# Filing at a Glance

| | |
|---|---|
| Company: | Bankers Life and Casualty Company |
| Product Name: | GR-N550, et al |
| State: | Virginia |
| TOI: | LTC03I Individual Long Term Care |
| Sub-TOI: | LTC03I.001 Qualified |
| Filing Type: | Rate |
| Date Submitted: | 01/20/2022 |
| SERFF Tr Num: | BNLB-133120238 |
| SERFF Status: | Closed-Approved |
| State Tr Num: | BNLB-133120238 |
| State Status: | Approved |
| Co Tr Num: | |
| Effective Date Requested: | On Approval |
| Author(s): | Diana Panzica, Aaron Buelow, Christopher Cinatl, Bill Frentzas |
| Reviewer(s): | Bill Dismore (primary) |
| Disposition Date: | 10/28/2022 |
| Disposition Status: | Approved |
| Effective Date: | |

## General Information

Project Name: 2021 N550 Series Rate Increase
Project Number: None
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 20%

Deemer Date: 11/20/2022
Submitted By: Aaron Buelow

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Illinois is our domicile state.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 10/28/2022
State Status Changed: 10/28/2022
Created By: Aaron Buelow
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

Per administrative letter 2012-03:
Summary of the filing: We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders currently on file with your department. The revised rates are 20.0% higher for all policies with policy forms listed above. This is a new filing, and not a resubmission.
The change is an increase in previous rates, and the percentage is 20.0%. The number of affected policyholders is 385. The reason for the increase is that the projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. More details can be found in the attached Actuarial Memorandum.

## Company and Contact

### Filing Contact Information

Diana Panzica, Actuarial Analyst
111 East Wacker Drive
Chicago, IL 60601

d.willis-panzica@banklife.com
312-396-6071 [Phone]
312-396-5907 [FAX]

### Filing Company Information

Bankers Life and Casualty Company
111 East Wacker Drive
Chicago, IL 60601
(312) 396-6000 ext. [Phone]

CoCode: 61263
Group Code: 233
Group Name:
FEIN Number: 36-0770740

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

# Filing Fees

## State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

**State:** *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *GR-N550, et al*
**Project Name/Number:** *2021 N550 Series Rate Increase/None*

# Correspondence Summary

## Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Approved | Bill Dismore | 10/28/2022 | 10/28/2022 |

## Objection Letters and Response Letters

### Objection Letters

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Info has been requested from company | Bill Dismore | 10/20/2022 | 10/20/2022 |
| Info has been requested from company | Bill Dismore | 10/18/2022 | 10/18/2022 |
| Info has been requested from company | Bill Dismore | 10/13/2022 | 10/13/2022 |
| Info has been requested from company | Bill Dismore | 10/11/2022 | 10/11/2022 |
| Info has been requested from company | Bill Dismore | 10/05/2022 | 10/05/2022 |
| Info has been requested from company | Bill Dismore | 09/09/2022 | 09/09/2022 |
| Info has been requested from company | Bill Dismore | 07/26/2022 | 07/26/2022 |
| Info has been requested from company | Bill Dismore | 07/01/2022 | 07/01/2022 |
| Info has been requested from company | Bill Dismore | 04/19/2022 | 04/19/2022 |
| Info has been requested from company | Bill Dismore | 04/13/2022 | 04/13/2022 |

### Response Letters

| Responded By | Created On | Date Submitted |
|---|---|---|
| Bill Frentzas | 10/20/2022 | 10/21/2022 |
| Bill Frentzas | 10/18/2022 | 10/19/2022 |
| Bill Frentzas | 10/13/2022 | 10/14/2022 |
| Bill Frentzas | 10/13/2022 | 10/13/2022 |
| Bill Frentzas | 10/07/2022 | 10/07/2022 |
| Bill Frentzas | 10/04/2022 | 10/04/2022 |
| Aaron Buelow | 08/03/2022 | 08/03/2022 |
| Aaron Buelow | 07/06/2022 | 07/06/2022 |
| Aaron Buelow | 06/17/2022 | 06/17/2022 |
| Aaron Buelow | 04/25/2022 | 04/25/2022 |

**State:** *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *GR-N550, et al*
**Project Name/Number:** *2021 N550 Series Rate Increase/None*

## Objection Letters and Response Letters

### Objection Letters

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Info has been requested from company | Bill Dismore | 03/10/2022 | 03/10/2022 |
| Info has been requested from company | Bill Dismore | 01/25/2022 | 01/25/2022 |

### Response Letters

| Responded By | Created On | Date Submitted |
|---|---|---|
| Aaron Buelow | 04/08/2022 | 04/08/2022 |
| Alex Esche | 02/23/2022 | 02/23/2022 |

## Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Post-Submission Update | Note To Filer | Bill Dismore | 10/21/2022 | 10/21/2022 |
| Revised rate increase to a single increase of 20% | Note To Filer | Bill Dismore | 10/20/2022 | 10/20/2022 |
| Company's Rate Request | Note To Filer | Bill Dismore | 08/11/2022 | 08/11/2022 |
| RRS | Reviewer Note | Bill Dismore | 01/25/2022 | |

**State:** *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *GR-N550, et al*
**Project Name/Number:** *2021 N550 Series Rate Increase/None*

## Disposition

Disposition Date: 10/28/2022
Effective Date:
Status: Approved

Comment: In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience reports for the next 3 years comparing the actual results to the results that the company projected in justifying the rate increase. We would expect the first of the three experience report filings to be made no later than 15-18 months after implementation, capturing a full 12 months of experience following the rate implementation, and including updated data through the most recent year end.

| 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): |
|---|---|---|---|---|---|---|---|
| Bankers Life and Casualty Company | 20.000% | 20.000% | $213,225 | 385 | $1,066,128 | 20.000% | 20.000% |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Rate (revised)** | GR-N520_N540_N550_N570_N580_VA.pdf | Approved | Yes |
| **Rate** | GR-N520_N540_N550_N570_N580_Release_3_VA.pdf | Approved | Yes |
| **Rate** | GR-N520_N540_N550_N570_N580_Release_4_VA.pdf | Approved | Yes |
| **Rate** | GR-N520_N540_N550_N570_N580_Release_2_VA.pdf | Withdrawn | No |
| **Rate** | GR-N520_N540_N550_N570_N580_VA.pdf | Withdrawn | No |
| **Rate** | GR-N520_N540_N550_N570_N580_VA.pdf | Withdrawn | No |
| **Supporting Document** | Certification of Compliance/Readability | | Yes |
| **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 |
| **Supporting Document** | Cover Letter | Received & Acknowledged | Yes |
| **Supporting Document** | Policyholder Notices | Disapproved | Yes |
| **Supporting Document** | Nonforfeiture Benefit Riders | Received & Acknowledged | Yes |
| **Supporting Document** | Current Rates | Received & Acknowledged | Yes |
| **Supporting Document** | L&H Actuarial Memorandum | Review Pending | No |
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |

**State:** *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *GR-N550, et al*
**Project Name/Number:** *2021 N550 Series Rate Increase/None*

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |
| **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** | Policyholder Notices | Withdrawn | No |
| **Supporting Document** | Policyholder Notices | Withdrawn | No |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 10/20/2022 |
| Submitted Date | 10/20/2022 |
| Respond By Date | 11/19/2022 |

*Dear Diana Panzica,*

***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***

*- GR-N520_N540_N550_N570_N580_Release_3_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A] (Rate)*

*- GR-N520_N540_N550_N570_N580_Release_4_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A] (Rate)*

*- GR-N520_N540_N550_N570_N580_Release_2_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A] (Rate)*

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

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

*Comments: Please revise the appropriate supporting documentation to reflect the company's election to implement a single rate increase of 20%.*

***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:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

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|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 10/18/2022 |
| Submitted Date | 10/18/2022 |
| Respond By Date | 11/17/2022 |

*Dear Diana Panzica,*

***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***

*- Policyholder Notices (Supporting Document)*

*Comments: Previously the company advised that they were using the policyholder notification letter, LNN (2/17) and the Premium Increase Reduction Options Election form, LTCA that was approved under SERFF # BNLB-132098363. However, this filing was for a set of policy forms applicable to pre-stability plans and do not provide notification for the current filing's post-stability plans.*

*As a result, please file a new Policyholder Notification letter form and Premium Increase Reduction Options Election form under the Form Schedule tab. In addition, please file a new Statement of Variability and the appropriate John Doe policyholder notification packet under the Supporting Documentation tab.*

*We recommend that the company not use the LTC insert. as it is confusing to the policyholder and is easily separated from the original notification letter. To expedite the review of the new forms, the BOI recommends the following:*

*1) Provide a redline version of an amended LNN (2/17) notification letter form, if that form serves as the basis for the new policyholder notification form. The redline must show exactly what has been changed.*

*2) On page 1 of LNN (2/17), second paragraph, please revise to something similar to, "The purpose of this letter is to notify you that the premium on your policy is changing. It is being increased by a total of 40.5%, implemented in 3 annual increases of 12%."*

*3) Please note that under Option 1, each premium increase must state; (i) the % of the increase; (ii) the increase amount, and (iii) the effective date of each of increase.*

*4) Option 2: It must be clearly stated that the policyholder has the option to reduce benefits at any time and at the time of notification of each three annual increases.*

***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 please do not hesitate to contact us.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 10/13/2022 |
| Submitted Date | 10/13/2022 |
| Respond By Date | 11/11/2022 |

*Dear Diana Panzica,*

***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***

*- Policyholder Notices (Supporting Document)*

*Comments: Please provide a John Doe Policyholder Notification letter and show how the VALTC Insert 20221013 is utilized in the notification letter.*

*The previously approved PH Notification Letter form LNN(02/17) does not appear to allow more than one rate increase and the letter does not reference the insert in any way. We are concerned that the previously approved form is being altered from its approved version.*

***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:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

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|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 10/11/2022 |
| Submitted Date | 10/11/2022 |
| Respond By Date | 10/25/2022 |

*Dear Diana Panzica,*

***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***

*- Policyholder Notices (Supporting Document)*

*Comments: 1) This insert has variability contained in it and does not have a corresponding statement of variability (SOV). Please provide an SOV.*

*2) Please explain "###### ####" and "[xxx(##/##)]" provided at the bottom of the insert. If this is designed to be "form number" the document must be placed under the "Form Schedule" tab for review and approval.*

*3) Please provide the John Doe letter with a completed "John Doe" insert under the Supporting Documentation tab.*

***Objection 2***

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

*Comments: The Rate Request Summary and Narrative should reflect that the rate increase is to be implemented in three annual increases of 12%. This can be provided under the Summary Narrative.*

***Objection 3***

*- Policyholder Notices (Supporting Document)*

*Comments: Please revise the first sentence under "IMPORTANT INFORMATION ABOUT YOUR NEW PREMIUM".*

*We would be comfortable with something similar to, "The increase to your premium will be implemented over a three-year period."*

***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:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 10/05/2022 |
| Submitted Date | 10/05/2022 |
| Respond By Date | 11/04/2022 |

*Dear Diana Panzica,*

***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***

*- Policyholder Notices (Supporting Document)*

*Comments: Please explain how this letter will be used to implement the rate increase over a 3-year period. The form cannot be changed unless filed and approved. The Statement of Variability does not appear to allow for more than one rate increase. Please revise as necessary by placing the revised form under the Form Schedule tab. The letter must explain that the rate increase is being implemented in three annual increases.*

***Objection 2***

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

*Comments: The Rate Request Summary must show that the rate increase is being implemented in three annual increases of 12% for a total of 40%. Please revise this document as necessary.*

***Objection 3***

*- Policyholder Notices (Supporting Document)*

*Comments: Please provide a revised John Doe letter notification letter explaining the rate increase implementation over three years.*

***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.*

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*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 09/09/2022 |
| Submitted Date | 09/09/2022 |
| Respond By Date | 10/10/2022 |

*Dear Diana Panzica,*

***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***

*- GR-N520_N540_N550_N570_N580_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A] (Rate)*

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

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

*Comments: The Virginia BOI will accept the Company's rate request of 40% implemented in two or three annual increases (It's the Company's choice).*

*Please submit a Post-Submission update to revise the Filing Description. In addition, the company will need to revise the proposed premium rate schedules, the actuarial memorandum and supporting exhibits and the Long-Term Care Insurance Rate Request Summary to support the revisions.*

