2.82% |
| **114** | 7.22% | 4.55% | 2.82% |
| **115** | 7.22% | 4.55% | 2.82% |
| **116** | 7.22% | 4.55% | 2.82% |
| **117** | 7.22% | 4.55% | 2.82% |
| **118** | 7.22% | 4.55% | 2.82% |
| **119** | 7.22% | 4.55% | 2.82% |

**Service Group Lapse Adjustments**

| Attained Age | Worksite Service Groups | Association Service Groups | Not in a Service Group | 2yrBP BULAC Worksite |
|---|---|---|---|---|
| **74** | 103% | 82% | 100% | 251% |
| **75** | 98% | 83% | 100% | 236% |
| **76** | 93% | 84% | 100% | 221% |
| **77** | 88% | 85% | 100% | 206% |
| **78** | 83% | 86% | 100% | 193% |
| **79** | 78% | 87% | 100% | 180% |
| **80** | 78% | 88% | 100% | 168% |
| **81** | 78% | 89% | 100% | 156% |
| **82** | 78% | 90% | 100% | 145% |
| **83** | 78% | 91% | 100% | 134% |
| **84** | 78% | 92% | 100% | 124% |
| **85** | 78% | 92% | 100% | 118% |
| **86** | 78% | 91% | 100% | 116% |
| **87** | 78% | 90% | 100% | 116% |
| **88** | 78% | 89% | 100% | 116% |
| **89** | 78% | 88% | 100% | 116% |
| **90** | 78% | 87% | 100% | 116% |
| **91** | 78% | 86% | 100% | 116% |
| **92** | 78% | 85% | 100% | 116% |
| **93** | 78% | 85% | 100% | 116% |
| **94** | 78% | 85% | 100% | 116% |
| **95** | 78% | 85% | 100% | 116% |
| **96** | 78% | 85% | 100% | 116% |
| **97** | 78% | 85% | 100% | 116% |
| **98** | 78% | 85% | 100% | 116% |
| **99** | 78% | 85% | 100% | 116% |
| **100** | 78% | 85% | 100% | 116% |
| **101** | 78% | 85% | 100% | 116% |
| **102** | 78% | 85% | 100% | 116% |
| **103** | 78% | 85% | 100% | 116% |
| **104** | 78% | 85% | 100% | 116% |
| **105** | 78% | 85% | 100% | 116% |
| **106** | 78% | 85% | 100% | 116% |
| **107** | 78% | 85% | 100% | 116% |
| **108** | 78% | 85% | 100% | 116% |
| **109** | 78% | 85% | 100% | 116% |
| **110** | 78% | 85% | 100% | 116% |
| **111** | 78% | 85% | 100% | 116% |
| **112** | 78% | 85% | 100% | 116% |
| **113** | 78% | 85% | 100% | 116% |
| **114** | 78% | 85% | 100% | 116% |
| **115** | 78% | 85% | 100% | 116% |
| **116** | 78% | 85% | 100% | 116% |
| **117** | 78% | 85% | 100% | 116% |
| **118** | 78% | 85% | 100% | 116% |
| **119** | 78% | 85% | 100% | 116% |

Mortality Rate:

**Formula:** Off claim mortality rate = Base rate * Select modifier * Issue year modifier * Experience Year Adjustments * Mortality Improvement

Lapse Rate:

**Formula:** Lapse Rate = (Base Rate + Base Rate Adjustments for Benefit Period + Attained Age Rate) * (Service Group Mod or Open Block Association Service Group Mod)

TRANSAMERICA®

P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

May 13, 2022

Mr. Bill Dismore
Virginia Insurance Division

Re: **Rate Increase Filing: AEGB-133074343**
**Transamerica Life Insurance Company**
**Long Term Care Policy Forms: 1-820 53-191, 1-822 53-191 As TransCare 2; et al.**

Dear Mr. Dismore,

Thank you for your letter dated April 14, 2022, regarding the referenced filing. See the following for responses to the requests you made therein.

1. The previous rate increase request (AEGJ-130321041) contained rate increases for 75 different forms. This current rate increase request is for 19 forms.
    a. Please provide a comparison grid of the forms and the rate increases requested under AEGJ-130321041 to the forms and rate increase amounts requested for each form under this filing (AEGJ-133074343). Explain why rate increases are not being requested in the current filing for the forms in which a rate increase was approved in the previous filing.
    b. Please explain if the same combined blocks of business that made up the total risk pool in the previous filing is used in the current filing.