***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:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 07/26/2022 |
| Submitted Date | 07/26/2022 |
| Respond By Date | 08/04/2022 |

*Dear Diana Panzica,*

***Introduction:***

*The Bureau request additional information to continue its review.*

***Objection 1***

*- GR-N520_N540_N550_N570_N580_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A] (Rate)*

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

*Comments: Please clarify if the company, giving the average age of the VA block is 75, would consider imposing the requested 40% rate increase over a period of two or three years. If so, please describe the company's proposal.*

***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.*

*Sincerely,*
*Bill Dismore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 07/01/2022 |
| Submitted Date | 07/01/2022 |
| Respond By Date | 07/08/2022 |

*Dear Diana Panzica,*

***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 response dated June 17, 2022 references an updated Actuarial Memorandum and updated exhibits, but the Actuarial Memorandum and exhibits do not appear to have been updated since April. Please provide the updated materials.*

***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:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 04/19/2022 |
| Submitted Date | 04/19/2022 |
| Respond By Date | 05/19/2022 |

*Dear Diana Panzica,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review after reviewing the company's responses to our 3/10/2022 Objection Letter.*

*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***

*Comments: Regarding the response to question 6.d.ii from our objection letter dated March 10, 2022:*

*a. The response states that anti‐selection morbidity impacts due to rate increase implementation assumptions are not included in the base morbidity assumptions, but anti‐selection morbidity impacts due to rate increase implementation appear to be included in the incurred claims projections in Exhibit I as future claim shock lapse. Please revise the actuarial memorandum to state that the incurred claims projections include morbidity adjustments to claims for anti‐selection due to rate increase implementation and state the adjustment(s) used.*

*b. Please provide quantitative support for the morbidity anti‐selection due to rate increase implementation assumption(s) included in Exhibit I as future claim shock lapse.*

***Objection 2***

*Comments: Regarding the response to question 8.c from our objection letter dated March 10, 2022:*

*a. The response states that shock lapses are not included in the base lapse assumptions, but shock lapse assumptions appear to be included in the earned premium projections in Exhibit I projections as future earned premium shock. Please revise the actuarial memorandum to state the shock lapse assumption(s).*

*b. Please provide quantitative support for the shock lapse assumption included in Exhibit I as future earned premium shock.*

*c. Please confirm that there are no benefit reduction assumptions due to the rate increase request in the experience projections. If there are benefit reduction assumptions due to the rate increase request in the experience projections, please revise the actuarial memorandum to state the assumption(s) and provide support.*

***Objection 3***

*Comments: Regarding the response to question 11.a from our objection letter dated March 10, 2022:*

*a. Please revise the exhibits such that waiver of premium is treated as a reduction in premium and not a claim expense.*

*b. Please continue to provide all exhibits in Microsoft Excel with working formulas preserved.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

### *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:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

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|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 04/13/2022 |
| Submitted Date | 04/13/2022 |
| Respond By Date | 04/25/2022 |

*Dear Diana Panzica,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review. Our actuary may have additional questions upon their review of the company's responses received on 4/08/2022.*

***Objection 1***

*Comments: In the company's response to our Objection #5 in the VA BOI's objection letter of 3/10/2022 please explain the company's response, "There are no Virginia policies inforce in this block that have the contingent benefit upon lapse rider."*

*The contingent benefit upon lapse is a requirement under 14VAC5-200-183 and is not a rider. Please clarify if the company meant to state that there are currently no Virginia policies eligible for the contingent benefit upon lapse and explain if the proposed rate increase were approved, would any policyholders become eligible.*

***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:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 03/10/2022 |
| Submitted Date | 03/10/2022 |
| Respond By Date | 04/09/2022 |

*Dear Diana Panzica,*

***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 nationwide aggregate approved rate increase for these policy forms as of September 30, 2020.*

***Objection 2***

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

*Comments: Please state the cumulative rate increase that has been approved nationwide for the policy forms associated with this filing and what the cumulative nationwide rate increase would be for the policy forms associated with this filing if all pending rate increase requests were approved.*

***Objection 3***

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

*Comments: Please explain why the Company believes it is appropriate to group these policy forms together for purposes of demonstrating compliance with the regulations.*

***Objection 4***

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

*Comments: Please provide the original pricing lifetime loss ratio reflecting the actual mix of business sold for each product included in this filing and in aggregate.*

***Objection 5***

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

*Comments: What proportion of current policyholders are eligible for contingent benefits upon lapse?*

***Objection 6***

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

*Comments: Regarding the Morbidity Assumptions:*

*a. Please describe how the morbidity assumptions were developed for where no actual experience is available.*

*b. Please describe whether the morbidity assumptions were developed separately by gender, issue age cohorts, benefit period, benefit type, type of service, underwriting class, inflation protection option or other relevant selection factors. Please provide separate actual-to-expected incurred claim comparison by each relevant selection factor.*

*c. In developing the morbidity assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request?*

*d. Do the morbidity assumptions include any of the following? If so, please provide support for the assumption(s).*
*i. Margin for adverse experience*

*ii. Anti-selection as a result of rate increase implementation*

*e. Please provide actual-to-expected incurred claim comparisons for each policy form included in this rate increase request and in aggregate (if not already provided in Exhibit IV) using current and original assumptions.*

***Objection 7***

*- L&H Actuarial Memorandum (Supporting Document)*
*Comments: Regarding the Mortality Assumptions:*

*a. In developing the mortality assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request.*

*b. Please provide actual-to-expected mortality comparisons for each policy form included in this rate increase request and in aggregate (if not already provided in Exhibit IV) using current and original assumptions.*

***Objection 8***

*- L&H Actuarial Memorandum (Supporting Document)*
*Comments: Regarding the Voluntary Lapse Assumptions:*

*a. Please describe how the ultimate lapse rate assumptions were determined.*

*b. In developing the lapse assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request.*

*c. Do the voluntary lapse assumptions include any of the following? If so, please provide support for the assumption(s).*

*i. Shock lapses due to rate increase implementation*

*ii. Benefit reductions*

*d. Please provide actual-to-expected voluntary lapse comparisons for each policy form included in this rate increase request and in aggregate (if not already provided in Exhibit IV) using current and original assumptions.*

***Objection 9***

*- L&H Actuarial Memorandum (Supporting Document)*
*Comments: Regarding the active life reserves as shown in Exhibit XV*

*a. Please confirm that the active life reserves were calculated as of September 30, 2020. If not, please indicate the date the active life reserves were calculated.*

*b. Please confirm that the aggregate discount rate used to develop the active life reserves shown in Exhibit XV is 4.5%.*

### Objection 10

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm that the forms for which experience has been pooled in this filing will continue to be pooled for any future rate increase filings.

### Objection 11

- L&H Actuarial Memorandum (Supporting Document)

Comments: Regarding Exhibits I, III, VI, VIII, IX, X, and XI:

a. Please confirm that waiver of premium is treated as a reduction in premium and not a claim expense. If it is treated as a claim expense, please revise the exhibits.

b. Please revise the exhibits such that the discounted cash flows are discounted to the same date as the active life reserves, as referenced in question 9.a.

### Objection 12

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all exhibits in Microsoft Excel with working formulas preserved.

### Objection 13

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please state the number of policies ever issued nationwide under the policy forms associated with 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:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 01/25/2022 |
| Submitted Date | 01/25/2022 |
| Respond By Date | 02/24/2022 |

*Dear Diana Panzica,*

***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 policy forms cited on this certification do not match the policy forms listed under the Rate/Rule Schedule tab or the Actuarial Memorandum. Please explain.*

***Objection 2***

*- GR-N520_N540_N550_N570_N580_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580] (Rate)*

*Comments: Please advise if the rider forms are subject to the 40% rate increase.*

*We did not find the rider forms listed under the "Affected Form Numbers" in the Rate/Rule Schedule tab. Please add the form number for all rider forms affected by the the rate increase.*

***Objection 3***

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

*Comments: Please provide all exhibits in Excel with working formulas so the calculations can be followed.*

***Objection 4***

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

*Comments: Please provide all projections required to compute the "Prospective PV" and the "If Knew/Makeup Blend" allowable increases as currently under consideration by the NAIC.*

***Objection 5***

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

*Comments: Please clearly define the actual experience triggers, including the criteria that may be used that will prompt the company to file an additional rate action if the proposed 40% rate increase were approved.*

*Confirm if the company intends to manage the future experience to the anticipated lifetime loss ratio of 77.50% projected with the proposed rate increase.*

***Objection 6***

*- 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. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. Explain why the Company believes the interest rate used in discounting cash flows in the lifetime loss ratio projections is reasonable relative to the maximum statutory valuation interest rate.

**Objection 7**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a comparison of the assumptions associated with the proposed rate increase to the assumptions associated with the most recently approved rate filing. For those assumptions that have changed, please justify the change.

**Objection 8**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a summary of the selection factors utilized in calculating the mortality assumptions.

**Objection 9**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clarify whether adjustments have been made to the mortality tables to account for future mortality improvement. If so, please state the assumed level of future mortality improvement and provide support for the assumption.

**Objection 10**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clarify whether adjustments have been made to the morbidity assumptions to account for future morbidity improvement. If so, please state the assumed level of future morbidity
improvement and provide support for the assumption.

**Objection 11**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please identify the portion of the proposed rate increase that is attributed to each of the following components:

a. Changes in the voluntary lapse assumptions

b. Changes in the mortality assumptions

c. Changes in the expected claim cost assumptions

d. Changes in any other assumptions (e.g., interest rates)

**Objection 12**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm if margin was included in claim reserve estimates.

**Objection 13**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the full credibility standard used to determine the credibility of the experience of each policy series associated with this filing. Additionally, please provide the number of claims associated with each policy series

**Objection 14**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm that the assumptions being used in this filing are not any more conservative than used in asset adequacy testing.

**Objection 15**

- L&H Actuarial Memorandum (Supporting Document)

Comments: To assist the Virginia Bureaus of Insurance in its review, for each of the subsets of the business 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

Projections a. - e. can be separate tabs or combined into separate columns on the same exhibit.

**Objection 16**

- 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.

**Objection 17**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the average policyholder age for the Virginia policyholders.

**Objection 18**

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each subset of business used in the requested projections, please provide the # of policyholders for each subset of business.

**Objection 19**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain if any adjustments to mortality or morbidity factors were made for COVID-19. Please fully describe these adjustments.

**Objection 20**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise if there are any partnership policies issued to any of the remaining Virginia policyholders.

**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:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 10/20/2022 |
| Submitted Date | 10/21/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of this Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*We have revised the appropriate supporting documentation to reflect our election to implement a single rate increase of 20%. Please note that we are unable to submit a new post-submission update as there is currently one pending.*

***Related Objection 1***

*Applies To:*

*- GR-N520_N540_N550_N570_N580_Release_2_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A] (Rate)*

*- GR-N520_N540_N550_N570_N580_Release_3_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A] (Rate)*

*- GR-N520_N540_N550_N570_N580_Release_4_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A] (Rate)*

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

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

*Comments: Please revise the appropriate supporting documentation to reflect the company's election to implement a single rate increase of 20%.*

***Changed Items:***

*No Form Schedule items changed.*

**State:** *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *GR-N550, et al*
**Project Name/Number:** *2021 N550 Series Rate Increase/None*

## Rate/Rule Schedule Item Changes

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|---|---|---|---|---|---|---|
| 1 | GR-N520_N540_N550_N570_N580_VA.pdf | GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A | Revised | Previous State Filing Number:<br><br>Percent Rate Change Request:<br>20 | N520_N540_N550_N570_N580_VA.pdf, | 10/21/2022<br>By: Bill Frentzas |
| *Previous Version* | | | | | | |
| *1* | *GR-N520_N540_N550_N570_N580_Release_2_VA.pdf* | *GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A* | *Revised* | *Previous State Filing Number:*<br><br>*Percent Rate Change Request:*<br>*12* | *GR-N520_N540_N550_N570_N580_Release_2_VA.pdf,* | *10/04/2022*<br>*By: Bill Frentzas* |
| *Previous Version* | | | | | | |
| *1* | *GR-N520_N540_N550_N570_N580_VA.pdf* | *GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A* | *Revised* | *Previous State Filing Number:*<br><br>*Percent Rate Change Request:*<br>*40* | *GR-N520_N540_N550_N570_N580_VA_40%.pdf,* | *02/23/2022*<br>*By: Alex Esche* |
| *Previous Version* | | | | | | |
| *1* | *GR-N520_N540_N550_N570_N580_VA.pdf* | *GR-N520, GR-N540, GR-N550, GR-N570, GR-N580* | *Revised* | *Previous State Filing Number:*<br><br>*Percent Rate Change Request:*<br>*40* | *GR-N520_N540_N550_N570_N580_VA_40%.pdf,* | *01/20/2022*<br>*By: Aaron Buelow* |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>Exh. XVII - Shock Lapse.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>VA Memo - N550_20221020_Final.pdf<br>Exh. I VA N550 9-2020 - 20221020.xlsx<br>Exh. I NW N550 9-2020 - 20221020.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. IV A to E Analysis - duration.xlsx*<br>*Exh. IV A to E Analysis - morbidity breakdowns.xlsx*<br>*Exh. V - Rate History by State N550_20220401.xlsx*<br>*Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx*<br>*Exh. X - N550 PPV.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx* |

| | |
|---|---|
| | Exh. XV - ALR_Subsets.xlsx<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx<br>VA Memo - N550_20221007_Final.pdf<br>Exh. I NW N550 9-2020 - 20221007.xlsx<br>Exh. I VA N550 9-2020 - 20221007.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx<br>VA Memo - N550_20221004.pdf<br>Exh. I NW N550 9-2020 - 20221003.xlsx<br>Exh. I VA N550 9-2020 - 20221003.xlsx |
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| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx |

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|---|---|
| | Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_20220419.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020 - 20220419.xlsx<br>Exh. I VA N550 9-2020 - 20220419.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| Previous Version | |

**State:** Virginia **Filing Company:** Bankers Life and Casualty Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** GR-N550, et al
**Project Name/Number:** 2021 N550 Series Rate Increase/None

| | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

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|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>Exh. XVII - Shock Lapse.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>VA Memo - N550_20221020_Final.pdf<br>Exh. I VA N550 9-2020 - 20221020.xlsx<br>Exh. I NW N550 9-2020 - 20221020.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. IV A to E Analysis - duration.xlsx*<br>*Exh. IV A to E Analysis - morbidity breakdowns.xlsx*<br>*Exh. V - Rate History by State N550_20220401.xlsx*<br>*Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx*<br>*Exh. X - N550 PPV.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx* |

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|---|---|
| | Exh. XV - ALR_Subsets.xlsx<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx<br>VA Memo - N550_20221007_Final.pdf<br>Exh. I NW N550 9-2020 - 20221007.xlsx<br>Exh. I VA N550 9-2020 - 20221007.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
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| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx |

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|---|---|
| | Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_20220419.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020 - 20220419.xlsx<br>Exh. I VA N550 9-2020 - 20220419.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| Previous Version | |

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|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

| | |
|---|---|
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx*<br>*Exh. I NW N550 9-2020.xlsx*<br>*Exh. I VA N550 9-2020.xlsx*<br>*Exh. II NW N550 9-2020.xlsx*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. V - Rate History by State N550_20211020.xlsx*<br>*Exh. II VA N550 9-2020.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx*<br>*Exh. XV - ALR_Subsets.xlsx*<br>*VA Memo - N550_revised.pdf*<br>*Exh. III NW RS Demonstration 9-2020.xlsx*<br>*Exh. IV A to E Analysis - duration.xlsx*<br>*Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx*<br>*Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. X - N550 PPV.xlsx*<br>*Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx* |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | LTC Insurance Rate Request Summary & Narrative BNLB-133120238_20221020.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *LTC Insurance Rate Request Summary & Narrative BNLB-133120238_20221013.pdf* |
| *Previous Version* | |

**State:** Virginia **Filing Company:** Bankers Life and Casualty Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** GR-N550, et al
**Project Name/Number:** 2021 N550 Series Rate Increase/None

| | |
|---|---|
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *LTC Insurance Rate Request Summary & Narrative BNLB-133120238_20221007.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *LTC Insurance Rate Request Summary & Narrative BNLB-133120238.pdf* |

***Conclusion:***

*Thank you for your continued review of this Long Term Care rate increase filing. Please let us know if you have any further questions or concerns.*

*Sincerely,*

*Bill Frentzas*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Response Letter

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|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 10/18/2022 |
| Submitted Date | 10/19/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of this Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*We would like to propose an alternative rate increase action to be considered. We propose using the form LNN (2/17) along with a single 20% rate increase in lieu of the 40.5% rate increase phased in over three years with an adjusted form LNN (2/17). This would eliminate the need for changes to form LNN (2/17) and the need for the LTC insert.*

*If this is an acceptable alternative, let us know and we can respond with revised documents to reflect a single 20% rate increase.*

*Additionally, we would like to note that while form LNN (2/17) and LTCA were approved under the pre-rate stability filing BNLB-132098363, both forms LNN and LTCA were attached and approved for post-rate stability filing BNLB-132302477.*

***Related Objection 1***

*Applies To:*

*- Policyholder Notices (Supporting Document)*

*Comments: Previously the company advised that they were using the policyholder notification letter, LNN (2/17) and the Premium Increase Reduction Options Election form, LTCA that was approved under SERFF # BNLB-132098363. However, this filing was for a set of policy forms applicable to pre-stability plans and do not provide notification for the current filing's post-stability plans.*

*As a result, please file a new Policyholder Notification letter form and Premium Increase Reduction Options Election form under the Form Schedule tab. In addition, please file a new Statement of Variability and the appropriate John Doe policyholder notification packet under the Supporting Documentation tab.*

*We recommend that the company not use the LTC insert. as it is confusing to the policyholder and is easily separated from the original notification letter. To expedite the review of the new forms, the BOI recommends the following:*

*1) Provide a redline version of an amended LNN (2/17) notification letter form, if that form serves as the basis for the new policyholder notification form. The redline must show exactly what has been changed.*

*2) On page 1 of LNN (2/17), second paragraph, please revise to something similar to, "The purpose of this letter is to notify you that the premium on your policy is changing. It is being increased by a total of 40.5%, implemented in 3 annual increases of 12%."*

*3) Please note that under Option 1, each premium increase must state; (i) the % of the increase; (ii) the increase amount, and (iii) the effective date of each of increase.*

*4) Option 2: It must be clearly stated that the policyholder has the option to reduce benefits at any time and at the time of notification of each three annual increases.*

***Changed Items:***

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Conclusion:**

Thank you for your continued review of this Long Term Care rate increase filing. Let us know if you have any further questions or concerns.

Sincerely,
Bill Frentzas

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Response Letter

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|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 10/13/2022 |
| Submitted Date | 10/14/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of the Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*The PH Notification letter that was already approved will be sent for each phase of the rate increase. The VA LTC Insert 20221013 will be attached to the first notification letter to inform the policyholders of the three year phasing approach, i.e. to alert the policyholders that two more annual rate increases will follow. The previously approved form has no alterations from its approved version.*

***Related Objection 1***

*Applies To:*

*- Policyholder Notices (Supporting Document)*

*Comments: Please provide a John Doe Policyholder Notification letter and show how the VALTC Insert 20221013 is utilized in the notification letter.*

*The previously approved PH Notification Letter form LNN(02/17) does not appear to allow more than one rate increase and the letter does not reference the insert in any way. We are concerned that the previously approved form is being altered from its approved version.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

***Conclusion:***

*Thank you for your continued review of the Long Term Care rate increase filing. Let us know if you have any further questions.*

*Sincerely,*

*Bill Frentzas*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 10/13/2022 |
| Submitted Date | 10/13/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of this Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*1) We have attached a statement of variability for the LTC insert.*

*2) The referenced items are internally generated numbers in order to help our systems track the policyholder insert. The "###### ####" represents the page number and date the insert was printed. For example, if this was page 9 of the printing request and it was printed on August 23rd, this number would read 000009 0823. The "[xxx(##/##)]" is an internal IT code that tells our system what document to actually print. Generally, the code would be something as follows: [ABC(MM/YY)] with ABC representing the policyholder insert code (ABC is just an example) and MM/YY representing the month/year that the document was uploaded to our system.*

*3) We have provided a completed John Doe insert under the Supporting Documentation tab to be used in conjunction with the John Doe letter.*

***Related Objection 1***

*Applies To:*

*- Policyholder Notices (Supporting Document)*

*Comments: 1) This insert has variability contained in it and does not have a corresponding statement of variability (SOV). Please provide an SOV.*

*2) Please explain "###### ####" and "[xxx(##/##)]" provided at the bottom of the insert. If this is designed to be "form number" the document must be placed under the "Form Schedule" tab for review and approval.*

*3) Please provide the John Doe letter with a completed "John Doe" insert under the Supporting Documentation tab.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | Policyholder Notices |
| **Comments:** | Policyholder notification documents approved in BNLB-132098363 |
| **Attachment(s):** | VA sample ph notification letter_LNN_rev5_John Doe.pdf<br>Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf<br>Statement of Variability for LNN_rev4.pdf<br>Statement of Variability for LTCA.pdf<br>VA sample ph notification letter_LNN_rev5.pdf<br>Premium Increase Reduction Options Election Form_LTCA_rev.pdf<br>VA LTC Insert 20221013.pdf<br>VA LTC Insert 20221013 John Doe.pdf<br>Statement of Variability for LTC Insert.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Policyholder Notices* |
| **Comments:** | *Policyholder notification documents approved in BNLB-132098363* |
| **Attachment(s):** | *VA sample ph notification letter_LNN_rev5_John Doe.pdf*<br>*Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf*<br>*Statement of Variability for LNN_rev4.pdf*<br>*Statement of Variability for LTCA.pdf*<br>*VA sample ph notification letter_LNN_rev5.pdf*<br>*Premium Increase Reduction Options Election Form_LTCA_rev.pdf*<br>*VA LTC Insert 20221007.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Policyholder Notices* |
| **Comments:** | *Policyholder notification documents approved in BNLB-132098363* |
| **Attachment(s):** | *VA sample ph notification letter_LNN_rev5_John Doe.pdf*<br>*Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf*<br>*Statement of Variability for LNN_rev4.pdf*<br>*Statement of Variability for LTCA.pdf*<br>*VA sample ph notification letter_LNN_rev5.pdf*<br>*Premium Increase Reduction Options Election Form_LTCA_rev.pdf* |

***Response 2***

***Comments:***

*We have attached an updated Rate Request Summary with an adjusted Summary Narrative to reflect that the rate increase is implemented in three annual increases of 12%.*

***Related Objection 2***

*Applies To:*

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

*Comments: The Rate Request Summary and Narrative should reflect that the rate increase is to be implemented in three annual increases of 12%. This can be provided under the Summary Narrative.*

***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):** | LTC Insurance Rate Request Summary & Narrative BNLB-133120238_20221013.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *LTC Insurance Rate Request Summary & Narrative BNLB-133120238_20221007.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *LTC Insurance Rate Request Summary & Narrative BNLB-133120238.pdf* |

***Response 3***

***Comments:***

*We have adjusted the first sentence to reflect the preferred language.*

***Related Objection 3***

*Applies To:*

*- Policyholder Notices (Supporting Document)*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

Comments: Please revise the first sentence under "IMPORTANT INFORMATION ABOUT YOUR NEW PREMIUM".

We would be comfortable with something similar to, "The increase to your premium will be implemented over a three-year period."