    Please see the attached file '**VA TLIC PreRS Legacy Response 20220414 Form Grid.xlsx**'. This grid shows all the forms from 4 different filings:

    1) AEGJ-130321041 (Previous TLIC/TOLIC filing)
    2) AEGB-131271280 (Previous TPLIC filing)
    3) AEGJ-133074852 (Current TLIC/TPLIC filing)
    4) AEGJ-133074343 (Current TOLIC filing)

    Prior to this round, TPLIC (Transamerica Premier) was a separate statutory entity. However, it has since been merged into TLIC (Transamerica Life) and therefore was included in the TLIC filing this round. The TOLIC block was split out this round because the Buyback provision is not available due to a reinsurance approval that was not in place. Therefore, the best comparison would be to take items 1) and 2) above and compare to items 3) and 4). An '*' in column F (13 of them) indicates the form was previously included, but is excluded from the current filings. For those forms the proportion of lifetime premium left in the future on which a rate increase could be applied was very low and this measure is highly correlated with advanced attained age so the decision was made to no longer rate increase them. An additional 4 forms are new to the current filings. Those are forms that were previously associated with TPLIC. Also, there are 3 additional BIO rider forms that were referenced in the prior filing that should have been referenced more than once, but inadvertently were not, because they are used with different base forms. That clarification was made in this filing.

2. Pursuant to 14VAC5-200 B. 11. please provide the future loss ratio calculation in the following groupings after deducting active life reserves and show the calculation in comparison with the minimum loss ratio requirement.

    (i) Benefit period less than 6 years with no inflation

    (ii) Benefit period greater than or equal to 6 years with no inflation

    (iii) Benefit period less than 6 years with BIO

    (iv) Benefit period greater than or equal to 6 years with BIO

Please see '**VA TOLIC PreRS Legacy Response 20220107 ExhibitswALR.xlsx**' which was sent in response to the January 7, 2022 objection which is included again with this response for convenience. This file contains exhibits for the above 4 breakouts with ALR. If something is missing from that file, please be more specific in your request.

I look forward to your continued review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

Brad Rokosh, ASA, MAAA
Senior Director, Individual Solutions | Financial Assets | LTC

TRANSAMERICA®

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August 1, 2022

Mr. Bill Dismore
Virginia Insurance Division

Re: **Rate Increase Filing: AEGB-133074343**
**Transamerica Life Insurance Company**
**Long Term Care Policy Forms: 1-820 53-191, 1-822 53-191 As TransCare 2; et al.**

Dear Mr. Dismore,

Thank you for your letter dated **July 7, 2022**, regarding the referenced filing. See the following for responses to the requests you made therein.

1. We have a concern that there are only 19 forms in this current rate increase request as opposed to 75 forms in two prior filings. To address our concerns;
   a. Please provide a comparison grid of the forms and the rate increases requested under AEGJ-130321041 to the forms and rate increase amounts requested for each form under this filing (AEGB-133074343). Explain why rate increases are not being requested in the current filing for the forms in which a rate increase was approved in the previous filing.

   b. Please explain if the same combined blocks of business that made up the total risk pool in the previous filing is used in the current filing. Show the difference in premium and claims experience between the forms in which the experience was utilized and the forms that were not included.

   a. Please see the attached file, "VA TLIC PreRS Legacy Response 202200707 Forms Grid.xlsx" which contains a listing of the policy and rider forms subject to the company's most recent prior rate increase filing vs those subject to this filing.
      - Please also note that 3 of the policy form series included in the initial submission of AEGJ-130321041 were Group forms not allowed to be pooled with Indiv forms per VA regulation
      - Per the Department's request in its 1/28/2016 objection, the Group forms were removed and re-submitted separately under AEGB-130735107
      - Another policy form included in the prior round, but not included in the 83 form count, was Group form GP001 796 (GC001 796), know as NEA Group, that was filed separately (by itself) under AEGJ-130322014
      - That said, the total forms included in the prior round should be 84
      - A legend defining the company abbreviations used in the Forms Grid file is included therein

**Current Filings:**

**AEGJ-133074852** –Forms from Transamerica Life Insurance Company ("TLIC") and former Transamerica Premier Life Insurance Company ("TPLIC" – merged into TLIC 4/2021) except as follows:

- Transamerica Occidental Life Insurance Company ("TOLIC") forms, merged into TLIC in 10/2008, were filed separately - AEGJ-133074343
- The NEA Group policy form was likewise filed separately - AEGB-133074162
- The following TPLIC forms were added:
  - P-0001 (VA) 4/98
  - P-0001 (VA) 1/01
  - PR-C3 4/98
  - PR-C5 4/98
- The following TLIC policy forms were removed:
  - LTCP (VA) 890 "Golden Care"
  - GCPLUS 1290 (VA) "Golden Care Plus"

- GCPLUS 2 1290 (VA) "Golden Care Plus"
- KLTCP 1 (VA) 690 "Future Care"
- KLTCP 1 (VA) 192 "Future Care"
- KLTCP 1 (VA) 792 "Future Care"
- 1-812 53-190 "TransCare 1"
- KHCCR 1 190 "Future Care"
- HHCR 889 "Golden Care"
- 1-081 11-190 "TranCare 1"
- 3122 (00) 288 (3132 (00) 288 "LTC Group"
- GLTP 2 1289 (GLTC 2 1289 & GLTC 2 1290) "LTC 2 Group"
- GLTCP 3 1091 &GLTP 3R 1091 (GLTC 3 1091 & GLTC 3R 1091) "LTC 3 / 4 Group"

The forms removed are the oldest generation of forms that have already had significant increases, where the remaining inforce block is of an advanced attained age, and has negligible future premium. Therefore, rather than rate increase policies with insignificant future premium streams, the company chose to remove them from the rate increase request. See the summary of the removed policy form series below showing the proportion of lifetime earning premium left in the future potentially subject to a rate increase by form series:

| | | Nationwide | | |
|---|---|---|---|---|
| | (A) | (B) | (B) / (A) | |
| **Form Series** | **PV Lifetime Earned Premium Adjusted to VA Rate History** | **PV Future Effective Earned Premium Adjusted to VA Rate History** | **Proportion of Lifetime Earned Premium Subject to Rate Increase** | **Avg Attained Age at 12/2021** |
| Future Care | $75,876,021 | $1,384,808 | 1.8% | 89.0 |
| TransCare 1 | 25,303,063 | 374,837 | 1.5% | 87.2 |
| Golden Care Plus | 138,596,832 | 1,541,961 | 1.1% | 89.3 |
| LTC 3/4 Group | 50,539,078 | 447,181 | 0.9% | 87.0 |
| LTC Group | 79,153,045 | 376,522 | 0.5% | 93.8 |
| LTC 2 Group | 94,069,400 | 445,487 | 0.5% | 89.3 |
| Golden Care | 103,378,655 | 419,948 | 0.4% | 89.2 |

**AEGJ-133074343** - TLIC forms associated exclusively with the former TOLIC company merged into TLIC in 10/2008.

**AEGB-133074162** – TLIC form, GP001 796 (GC001 796), known as NEA Group by itself.

Please note the same experience base is used to justify the equivalent rate increase request of all three current filings which is the nationwide experience of three current filings aggregated together. This is the reason Exhibit I of all three current filings is the same. Exhibit III of each filings displays the experience associated with only the policy forms subject to each given filing.

**Additional Exhibits**:
The following additional experience exhibits are also attached to facilitate comparing updated experience to the same summary level provided in the prior rate increase filing as well as to demonstrate compliance with Virginia regulations at both the summary level of the prior filing and at the level of aggregation of this filing:

1. Exhibit I including all forms of the prior TLIC filing (AEGJ-130321041) except for the LTC Group, LTC 2 Group, and LTC 3 / 4 Group forms that were removed from AEGJ-130321041 in 1/2016 and filed separately as noted above and with no additional forms
2. Exhibit I including all forms of the prior TPLIC filing (AEGB-131271280). This exhibit includes 'normative' data. That is, it includes experience of the subject TPLIC forms of that filing as well as the corresponding identical TLIC products. Again, this is done to make it directly comparable to Exhibit I of AEGB-131271280.

3. Exhibit III including all forms of the prior TPLIC filing (AEGB-131271280) augmented with projected experience (Exhibit III of the prior filing displayed historical only experience). This exhibit includes only TPLIC forms to make historical experience comparable to Exhibit III of the prior filing. This exhibit also facilitates summation with the other exhibits to the aggregate level (without any duplication).
4. Exhibit I including all forms of the prior TLIC NEA Group filing (AEGJ-130322014)
5. Exhibit I – includes all forms of prior filings except for the LTC Group, LTC 2 Group, and LTC 3 / 4 Group form series removed and filed separately in 1/2016 and with no additions

A few comments about the above referenced exhibits may be helpful. All of the exhibits contain updated experience with the current (2020) projection. You will notice that some of the historical premium varies from the prior filings. The reason for this is that the current exhibits reflect an updated policyholder view. That is, if a policy changed benefits and now is in a cell that had a different rate increase history, then that is being reflected. Please note that these 'shifts' tend to be minor and do not affect the justification of the current increase request.