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Policyholder Notices |
| **Comments:** | Policyholder notification documents approved in BNLB-132098363 |
| **Attachment(s):** | VA sample ph notification letter_LNN_rev5_John Doe.pdf<br>Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf<br>Statement of Variability for LNN_rev4.pdf<br>Statement of Variability for LTCA.pdf<br>VA sample ph notification letter_LNN_rev5.pdf<br>Premium Increase Reduction Options Election Form_LTCA_rev.pdf<br>VA LTC Insert 20221013.pdf<br>VA LTC Insert 20221013 John Doe.pdf<br>Statement of Variability for LTC Insert.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Policyholder Notices* |
| **Comments:** | *Policyholder notification documents approved in BNLB-132098363* |
| **Attachment(s):** | *VA sample ph notification letter_LNN_rev5_John Doe.pdf*<br>*Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf*<br>*Statement of Variability for LNN_rev4.pdf*<br>*Statement of Variability for LTCA.pdf*<br>*VA sample ph notification letter_LNN_rev5.pdf*<br>*Premium Increase Reduction Options Election Form_LTCA_rev.pdf*<br>*VA LTC Insert 20221007.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Policyholder Notices* |
| **Comments:** | *Policyholder notification documents approved in BNLB-132098363* |
| **Attachment(s):** | *VA sample ph notification letter_LNN_rev5_John Doe.pdf*<br>*Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf*<br>*Statement of Variability for LNN_rev4.pdf*<br>*Statement of Variability for LTCA.pdf*<br>*VA sample ph notification letter_LNN_rev5.pdf*<br>*Premium Increase Reduction Options Election Form_LTCA_rev.pdf* |

***Conclusion:***

*Thank you for your continued review of this Long Term Care rate increase filing. Let us know if you have any further questions or concerns.*

*Sincerely,*

*Bill Frentzas*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 10/07/2022 |
| Submitted Date | 10/07/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of this Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*The letter noted in the objection will be sent out to the affected policyholders every year and reflect each annual increase (12%). This letter will be used in conjunction with an insert (attached) that explains that the premium increase will be implemented as three annual increases.*

***Related Objection 1***

*Applies To:*

*- Policyholder Notices (Supporting Document)*

*Comments: Please explain how this letter will be used to implement the rate increase over a 3-year period. The form cannot be changed unless filed and approved. The Statement of Variability does not appear to allow for more than one rate increase. Please revise as necessary by placing the revised form under the Form Schedule tab. The letter must explain that the rate increase is being implemented in three annual increases.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Policyholder Notices |
| **Comments:** | Policyholder notification documents approved in BNLB-132098363 |
| **Attachment(s):** | VA sample ph notification letter_LNN_rev5_John Doe.pdf<br>Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf<br>Statement of Variability for LNN_rev4.pdf<br>Statement of Variability for LTCA.pdf<br>VA sample ph notification letter_LNN_rev5.pdf<br>Premium Increase Reduction Options Election Form_LTCA_rev.pdf<br>VA LTC Insert 20221007.pdf |
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***Response 2***

***Comments:***

*We have edited the Rate Request summary to show that the rate increase is being implemented in three annual increases of 12% for a total of 40.5% (112%*112%*112%-100%=40.5%) and re-submitted a revised document. We have submitted an updated actuarial memorandum reflecting the 40.5% rate increase demonstrated above.*

***Related Objection 2***

*Applies To:*

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

*Comments: The Rate Request Summary must show that the rate increase is being implemented in three annual increases of 12% for a total of 40%. Please revise this document as necessary.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx<br>VA Memo - N550_20221007_Final.pdf<br>Exh. I NW N550 9-2020 - 20221007.xlsx<br>Exh. I VA N550 9-2020 - 20221007.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. IV A to E Analysis - duration.xlsx*<br>*Exh. IV A to E Analysis - morbidity breakdowns.xlsx*<br>*Exh. V - Rate History by State N550_20220401.xlsx*<br>*Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx*<br>*Exh. X - N550 PPV.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx* |

| | |
|---|---|
| | Exh. XV - ALR_Subsets.xlsx<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx<br>VA Memo - N550_20221004.pdf<br>Exh. I NW N550 9-2020 - 20221003.xlsx<br>Exh. I VA N550 9-2020 - 20221003.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_20220419.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020 - 20220419.xlsx<br>Exh. I VA N550 9-2020 - 20220419.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx |

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|---|---|
| | Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf |

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

| | |
|---|---|
| | VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
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| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. IV A to E Analysis - duration.xlsx*<br>*Exh. IV A to E Analysis - morbidity breakdowns.xlsx*<br>*Exh. V - Rate History by State N550_20220401.xlsx*<br>*Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx*<br>*Exh. X - N550 PPV.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx* |

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| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx |

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|---|---|
| | Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
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| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf |

| | |
|---|---|
| | *VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | LTC Insurance Rate Request Summary & Narrative BNLB-133120238_20221007.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *LTC Insurance Rate Request Summary & Narrative BNLB-133120238.pdf* |

***Response 3***

***Comments:***

*Please see attached insert that will be used in addition to the current policyholder notice to explain the rate increase implementation schedule.*

***Related Objection 3***

*Applies To:*

*- Policyholder Notices (Supporting Document)*

*Comments: Please provide a revised John Doe letter notification letter explaining the rate increase implementation over three years.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Policyholder Notices |
| **Comments:** | Policyholder notification documents approved in BNLB-132098363 |
| **Attachment(s):** | VA sample ph notification letter_LNN_rev5_John Doe.pdf<br>Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf<br>Statement of Variability for LNN_rev4.pdf<br>Statement of Variability for LTCA.pdf<br>VA sample ph notification letter_LNN_rev5.pdf<br>Premium Increase Reduction Options Election Form_LTCA_rev.pdf<br>VA LTC Insert 20221007.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Policyholder Notices* |
| **Comments:** | *Policyholder notification documents approved in BNLB-132098363* |
| **Attachment(s):** | *VA sample ph notification letter_LNN_rev5_John Doe.pdf*<br>*Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf*<br>*Statement of Variability for LNN_rev4.pdf*<br>*Statement of Variability for LTCA.pdf*<br>*VA sample ph notification letter_LNN_rev5.pdf*<br>*Premium Increase Reduction Options Election Form_LTCA_rev.pdf* |

***Conclusion:***

*Thank you for your continued review of this Long Term Care rate increase filing. Let us know if you have any further questions or concerns.*

*Sincerely,*

*Bill Frentzas*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 10/04/2022 |
| Submitted Date | 10/04/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of this Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*We have submitted a Post-Submission update with a revised Filing Description, revised proposed premium rate schedules, actuarial memorandum and supporting exhibits to reflect the 40% rate request implemented in three annual increases of 12%.*

***Related Objection 1***

*Applies To:*

- *Long Term Care Insurance Rate Request Summary (Supporting Document)*
- *GR-N520_N540_N550_N570_N580_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A] (Rate)*
- *L&H Actuarial Memorandum (Supporting Document)*

*Comments: The Virginia BOI will accept the Company's rate request of 40% implemented in two or three annual increases (It's the Company's choice).*

*Please submit a Post-Submission update to revise the Filing Description. In addition, the company will need to revise the proposed premium rate schedules, the actuarial memorandum and supporting exhibits and the Long-Term Care Insurance Rate Request Summary to support the revisions.*

***Changed Items:***

*No Form Schedule items changed.*

**State:** *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *GR-N550, et al*
**Project Name/Number:** *2021 N550 Series Rate Increase/None*

## Rate/Rule Schedule Item Changes

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|---|---|---|---|---|---|---|
| 1 | GR-N520_N540_N550_N570_N580_Release_3_VA.pdf | GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A | Revised | Previous State Filing Number:<br><br>Percent Rate Change Request:<br>12 | GR-N520_N540_N550_N570_N580_Release_3_VA.pdf, | 10/04/2022<br>By: Bill Frentzas |
| 2 | GR-N520_N540_N550_N570_N580_Release_4_VA.pdf | GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A | Revised | Previous State Filing Number:<br><br>Percent Rate Change Request:<br>12 | GR-N520_N540_N550_N570_N580_Release_4_VA.pdf, | 10/04/2022<br>By: Bill Frentzas |
| 3 | GR-N520_N540_N550_N570_N580_Release_2_VA.pdf | GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A | Revised | Previous State Filing Number:<br><br>Percent Rate Change Request:<br>12 | GR-N520_N540_N550_N570_N580_Release_2_VA.pdf, | 10/04/2022<br>By: Bill Frentzas |
| *Previous Version* | | | | | | |
| *3* | *GR-N520_N540_N550_N570_N580_VA.pdf* | *GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A* | *Revised* | *Previous State Filing Number:*<br><br>*Percent Rate Change Request:*<br>*40* | *GR-N520_N540_N550_N570_N580_VA_40%.pdf,* | *02/23/2022*<br>*By: Alex Esche* |
| *Previous Version* | | | | | | |
| *3* | *GR-N520_N540_N550_N570_N580_VA.pdf* | *GR-N520, GR-N540, GR-N550, GR-N570, GR-N580* | *Revised* | *Previous State Filing Number:*<br><br>*Percent Rate Change Request:*<br>*40* | *GR-N520_N540_N550_N570_N580_VA_40%.pdf,* | *01/20/2022*<br>*By: Aaron Buelow* |

**State:** Virginia **Filing Company:** Bankers Life and Casualty Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** GR-N550, et al
**Project Name/Number:** 2021 N550 Series Rate Increase/None

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx<br>VA Memo - N550_20221004.pdf<br>Exh. I NW N550 9-2020 - 20221003.xlsx<br>Exh. I VA N550 9-2020 - 20221003.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. IV A to E Analysis - duration.xlsx*<br>*Exh. IV A to E Analysis - morbidity breakdowns.xlsx*<br>*Exh. V - Rate History by State N550_20220401.xlsx*<br>*Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx*<br>*Exh. X - N550 PPV.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx* |

| | |
|---|---|
| | Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_20220419.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020 - 20220419.xlsx<br>Exh. I VA N550 9-2020 - 20220419.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx |

**State:** Virginia **Filing Company:** Bankers Life and Casualty Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** GR-N550, et al
**Project Name/Number:** 2021 N550 Series Rate Increase/None

| | |
|---|---|
| | Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

***Conclusion:***

Thank you for your continued review of this Long Term Care rate increase filing. Let us know if you have any additional questions or concerns.

Sincerely,

Bill Frentzas

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 08/03/2022 |
| Submitted Date | 08/03/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of this Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*The company would be willing to consider implementing over a period of two or three years. The company proposes three 12.0% increases (with 12 months between each of the three rate increase implementations).*

***Related Objection 1***

*Applies To:*

*- GR-N520_N540_N550_N570_N580_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A] (Rate)*

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

*Comments: Please clarify if the company, giving the average age of the VA block is 75, would consider imposing the requested 40% rate increase over a period of two or three years. If so, please describe the company's proposal.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

***Conclusion:***

*Thank you for your continued review of this Long Term Care rate increase filing. Let us know if you have any additional questions or concerns.*

*Sincerely,*

*Aaron Buelow*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 07/06/2022 |
| Submitted Date | 07/06/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of this Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*We apologize for the apparent discrepancy. The 0419 in the file names is based on the date of the objection letter. The response to the objection dated 4/19 was initially due 5/19, but we requested an extension due to limited capacity. We responded on 6/17 but dated our files 0419 to align with the date of the initial objection we were responding to.*

***Related Objection 1***

*Applies To:*

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

*Comments: The response dated June 17, 2022 references an updated Actuarial Memorandum and updated exhibits, but the Actuarial Memorandum and exhibits do not appear to have been updated since April. Please provide the updated materials.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**State:** Virginia **Filing Company:** Bankers Life and Casualty Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** GR-N550, et al
**Project Name/Number:** 2021 N550 Series Rate Increase/None

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_20220419.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020 - 20220419.xlsx<br>Exh. I VA N550 9-2020 - 20220419.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. XVII - Shock Lapse.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*VA Memo - N550_20220310.pdf*<br>*Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx*<br>*Exh. I NW N550 9-2020.xlsx*<br>*Exh. I VA N550 9-2020.xlsx*<br>*Exh. II NW N550 9-2020.xlsx*<br>*Exh. II VA N550 9-2020.xlsx*<br>*Exh. III NW RS Demonstration 9-2020.xlsx*<br>*Exh. IV A to E Analysis - duration.xlsx*<br>*Exh. IV A to E Analysis - morbidity breakdowns.xlsx*<br>*Exh. V - Rate History by State N550_20220401.xlsx*<br>*Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx*<br>*Exh. VII - Loss Ratios.xlsx* |

| | |
|---|---|
| | Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

***Conclusion:***

*Thank you for your continued review of this Long Term Care rate increase filing. Let us know if you have any additional questions or concerns.*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

*Sincerely,*
*Aaron Buelow*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 06/17/2022 |
| Submitted Date | 06/17/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of this Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*a. We have updated section VI of the Actuarial Memorandum to note that the shock lapse is assumed to be antiselective, with the impact to incurred claims phasing in over five years.*

*b. We have added Exhibit XVI to support the antiselection assumed in the projections in Exhibit I.*

***Related Objection 1***

*Comments: Regarding the response to question 6.d.ii from our objection letter dated March 10, 2022:*

*a. The response states that anti‐selection morbidity impacts due to rate increase implementation assumptions are not included in the base morbidity assumptions, but anti‐selection morbidity impacts due to rate increase implementation appear to be included in the incurred claims projections in Exhibit I as future claim shock lapse. Please revise the actuarial memorandum to state that the incurred claims projections include morbidity adjustments to claims for anti‐selection due to rate increase implementation and state the adjustment(s) used.*

*b. Please provide quantitative support for the morbidity anti‐selection due to rate increase implementation assumption(s) included in Exhibit I as future claim shock lapse.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

***Response 2***

***Comments:***

*a. We have updated section VI of the Actuarial Memorandum to state that a 5% shock lapse is assumed to impact earned premium in the year that the rate increase is implemented.*

*b. We have added Exhibit XVII to support the shock lapse assumed in the projections in Exhibit I.*

*c. That is correct, there are no benefit reduction assumptions due to the rate increase request in the experience projections.*

***Related Objection 2***

Comments: Regarding the response to question 8.c from our objection letter dated March 10, 2022:

a. The response states that shock lapses are not included in the base lapse assumptions, but shock lapse assumptions appear to be included in the earned premium projections in Exhibit I projections as future earned premium shock. Please revise the actuarial memorandum to state the shock lapse assumption(s).

b. Please provide quantitative support for the shock lapse assumption included in Exhibit I as future earned premium shock.

c. Please confirm that there are no benefit reduction assumptions due to the rate increase request in the experience projections. If there are benefit reduction assumptions due to the rate increase request in the experience projections, please revise the actuarial memorandum to state the assumption(s) and provide support.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Response 3**

**Comments:**

a. We have revised Exhibits I, II, III, and the Actuarial Memorandum to treat waiver of premium as a reduction in premium and not a claim expense.

b. We provided all updated and new Exhibits in Excel with working formulas preserved.

**Related Objection 3**

Comments: Regarding the response to question 11.a from our objection letter dated March 10, 2022:

a. Please revise the exhibits such that waiver of premium is treated as a reduction in premium and not a claim expense.

b. Please continue to provide all exhibits in Microsoft Excel with working formulas preserved.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Conclusion:**

Thank you for your continued review of this Long Term Care rate increase filing. Let us know if you have any additional questions or concerns.

Sincerely,
Aaron Buelow

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 04/25/2022 |
| Submitted Date | 04/25/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of this Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*We apologize for the discrepancy. The prior response was only based on states where the contingent benefit upon lapse is not required and is made available as an optional rider.*

*Any policy issued in Virginia would be eligible for a contingent benefit upon lapse upon implementation, were the proposed rate increase approved.*

***Related Objection 1***

*Comments: In the company's response to our Objection #5 in the VA BOI's objection letter of 3/10/2022 please explain the company's response, "There are no Virginia policies inforce in this block that have the contingent benefit upon lapse rider."*

*The contingent benefit upon lapse is a requirement under 14VAC5-200-183 and is not a rider. Please clarify if the company meant to state that there are currently no Virginia policies eligible for the contingent benefit upon lapse and explain if the proposed rate increase were approved, would any policyholders become eligible.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

***Conclusion:***

*Let us know if you have any additional questions or concerns.*

*Sincerely,*

*Aaron Buelow*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 04/08/2022 |
| Submitted Date | 04/08/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued review of this Long Term Care rate increase filing.*

***Response 1***

***Comments:***

*We have added a Total row to Exhibit V of the Actuarial Memorandum to provide this information. The inforce premium weighted average of approved increases as of September 30, 2020 is 10.1%.*

***Related Objection 1***

*Applies To:*

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

*Comments: Please provide the nationwide aggregate approved rate increase for these policy forms as of September 30, 2020.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx*<br>*Exh. I NW N550 9-2020.xlsx*<br>*Exh. I VA N550 9-2020.xlsx*<br>*Exh. II NW N550 9-2020.xlsx*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. V - Rate History by State N550_20211020.xlsx*<br>*Exh. II VA N550 9-2020.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx*<br>*Exh. XV - ALR_Subsets.xlsx*<br>*VA Memo - N550_revised.pdf*<br>*Exh. III NW RS Demonstration 9-2020.xlsx* |

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

| | |
|---|---|
| | Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

### Response 2

**Comments:**

We have added a Total row to Exhibit V of the Actuarial Memorandum to provide this information. The inforce premium weighted average cumulative rate increase as of April 1, 2022 is 21.3%. If all of the pending and planned rate increase requests on this block were approved, the weighted average cumulative rate increase nationwide would be 30.9%.

### Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please state the cumulative rate increase that has been approved nationwide for the policy forms associated with this filing and what the cumulative nationwide rate increase would be for the policy forms associated with this filing if all pending rate increase requests were approved.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx*<br>*Exh. I NW N550 9-2020.xlsx*<br>*Exh. I VA N550 9-2020.xlsx*<br>*Exh. II NW N550 9-2020.xlsx*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. V - Rate History by State N550_20211020.xlsx*<br>*Exh. II VA N550 9-2020.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx*<br>*Exh. XV - ALR_Subsets.xlsx*<br>*VA Memo - N550_revised.pdf*<br>*Exh. III NW RS Demonstration 9-2020.xlsx* |

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

| | |
|---|---|
| | Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

***Response 3***

***Comments:***

These policy forms were available for issue during the same period of time, under the same underwriting regimen. Additionally, the benefits provided across these policy forms are comparable. This grouping provides a consistent morbidity basis which the Company also uses for rate adequacy testing, and Cash Flow Testing assumption setting.

***Related Objection 3***

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain why the Company believes it is appropriate to group these policy forms together for purposes of demonstrating compliance with the regulations.

***Changed Items:***

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

***Response 4***

***Comments:***

Below are the pricing lifetime loss ratios reflecting the actual mix of business sold for each Form and in total:
GR-N520: 66.2%
GR-N540: 65.9%
GR-N550: 67.5%
GR-N570: 63.7%
GR-N580: 66.2%
Total: 67.1%

### Related Objection 4

Applies To:
- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the original pricing lifetime loss ratio reflecting the actual mix of business sold for each product included in this filing and in aggregate.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 5

**Comments:**

Nationwide about 0.7% of policies inforce in this block have the contingent benefit upon lapse rider and meet the requirements to exercise the rider. There are no Virginia policies inforce in this block that have the contingent benefit upon lapse rider.

### Related Objection 5

Applies To:
- L&H Actuarial Memorandum (Supporting Document)

Comments: What proportion of current policyholders are eligible for contingent benefits upon lapse?

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**State:** Virginia **Filing Company:** Bankers Life and Casualty Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** GR-N550, et al
**Project Name/Number:** 2021 N550 Series Rate Increase/None

### Response 6

**Comments:**

a. Interpolation or extrapolation is used to develop morbidity assumptions for cells where no actual experience is available, and actual-to-expected ratios are used to confirm that they are appropriate.

b. Base claim cost tables were developed by policy type, attained age, benefit multiplier, inflation protection benefit, and gender. Adjustment factors that reflect actual emerging experience on each policy form group generation were applied to the respective form groupings. We have provided additional actual-to-expected incurred claims comparisons for the additional factors to Exhibit IV.

c. Based on paid claims, about 9.3% of historical experience used in developing the morbidity assumptions is related to the policy forms included in this rate increase request.

d. The base morbidity assumptions do not contain an explicit margin for adverse experience, or anti-selection due to rate increase implementation.

e. We have provided an additional actual-to-expected incurred claims comparison for the policy forms included in this rate increase request using current and original assumptions.

### Related Objection 6

Applies To:
- L&H Actuarial Memorandum (Supporting Document)

Comments: Regarding the Morbidity Assumptions:

a. Please describe how the morbidity assumptions were developed for where no actual experience is available.

b. Please describe whether the morbidity assumptions were developed separately by gender, issue age cohorts, benefit period, benefit type, type of service, underwriting class, inflation protection option or other relevant selection factors. Please provide separate actual-to-expected incurred claim comparison by each relevant selection factor.

c. In developing the morbidity assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request?

d. Do the morbidity assumptions include any of the following? If so, please provide support for the assumption(s).
i. Margin for adverse experience

ii. Anti-selection as a result of rate increase implementation

e. Please provide actual-to-expected incurred claim comparisons for each policy form included in this rate increase request and in aggregate (if not already provided in Exhibit IV) using current and original assumptions.

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

## Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx*<br>*Exh. I NW N550 9-2020.xlsx*<br>*Exh. I VA N550 9-2020.xlsx*<br>*Exh. II NW N550 9-2020.xlsx*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. V - Rate History by State N550_20211020.xlsx*<br>*Exh. II VA N550 9-2020.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx*<br>*Exh. XV - ALR_Subsets.xlsx*<br>*VA Memo - N550_revised.pdf*<br>*Exh. III NW RS Demonstration 9-2020.xlsx* |

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

| | |
|---|---|
| | Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

**Response 7**

**Comments:**

a. Based on exposures, 19.9% of the historical experience used to develop mortality assumptions is related to the policy forms included in this rate increase request.

b. Unfortunately the reports provided by our model validation area did not include exhibits by policy form, so we are currently unable to provide that. Additionally, as it is difficult to accurately assign the specific source of policy termination we focus on total terminations, so we have added an actual-to-expected total termination calculation based on current and original assumptions to Exhibit IV.

**Related Objection 7**

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Regarding the Mortality Assumptions:

a. In developing the mortality assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request.

b. Please provide actual-to-expected mortality comparisons for each policy form included in this rate increase request and in aggregate (if not already provided in Exhibit IV) using current and original assumptions.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx*<br>*Exh. I NW N550 9-2020.xlsx*<br>*Exh. I VA N550 9-2020.xlsx*<br>*Exh. II NW N550 9-2020.xlsx*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. V - Rate History by State N550_20211020.xlsx*<br>*Exh. II VA N550 9-2020.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx*<br>*Exh. XV - ALR_Subsets.xlsx*<br>*VA Memo - N550_revised.pdf*<br>*Exh. III NW RS Demonstration 9-2020.xlsx* |

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

| | |
|---|---|
| | Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

***Response 8***

***Comments:***

a. Ultimate lapse rate assumptions were determined based on a total termination study performed by a consultant. Rates were developed by focusing on imputed lapse rates per exposed count assuming mortality follows the 2012 IAM.

b. Based on exposures, 19.9% of the historical experience used to develop lapse assumptions is related to the policy forms included in this rate increase request.

c. The base voluntary lapse assumptions do not include shock lapses due to rate increase implementation, or benefit reductions.

d. Unfortunately the reports provided by our model validation area did not include exhibits by policy form, so we are currently unable to provide that. Additionally, as it is difficult to accurately assign the specific source of policy termination we focus on total terminations, so we have added an actual-to-expected total termination calculation based on current and original assumptions to Exhibit IV.

***Related Objection 8***

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

*Comments: Regarding the Voluntary Lapse Assumptions:*

*a. Please describe how the ultimate lapse rate assumptions were determined.*

*b. In developing the lapse assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request.*

*c. Do the voluntary lapse assumptions include any of the following? If so, please provide support for the assumption(s).*

*i. Shock lapses due to rate increase implementation*

*ii. Benefit reductions*

*d. Please provide actual-to-expected voluntary lapse comparisons for each policy form included in this rate increase request and in aggregate (if not already provided in Exhibit IV) using current and original assumptions.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx*<br>*Exh. I NW N550 9-2020.xlsx*<br>*Exh. I VA N550 9-2020.xlsx*<br>*Exh. II NW N550 9-2020.xlsx*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. V - Rate History by State N550_20211020.xlsx*<br>*Exh. II VA N550 9-2020.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx*<br>*Exh. XV - ALR_Subsets.xlsx*<br>*VA Memo - N550_revised.pdf*<br>*Exh. III NW RS Demonstration 9-2020.xlsx* |

| | |
|---|---|
| | Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

***Response 9***

***Comments:***

a. Active life reserves were calculated as of September 30, 2020.

b. The aggregate discount rate used to develop the active life reserves is 4.5%.

***Related Objection 9***

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Regarding the active life reserves as shown in Exhibit XV

a. Please confirm that the active life reserves were calculated as of September 30, 2020. If not, please indicate the date the active life reserves were calculated.

b. Please confirm that the aggregate discount rate used to develop the active life reserves shown in Exhibit XV is 4.5%.