Thank you for your letter dated **July 13, 2022**, regarding the referenced filing. See the following for response to the request you made therein.

1. Please provide the average age of the policyholder for the Virginia block of business.

   The average attained age for the Virginia block as of October 31, 2021 is 77 years.

I look forward to your continued review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

Brad Rokosh, ASA, MAAA
Senior Director, Individual Solutions | Financial Assets | LTC

TRANSAMERICA®

P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

September 22, 2022

Mr. Bill Dismore
Virginia Insurance Division

Re: **Rate Increase Filing: AEGB-133074343**
**Transamerica Life Insurance Company**
**Long Term Care Policy Forms: 1-820 53-191, 1-822 53-191 As TransCare 2; et al.**

Dear Mr. Dismore,

Thank you for your letter dated August 23, 2002, regarding the referenced filing. See the following for responses to the requests you made therein.

Pursuant to our phone call today, the Virginia Bureau of Insurance (BOI) discussed the revised list of policy forms that make up this block of business to establish the benchmark going forward. The BOI also discussed the active life reserves (ALR) and the impact on the proposed rate increase.

It was agreed that the company would review their active life reserve calculations, and should they choose to resubmit, provide a complete description of the methodology and assumptions used in these calculations.

Per the above referenced phone conversation, the company is providing additional exhibits with the Change in Active Life Reserve (ALR) based on original pricing assumptions applied to actual inforce policies. See the following file '**VA TOLIC Legacy PreRS Response 20220823 ExhibitswALR.xlsx'.** This file contains Exhibit I, Exhibit I LT NoBIO, Exhibit I LT BIO, Exhibit I NonLT NoBIO and Exhibit I NonLT BIO.

The company would like to point out that under both the current assumption and original pricing ALR scenarios, the loss ratio far exceeds the required 60% threshold. Based on the aggregate Exhibit I, the Future Benefit Loss Ratios under each scenario is as follows:

| | Current Assumption ALR | | Original Pricing ALR | |
|---|---|---|---|---|
| | PV | Sum | PV | Sum |
| Future Incurred Claims | 2,048,889,073 | 14,614,923,816 | 2,048,889,073 | 14,614,923,816 |
| Future ALR Changes | (316,489,809) | (3,431,032,686) | (119,420,789) | (711,596,576) |
| Future Premium w/ Proposed Increase | 930,423,982 | 5,448,902,653 | 930,423,982 | 5,448,902,653 |
| Future Benefit Loss Ratio | 186.2% | 205.3% | 207.4% | 255.2% |

I look forward to your continued review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

Brad Rokosh, ASA, MAAA
Senior Director, Individual Solutions | Financial Assets | LTC

TRANSAMERICA®

P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

January 25, 2023

Mr. Bill Dismore
Virginia Insurance Division

Re: **Rate Increase Filing: AEGB-133074343**
**Transamerica Life Insurance Company**
**Long Term Care Policy Forms: 1-820 53-191, 1-822 53-191 As TransCare 2; et al.**

Dear Mr. Dismore,

Thank you for your letter dated January 3, 2023, regarding the referenced filing. See the following for responses to the requests you made therein.

Based upon our discussion today, please revise the following items to support the proposed rate request of 30% rate increase for three subsets (Limited Benefit Period with BIO; Lifetime Benefit Period without BIO, Lifetime Benefit Period with BIO) and 0.0% rate increase for those policies with Limited Benefit Period without BIO.

Changes should be made under the Rate/Rule Schedule tab to the following:
1) Min % Change and Overall % Rate Impact
2) Premium Rate Schedules for the Limited Benefit Period, No Benefit Increase Option

The Rate/Rule Schedule has been updated to reflect the new average and range of rate increase.

Attached are revised proposed rate sheets.

Changes should also be considered under the Supporting Documentation tab to revise:
1) Actuarial Memorandum and any related supporting documentation
2) Long Term Care Rate Request Summary and narrative

A revised actuarial memorandum is attached as well as an updated Long Term Care Rate Request Summary with narrative.

I look forward to your continued review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

Brad Rokosh, ASA, MAAA
Senior Director, Individual Solutions | Financial Assets | LTC