***Changed Items:***

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

***Response 10***

***Comments:***

We confirm that the experience pooled in this filing will continue to be pooled for any future rate increase filings, with the exception that forms with no remaining inforce could be excluded at that time.

### Related Objection 10

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm that the forms for which experience has been pooled in this filing will continue to be pooled for any future rate increase filings.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 11

**Comments:**

a. Waiver of premium is treated as both an addition to earned premium and an addition to incurred claims. Let us know if you would prefer that we deal with it as a reduction to earned premium and excluded from incurred claims.

b. We have updated all of the noted exhibits to be discounted to 9/30/2020.

### Related Objection 11

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Regarding Exhibits I, III, VI, VIII, IX, X, and XI:

a. Please confirm that waiver of premium is treated as a reduction in premium and not a claim expense. If it is treated as a claim expense, please revise the exhibits.

b. Please revise the exhibits such that the discounted cash flows are discounted to the same date as the active life reserves, as referenced in question 9.a.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx*<br>*Exh. I NW N550 9-2020.xlsx*<br>*Exh. I VA N550 9-2020.xlsx*<br>*Exh. II NW N550 9-2020.xlsx*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. V - Rate History by State N550_20211020.xlsx*<br>*Exh. II VA N550 9-2020.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx*<br>*Exh. XV - ALR_Subsets.xlsx*<br>*VA Memo - N550_revised.pdf*<br>*Exh. III NW RS Demonstration 9-2020.xlsx* |

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

| | |
|---|---|
| | Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

### Response 12

**Comments:**

We have provided all exhibits in Microsoft Excel with working formulas preserved.

### Related Objection 12

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all exhibits in Microsoft Excel with working formulas preserved.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>VA Memo - N550_20220310.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx*<br>*Exh. I NW N550 9-2020.xlsx*<br>*Exh. I VA N550 9-2020.xlsx*<br>*Exh. II NW N550 9-2020.xlsx*<br>*VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf*<br>*Exh. V - Rate History by State N550_20211020.xlsx*<br>*Exh. II VA N550 9-2020.xlsx*<br>*Exh. VII - Loss Ratios.xlsx*<br>*Exh. XI - N550 If-Knew Exh. I.xlsx*<br>*Exh. XII - Mortality Selection Factors.xlsx*<br>*Exh. XIII - N550 Distribution 20200930.xlsx*<br>*Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx*<br>*Exh. XV - ALR_Subsets.xlsx*<br>*VA Memo - N550_revised.pdf*<br>*Exh. III NW RS Demonstration 9-2020.xlsx* |

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

| | |
|---|---|
| | Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| Previous Version | |
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VA_Compliance_Certification_Signed.pdf<br>VA Memo - N550.pdf |

***Response 13***

***Comments:***

On the policy forms associated with this filing there were 45,289 members issues on 35,687 policies total nationwide and 993 members issued on 776 policies total in Virginia.

***Related Objection 13***

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please state the number of policies ever issued nationwide under the policy forms associated with this filing.

***Changed Items:***

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

***Conclusion:***

Thank you for your continued review of this Long Term Care rate increase filing. Let us know if you have any additional questions or concerns.

Sincerely,

Aaron Buelow

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 02/23/2022 |
| Submitted Date | 02/23/2022 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your continued consideration of this rate filing.*

***Response 1***

***Comments:***

*We apologize for the discrepancy. The form numbers listed previously were the forms associated with the policyholder rate increase notices. We have updated the certification to align with the policy forms listed on the Rate/Rule Schedule.*

***Related Objection 1***

*Applies To:*

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

*Comments: The policy forms cited on this certification do not match the policy forms listed under the Rate/Rule Schedule tab or the Actuarial Memorandum. Please explain.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 2***

***Comments:***

*Rider premiums are a constant percentage of the base premium. If a rate increase on the base premium is approved, the rider premiums will increase proportionally.*

*We have added the rider forms in the Rate/Rule Schedule tab.*

***Related Objection 2***

*Applies To:*

- *GR-N520_N540_N550_N570_N580_VA.pdf, [GR-N520, GR-N540, GR-N550, GR-N570, GR-N580] (Rate)*

**State:** Virginia **Filing Company:** Bankers Life and Casualty Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** GR-N550, et al
**Project Name/Number:** 2021 N550 Series Rate Increase/None

Comments: Please advise if the rider forms are subject to the 40% rate increase.

We did not find the rider forms listed under the "Affected Form Numbers" in the Rate/Rule Schedule tab. Please add the form number for all rider forms affected by the the rate increase.

### Changed Items:

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|---|---|---|---|---|---|---|
| 1 | GR-N520_N540_N550_N570_N580_VA.pdf | GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A | Revised | Previous State Filing Number:<br><br>Percent Rate Change Request:<br>40 | GR-N520_N540_N550_N570_N580_VA_40%.pdf<br>, | 02/23/2022<br>By: Alex Esche |
| *Previous Version* | | | | | | |
| *1* | *GR-N520_N540_N550_N570_N580_VA.pdf* | *GR-N520, GR-N540, GR-N550, GR-N570, GR-N580* | *Revised* | *Previous State Filing Number:*<br><br>*Percent Rate Change Request:*<br>*40* | *GR-N520_N540_N550_N570_N580_VA_40%.pdf*<br>, | *01/20/2022*<br>*By: Aaron Buelow* |

No Supporting Documents changed.

### Response 3

**Comments:**

Excel exhibits have been uploaded.

### Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all exhibits in Excel with working formulas so the calculations can be followed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

### *Changed Items:*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

### *Response 4*

#### *Comments:*

*Exhibit X shows an 81.6% increase is allowable using the Prospective PV test. Exhibit XI shows a 63.3% increase is allowed using the If Knew/Makeup Blend.*

### Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all projections required to compute the "Prospective PV" and the "If Knew/Makeup Blend" allowable increases as currently under consideration by the NAIC.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 5***

***Comments:***

*We review the block performance on a regular schedule. If experience deteriorates such that an increase of greater than 10% is justified under a 58/85 test and at least $5M of annual premium remains inforce, we will consider further rate action.*

*We anticipate the experience to develop as projected. The anticipated lifetime loss ratio will depend on our ability to secure rate increase approvals.*

***Related Objection 5***

*Applies To:*

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clearly define the actual experience triggers, including the criteria that may be used that will prompt the company to file an additional rate action if the proposed 40% rate increase were approved.

Confirm if the company intends to manage the future experience to the anticipated lifetime loss ratio of 77.50% projected with the proposed rate increase.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 6***

***Comments:***

*a.We receive our projections from the valuation department and are unable to remove limited-pay policies from the projections. 98 policies nationwide are paid-up limited-pay policies.*

*b.4.5%, the rate used for accumulating or discounting, is the maximum valuation interest rate.*

***Related Objection 6***

*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. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. Explain why the Company believes the interest rate used in discounting cash flows in the lifetime loss ratio projections is reasonable relative to the maximum statutory valuation interest rate.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 7***

***Comments:***

*Please see attached Exhibit XIV for a comparison of original and current assumptions (there have been no previous rate increases on this block). Morbidity assumptions were updated based on a 2020 claim cost study by the CNO Experience Studies department. Lapse and Mortality assumptions were updated based on a 2020 termination study performed by LTCG.*

***Related Objection 7***

*Applies To:*

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

**State:** Virginia **Filing Company:** Bankers Life and Casualty Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** GR-N550, et al
**Project Name/Number:** 2021 N550 Series Rate Increase/None

*Comments: Please provide a comparison of the assumptions associated with the proposed rate increase to the assumptions associated with the most recently approved rate filing. For those assumptions that have changed, please justify the change.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 8***

### Comments:

Please see Exhibit XII for the selection factors used in the mortality assumptions.

### Related Objection 8

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a summary of the selection factors utilized in calculating the mortality assumptions.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 9***

***Comments:***

*The mortality assumption uses selection factors, but there are not calendar year improvements to mortality assumed in the original or current assumptions.*

***Related Objection 9***

*Applies To:*

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

*Comments: Please clarify whether adjustments have been made to the mortality tables to account for future mortality improvement. If so, please state the assumed level of future mortality improvement and provide support for the assumption.*

**State:** Virginia **Filing Company:** Bankers Life and Casualty Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** GR-N550, et al
**Project Name/Number:** 2021 N550 Series Rate Increase/None

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

### Response 10

**Comments:**

The morbidity assumptions use selection factors that vary by duration, but there are not calendar year improvements to morbidity assumed in the original or current assumptions.

### Related Objection 10

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clarify whether adjustments have been made to the morbidity assumptions to account for future morbidity improvement. If so, please state the assumed level of future morbidity
improvement and provide support for the assumption.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 11***

***Comments:***

*Exhibit IX shows a walk of projections from the original assumptions to the current assumptions. The projected lifetime loss ratio increased 13.4% (84.8%/74.8%). 70% of this increase (9.4%/13.4%) is attributed to updated morbidity assumptions. The remaining 30% is attributed to the change in lapse and mortality assumptions. It is difficult to accurately distinguish voluntary lapses from deaths in our data. There is no difference attributed to interest rates or other assumptions.*

***Related Objection 11***

*Applies To:*

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

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

Comments: Please identify the portion of the proposed rate increase that is attributed to each of the following components:

a. Changes in the voluntary lapse assumptions

b. Changes in the mortality assumptions

c. Changes in the expected claim cost assumptions

d. Changes in any other assumptions (e.g., interest rates)

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 12***

***Comments:***

*There is no explicit margin included in the claim reserves.*

***Related Objection 12***

*Applies To:*

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

*Comments: Please confirm if margin was included in claim reserve estimates.*

**State:** Virginia **Filing Company:** Bankers Life and Casualty Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** GR-N550, et al
**Project Name/Number:** 2021 N550 Series Rate Increase/None

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

### Response 13

**Comments:**

*For this block of business, we use an incurred claim count credibility standard, with less than 500 incurred claims over the past five complete years having no credibility and more than 2,000 incurred claims over the past five complete years having full credibility. The nationwide claim count since issue for each form is as follows: N520: 790, N540: 423, N550: 2,337, N570: 20, N580: 282. The nationwide claim count for 2015-2019 is as follows: N520: 360, N540: 227, N550: 1,223, N570: 13, N580: 133.*

### Related Objection 13

*Applies To:*

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

*Comments: Please provide the full credibility standard used to determine the credibility of the experience of each policy series associated with this filing. Additionally, please provide the number of claims associated with each policy series*

### Changed Items:

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 14***

***Comments:***

*The projections and assumptions that are used in this filing are the same as those used in asset adequacy testing.*

***Related Objection 14***

*Applies To:*

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

*Comments: Please confirm that the assumptions being used in this filing are not any more conservative than used in asset adequacy testing.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

### *Changed Items:*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

### *Response 15*

#### *Comments:*

Because we receive our projections from asset adequacy testing, we are not able to provide each of these projections at the requested subsets. However, we have provided the requested projections for this block in Exhibit VIII.

### Related Objection 15

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: To assist the Virginia Bureaus of Insurance in its review, for each of the subsets of the business 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

Projections a. - e. can be separate tabs or combined into separate columns on the same exhibit.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 16***

***Comments:***

*Please see attached Exhibit XV for active life reserve balances for each of the subsets.*

***Related Objection 16***

*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.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

### *Changed Items:*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

### *Response 17*

#### *Comments:*

*Please see Exhibit XIII for the average policyholder issue and attained age.*

### Related Objection 17

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the average policyholder age for the Virginia policyholders.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 18***

***Comments:***

*Please see Exhibit XIII for the # of policyholders for each requested subset. The small difference in totals from the counts in Table I are due to a difference in categorization of policies in their grace period between two reporting systems.*

***Related Objection 18***

*Applies To:*

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

*Comments: For each subset of business used in the requested projections, please provide the # of policyholders for each subset of business.*

**State:** *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *GR-N550, et al*
**Project Name/Number:** *2021 N550 Series Rate Increase/None*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 19***

***Comments:***

*The impact of COVID-19 is not reflected in the projected experience as any changes to billing and claim processing in response to COVID-19 are no longer active, and our long term expectations for the block remain unchanged.*

### Related Objection 19

*Applies To:*

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

*Comments: Please explain if any adjustments to mortality or morbidity factors were made for COVID-19. Please fully describe these adjustments.*

### Changed Items:

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

***Response 20***

***Comments:***

*98 of the remaining policies covering 122 members are partnership policies.*

***Related Objection 20***

*Applies To:*

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

*Comments: Please advise if there are any partnership policies issued to any of the remaining Virginia policyholders.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

### *Changed Items:*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>Exh. I NW N550 9-2020.xlsx<br>Exh. I VA N550 9-2020.xlsx<br>Exh. II NW N550 9-2020.xlsx<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. V - Rate History by State N550_20211020.xlsx<br>Exh. II VA N550 9-2020.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>VA Memo - N550_revised.pdf<br>Exh. III NW RS Demonstration 9-2020.xlsx<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA_Certification_Signed.pdf*<br>*VA_Compliance_Certification_Signed.pdf*<br>*VA Memo - N550.pdf* |

### *Conclusion:*

*Sincerely,*
*Alex Esche*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Note To Filer

**Created By:**

Bill Dismore on 10/21/2022 02:58 PM

**Last Edited By:**

Bill Dismore

**Submitted On:**

10/28/2022 08:47 AM

**Subject:**

Post-Submission Update

**Comments:**

Please note that I have cleared the pending Post-Submission Update so you should be able to submit the revised one.

Kind regards,

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Note To Filer

**Created By:**

Bill Dismore on 10/20/2022 12:31 PM

**Last Edited By:**

Bill Dismore

**Submitted On:**

10/28/2022 08:47 AM

**Subject:**

Revised rate increase to a single increase of 20%

**Comments:**

Per the company's objection response, the VA BOI would accept the company's 20% rate increase recommendation in lieu of at 40.5% rate increase implemented over 3 years at 12% per year. The company will not need to revise policyholder letter form LNN(2/17) with this change.

If the company will submit the revised Actuarial Memorandum, supporting exhibits and the Long-term Care Rate Review Summary documents we will work to quickly review.

Thank you for your alternative proposal.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Note To Filer

**Created By:**

Bill Dismore on 08/11/2022 08:57 AM

**Last Edited By:**

Bill Dismore

**Submitted On:**

10/28/2022 08:47 AM

**Subject:**

Company's Rate Request

**Comments:**

The requested rate increase of 40% or 3 annual increases of 12% will be recommended to the VA Insurance Commissioner for approval.  Because of the Commissioner's schedule, it will most likely be around the 1st of September before he will be able to review and grant final approval.

If the company decides to issue the rate increase over 3 years, please revise the actuarial memorandum, rate schedule, rate review summary and other supporting documentation for the proposed 3 annual increases of 12% each.

Please let me know if you have any questions.

Sincerely,

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Reviewer Note

**Created By:**

Bill Dismore on 01/25/2022 08:25 AM

**Last Edited By:**

Bill Dismore

**Submitted On:**

10/28/2022 08:47 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:** Bankers Life and Casualty Company

**SERFF Tracking Number:** BNLB-133120238

**Revised Rates**

**Average Annual Premium Per Member:** 2234

**Average Requested Percentage Rate Change Per Member:** 20.0%

**Range of Requested Rate Changes:** 20.0%-20.0%

**Number of Virginia Policyholders Affected:** 385

| Form Number | Product Name | Issue Dates | Prior Rate Increases – Date and Percentage Approved | Outlook for Future Rate Increases |
|---|---|---|---|---|
| GR-N520 | | 3/9/2005 - 9/17/2010 | N/A | We do not anticipate filing for any future rate increases at this time. |
| GR-N540 | | 3/9/2005 - 9/17/2010 | N/A | We do not anticipate filing for any future rate increases at this time. |
| GR-N550 | | 3/9/2005 - 9/17/2010 | N/A | We do not anticipate filing for any future rate increases at this time. |
| GR-N570 | | 3/9/2005 - 9/17/2010 | N/A | We do not anticipate filing for any future rate increases at this time. |
| GR-N580 | | 3/9/2005 - 9/17/2010 | N/A | We do not anticipate filing for any future rate increases at this time. |
| | | | | |
| | | | | |
| | | | | |

**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.

**Summary Narrative:**
Rates are being raised on this policy form to pay for anticipated claims that are higher than expected. This is due, in part, to individuals living longer and keeping their policies longer, which results in more claims than we anticipated when this policy form was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs and in no way reflects on the integrity of your policy, nor is it based on any individual's claims history, age, health status, or any other personal factor.

**The Company's Right to Increase Premiums:**
The company has a right to increase premiums on this policy form in the future, provided it raises rates for all policies in the same class in this state.

***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: Bankers Life and Casualty Company – NAIC # 61263

SERFF Tracking Number: BNLB-133120238

Disposition: Approved

Approval Date: 10/28/2022

Current Average Annual Premium Per Member: $2,769

**Rate Changes:**

Average Percentage Rate Change Per Member: 20%

Minimum Requested Percentage Rate Change Per Member: 20%

Maximum Requested Percentage Rate Change Per Member: 20%

Number of Virginia Policy Holders Affected: 385

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

The Company requested a 40% rate increase on this block of [individual / group] long-term care insurance policy forms. However, after discussion with the Bureau, the increase was reduced to 20%.

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 14VAC5-200-153 of the Virginia Administrative Code. The review indicated that the anticipated lifetime loss ratio after the increase will be 80.1%, which exceeds the minimum required loss ratio of 60%.

The Company has advised, "While a rate increase of 136% would result in sustainable rates, the company currently has no plans to file for rate increases in Virginia on this block beyond those already submitted to the state."

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:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Post Submission Update Request Processed On 10/21/2022

| | |
|---|---|
| Status: | Disallowed |
| Created By: | Bill Frentzas |
| Processed By: | Bill Dismore |
| Comments: | |

### Filing Description:

### Requested Value:

Per administrative letter 2012-03:
Summary of the filing: We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders currently on file with your department. The revised rates are 40.0% higher for all policies with policy forms listed above. This is a new filing, and not a resubmission.
The change is an increase in previous rates, and the percentage is 40.0%. This will be implemented in three annual rate increases of 12% each. The number of affected policyholders is 385. The reason for the increase is that the projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. More details can be found in the attached Actuarial Memorandum.

### Prior Value:

Per administrative letter 2012-03:
Summary of the filing: We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders currently on file with your department. The revised rates are 40.0% higher for all policies with policy forms listed above. This is a new filing, and not a resubmission.
The change is an increase in previous rates, and the percentage is 40.0%. The number of affected policyholders is 385. The reason for the increase is that the projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. More details can be found in the attached Actuarial Memorandum.

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Bankers Life and Casualty Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *GR-N550, et al* | | |
| **Project Name/Number:** | *2021 N550 Series Rate Increase/None* | | |

# Post Submission Update Request Processed On 10/24/2022

| | |
|---|---|
| Status: | Allowed |
| Created By: | Bill Frentzas |
| Processed By: | Bill Dismore |
| Comments: | |

### General Information:

| Field Name | Requested Change | Prior Value |
|---|---|---|
| Overall Rate Impact | 20 | 40 |

### Company Rate Information:

Company Name:Bankers Life and Casualty Company

| Field Name | Requested Change | Prior Value |
|---|---|---|
| Overall % Indicated Change | 20.000% | 40.000% |
| Overall % Rate Impact | 20.000% | 40.000% |
| Written Premium Change for this Program | $213225 | $426451 |
| Maximum %Change (where required) | 20.000% | 40.000% |
| Minimum %Change (where required) | 20.000% | 40.000% |

### Filing Description:

### Requested Value:

Per administrative letter 2012-03:
Summary of the filing: We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders currently on file with your department. The revised rates are 20.0% higher for all policies with policy forms listed above. This is a new filing, and not a resubmission.
The change is an increase in previous rates, and the percentage is 20.0%. The number of affected policyholders is 385. The reason for the increase is that the projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. More details can be found in the attached Actuarial Memorandum.

### Prior Value:

Per administrative letter 2012-03:
Summary of the filing: We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders currently on file with your department. The revised rates are 40.0% higher for all policies with policy forms listed above. This is a new filing, and not a resubmission.
The change is an increase in previous rates, and the percentage is 40.0%. The number of affected policyholders is 385. The reason for the increase is that the projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. More details can be found in the attached Actuarial Memorandum.

**State:** *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *GR-N550, et al*
**Project Name/Number:** *2021 N550 Series Rate Increase/None*

## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF
**Rate Change Type:** Increase
**Overall Percentage of Last Rate Revision:** 0.000%
**Effective Date of Last Rate Revision:**
**Filing Method of Last Filing:** SERFF
**SERFF Tracking Number of Last Filing:**

### Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---|---|---|---|---|---|---|---|
| Bankers Life and Casualty Company | 20.000% | 20.000% | $213,225 | 385 | $1,066,128 | 20.000% | 20.000% |

**State:** *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *GR-N550, et al*
**Project Name/Number:** *2021 N550 Series Rate Increase/None*

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|---|---|---|---|---|---|---|
| 1 | | GR-N520_N540_N550_N570_N580_VA.pdf | GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A | Revised | Previous State Filing Number:<br><br>Percent Rate Change Request: 20 | N520_N540_N550_N570_N580_VA.pdf, |
| 2 | | GR-N520_N540_N550_N570_N580_Release_3_VA.pdf | GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A | Revised | Previous State Filing Number:<br><br>Percent Rate Change Request: 12 | GR-N520_N540_N550_N570_N580_Release_3_VA.pdf, |
| 3 | | GR-N520_N540_N550_N570_N580_Release_4_VA.pdf | GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A | Revised | Previous State Filing Number:<br><br>Percent Rate Change Request: 12 | GR-N520_N540_N550_N570_N580_Release_4_VA.pdf, |

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $25.92 | $34.56 | $40.32 | $45.36 | $48.24 | $51.84 | $54.72 | $62.64 |
| 35-39 | 29.52 | 40.32 | 47.52 | 54.00 | 57.60 | 61.92 | 65.52 | 74.88 |
| 40-44 | 31.68 | 44.64 | 54.00 | 61.20 | 65.52 | 69.84 | 74.88 | 85.68 |
| 45-49 | 38.88 | 55.44 | 68.40 | 77.76 | 83.52 | 90.00 | 95.04 | 109.44 |
| 50 | 40.32 | 59.04 | 72.72 | 83.52 | 90.00 | 96.48 | 102.24 | 117.36 |
| 51 | 41.04 | 60.48 | 74.88 | 84.96 | 92.16 | 98.64 | 105.12 | 120.24 |
| 52 | 41.76 | 61.92 | 76.32 | 87.12 | 94.32 | 101.52 | 107.28 | 123.12 |
| 53 | 44.64 | 65.52 | 81.36 | 92.88 | 100.08 | 107.28 | 114.48 | 131.04 |
| 54 | 46.80 | 69.84 | 86.40 | 98.64 | 106.56 | 114.48 | 121.68 | 138.96 |
| 55 | 49.68 | 74.16 | 91.44 | 104.40 | 113.04 | 121.68 | 128.88 | 147.60 |
| 56 | 52.56 | 78.48 | 97.20 | 110.88 | 120.24 | 128.88 | 137.52 | 156.96 |
| 57 | 55.44 | 82.80 | 102.96 | 118.08 | 128.16 | 136.80 | 145.44 | 167.04 |
| 58 | 59.04 | 88.56 | 110.16 | 126.72 | 136.80 | 146.88 | 156.24 | 178.56 |
| 59 | 62.64 | 95.04 | 118.08 | 135.36 | 146.88 | 156.96 | 167.04 | 191.52 |
| 60 | 66.96 | 101.52 | 126.72 | 144.72 | 156.96 | 168.48 | 179.28 | 205.20 |
| 61 | 71.28 | 108.72 | 135.36 | 155.52 | 168.48 | 180.72 | 191.52 | 219.60 |
| 62 | 75.60 | 115.92 | 144.72 | 166.32 | 180.72 | 192.96 | 205.20 | 235.44 |
| 63 | 81.36 | 124.56 | 156.24 | 179.28 | 194.40 | 208.08 | 221.04 | 253.44 |
| 64 | 87.12 | 134.64 | 167.76 | 192.96 | 209.52 | 224.64 | 238.32 | 273.60 |
| 65 | 93.60 | 144.72 | 181.44 | 208.08 | 226.08 | 241.92 | 257.04 | 294.48 |
| 66 | 100.80 | 155.52 | 195.12 | 224.64 | 244.08 | 260.64 | 276.48 | 317.52 |
| 67 | 108.00 | 167.76 | 210.24 | 241.92 | 262.80 | 281.52 | 298.08 | 342.00 |
| 68 | 118.80 | 184.32 | 231.84 | 266.40 | 289.44 | 309.60 | 328.32 | 377.28 |
| 69 | 130.32 | 203.04 | 254.88 | 293.76 | 318.96 | 341.28 | 362.16 | 415.44 |
| 70 | 143.28 | 223.20 | 280.80 | 324.00 | 352.08 | 376.56 | 398.88 | 457.92 |
| 71 | 157.68 | 245.52 | 309.60 | 357.12 | 388.08 | 414.72 | 439.20 | 504.00 |
| 72 | 173.52 | 270.72 | 341.28 | 393.84 | 427.68 | 457.20 | 483.84 | 555.84 |
| 73 | 187.92 | 295.20 | 372.96 | 430.56 | 467.28 | 499.68 | 528.48 | 606.23 |
| 74 | 204.48 | 321.84 | 407.52 | 470.16 | 511.20 | 545.76 | 576.72 | 661.67 |
| 75 | 222.48 | 350.64 | 444.96 | 514.08 | 558.72 | 596.88 | 629.99 | 722.15 |
| 76 | 241.20 | 382.32 | 486.00 | 562.32 | 611.27 | 652.31 | 687.59 | 787.67 |
| 77 | 262.08 | 417.60 | 531.36 | 614.87 | 668.15 | 713.51 | 750.95 | 859.67 |
| 78 | 288.72 | 461.52 | 588.24 | 681.83 | 740.87 | 789.11 | 829.43 | 948.23 |
| 79 | 318.24 | 510.48 | 652.31 | 755.27 | 820.07 | 873.35 | 915.83 | 1,046.15 |
| 80 | 349.92 | 563.76 | 722.15 | 837.35 | 908.63 | 966.23 | 1,011.59 | 1,154.15 |
| 81 | 385.20 | 623.51 | 800.63 | 928.07 | 1,006.55 | 1,069.19 | 1,117.43 | 1,273.67 |
| 82 | 424.08 | 689.75 | 887.03 | 1,028.87 | 1,115.27 | 1,183.67 | 1,233.35 | 1,404.71 |
| 83 | 457.92 | 748.07 | 964.07 | 1,117.43 | 1,209.59 | 1,280.15 | 1,331.27 | 1,514.15 |
| 84 | 494.64 | 810.71 | 1,048.31 | 1,214.63 | 1,311.83 | 1,385.27 | 1,436.39 | 1,632.23 |
| 85 | 534.24 | 879.83 | 1,139.03 | 1,319.03 | 1,422.71 | 1,499.03 | 1,549.43 | 1,758.95 |
| 86 | 576.72 | 953.99 | 1,238.39 | 1,432.79 | 1,542.95 | 1,621.43 | 1,671.83 | 1,895.74 |
| 87 | 622.79 | 1,034.63 | 1,346.39 | 1,556.63 | 1,673.27 | 1,754.63 | 1,804.30 | 2,043.34 |
| 88 | 672.47 | 1,121.75 | 1,463.75 | 1,691.27 | 1,814.38 | 1,897.90 | 1,946.86 | 2,201.74 |
| 89 | 726.47 | 1,216.79 | 1,591.19 | 1,837.42 | 1,967.74 | 2,053.42 | 2,100.22 | 2,373.10 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $37.44 | $54.00 | $66.96 | $77.04 | $84.24 | $91.44 | $98.64 | $114.48 |
| 35-39 | 43.20 | 64.08 | 79.92 | 92.88 | 101.52 | 109.44 | 118.08 | 137.52 |
| 40-44 | 51.84 | 78.48 | 98.64 | 114.48 | 125.28 | 135.36 | 146.16 | 169.20 |
| 45-49 | 62.64 | 96.48 | 121.68 | 141.12 | 154.80 | 167.76 | 180.72 | 209.52 |
| 50 | 69.84 | 108.00 | 136.80 | 159.12 | 174.24 | 188.64 | 203.04 | 235.44 |
| 51 | 72.72 | 112.32 | 142.56 | 165.60 | 181.44 | 196.56 | 211.68 | 244.80 |
| 52 | 75.60 | 116.64 | 148.32 | 172.08 | 188.64 | 204.48 | 219.60 | 254.16 |
| 53 | 79.20 | 123.12 | 156.24 | 181.44 | 198.72 | 215.28 | 231.84 | 267.84 |
| 54 | 82.80 | 129.60 | 164.16 | 191.52 | 209.52 | 226.80 | 244.08 | 282.24 |
| 55 | 87.12 | 136.08 | 172.80 | 201.60 | 221.04 | 239.04 | 257.04 | 297.36 |
| 56 | 91.44 | 143.28 | 182.16 | 212.40 | 232.56 | 251.28 | 270.72 | 313.20 |
| 57 | 96.48 | 151.20 | 192.24 | 223.92 | 245.52 | 264.96 | 285.12 | 329.76 |
| 58 | 101.52 | 159.84 | 203.04 | 236.88 | 259.92 | 280.08 | 301.68 | 348.48 |
| 59 | 107.28 | 169.20 | 215.28 | 250.56 | 275.04 | 296.64 | 318.96 | 368.64 |
| 60 | 113.04 | 178.56 | 227.52 | 264.96 | 290.88 | 313.92 | 336.96 | 389.52 |
| 61 | 119.52 | 188.64 | 240.48 | 280.80 | 307.44 | 331.92 | 356.40 | 411.84 |
| 62 | 126.00 | 199.44 | 254.88 | 296.64 | 325.44 | 351.36 | 376.56 | 435.60 |
| 63 | 134.64 | 213.84 | 272.88 | 318.24 | 348.48 | 375.84 | 403.92 | 466.56 |
| 64 | 144.00 | 228.96 | 292.32 | 341.28 | 373.68 | 403.20 | 432.00 | 499.68 |
| 65 | 154.08 | 244.80 | 313.20 | 365.04 | 400.32 | 432.00 | 462.96 | 534.96 |
| 66 | 164.16 | 262.08 | 335.52 | 391.68 | 429.12 | 462.96 | 496.08 | 573.12 |
| 67 | 175.68 | 280.80 | 359.28 | 419.76 | 460.08 | 495.36 | 530.64 | 613.43 |
| 68 | 188.64 | 301.68 | 385.92 | 451.44 | 494.64 | 532.80 | 570.24 | 658.79 |
| 69 | 202.32 | 324.00 | 415.44 | 485.28 | 531.36 | 572.40 | 612.71 | 707.75 |
| 70 | 216.72 | 347.76 | 446.40 | 521.28 | 571.68 | 615.59 | 658.07 | 760.31 |
| 71 | 233.28 | 373.68 | 479.52 | 560.88 | 614.87 | 661.67 | 707.03 | 816.47 |
| 72 | 249.84 | 401.76 | 515.52 | 602.63 | 660.95 | 710.63 | 758.87 | 876.23 |
| 73 | 270.72 | 435.60 | 560.88 | 655.91 | 718.55 | 773.27 | 824.39 | 951.11 |
| 74 | 293.04 | 473.04 | 609.83 | 713.51 | 781.91 | 840.95 | 895.67 | 1,032.47 |
| 75 | 316.80 | 514.08 | 663.11 | 776.87 | 851.03 | 914.39 | 972.71 | 1,120.31 |
| 76 | 343.44 | 558.00 | 721.43 | 845.27 | 925.91 | 994.31 | 1,056.95 | 1,215.35 |
| 77 | 371.52 | 605.51 | 784.07 | 919.43 | 1,007.99 | 1,081.43 | 1,147.67 | 1,319.03 |
| 78 | 403.20 | 659.51 | 856.07 | 1,003.67 | 1,099.43 | 1,178.63 | 1,247.75 | 1,432.07 |
| 79 | 437.76 | 718.55 | 934.55 | 1,095.83 | 1,199.51 | 1,284.47 | 1,356.47 | 1,554.47 |
| 80 | 474.48 | 783.35 | 1,019.51 | 1,196.63 | 1,308.23 | 1,399.67 | 1,474.55 | 1,687.67 |
| 81 | 514.80 | 853.19 | 1,113.11 | 1,306.07 | 1,427.75 | 1,524.95 | 1,603.43 | 1,831.66 |
| 82 | 558.72 | 928.79 | 1,214.63 | 1,425.59 | 1,557.35 | 1,661.75 | 1,743.11 | 1,988.62 |
| 83 | 596.16 | 995.03 | 1,303.91 | 1,529.27 | 1,667.51 | 1,774.79 | 1,856.14 | 2,115.34 |
| 84 | 635.75 | 1,065.59 | 1,399.67 | 1,640.87 | 1,785.59 | 1,896.46 | 1,977.10 | 2,249.98 |
| 85 | 678.23 | 1,141.91 | 1,502.63 | 1,760.39 | 1,912.30 | 2,026.06 | 2,105.98 | 2,393.26 |
| 86 | 723.59 | 1,222.55 | 1,613.51 | 1,888.54 | 2,047.66 | 2,164.30 | 2,242.78 | 2,545.90 |
| 87 | 771.83 | 1,309.67 | 1,732.31 | 2,025.34 | 2,192.38 | 2,312.62 | 2,388.94 | 2,707.90 |
| 88 | 822.95 | 1,402.55 | 1,859.74 | 2,172.94 | 2,347.90 | 2,471.02 | 2,544.46 | 2,879.98 |
| 89 | 877.67 | 1,502.63 | 1,996.54 | 2,331.34 | 2,514.22 | 2,639.50 | 2,710.06 | 3,063.57 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $80.64 | $123.84 | $155.52 | $180.72 | $198.00 | $213.12 | $229.68 | $266.40 |
| 35-39 | 87.84 | 135.36 | 171.36 | 198.72 | 217.44 | 235.44 | 252.72 | 293.76 |
| 40-44 | 97.20 | 151.92 | 192.24 | 223.92 | 244.80 | 264.24 | 284.40 | 329.76 |
| 45-49 | 105.84 | 165.60 | 210.24 | 244.80 | 267.84 | 289.44 | 311.04 | 360.00 |
| 50 | 112.32 | 176.40 | 224.64 | 261.36 | 286.56 | 309.60 | 332.64 | 384.48 |
| 51 | 114.48 | 180.72 | 229.68 | 267.84 | 293.04 | 316.08 | 339.84 | 393.12 |
| 52 | 116.64 | 184.32 | 234.72 | 273.60 | 299.52 | 323.28 | 347.76 | 401.76 |
| 53 | 120.96 | 190.80 | 242.64 | 282.96 | 310.32 | 334.80 | 359.28 | 415.44 |
| 54 | 124.56 | 197.28 | 251.28 | 293.04 | 321.12 | 346.32 | 372.24 | 429.84 |
| 55 | 128.88 | 203.76 | 259.92 | 303.12 | 331.92 | 358.56 | 385.20 | 444.96 |
| 56 | 133.20 | 210.96 | 269.28 | 313.92 | 344.16 | 370.80 | 398.16 | 460.08 |
| 57 | 137.52 | 218.16 | 278.64 | 324.72 | 355.68 | 383.76 | 411.84 | 475.92 |
| 58 | 143.28 | 226.80 | 289.44 | 337.68 | 370.08 | 398.88 | 428.40 | 494.64 |
| 59 | 148.32 | 236.16 | 300.96 | 351.36 | 384.48 | 414.72 | 444.96 | 514.08 |
| 60 | 154.08 | 245.52 | 313.20 | 365.04 | 400.32 | 431.28 | 462.96 | 534.24 |
| 61 | 159.84 | 254.88 | 325.44 | 380.16 | 416.16 | 448.56 | 480.96 | 555.84 |
| 62 | 166.32 | 264.96 | 338.40 | 395.28 | 432.72 | 466.56 | 500.40 | 577.44 |
| 63 | 174.96 | 279.36 | 357.12 | 416.88 | 456.48 | 491.76 | 527.04 | 609.11 |
| 64 | 183.60 | 293.76 | 376.56 | 439.20 | 480.96 | 518.40 | 555.84 | 642.23 |
| 65 | 193.68 | 309.60 | 396.72 | 462.96 | 507.60 | 546.48 | 586.08 | 676.79 |
| 66 | 203.76 | 326.16 | 418.32 | 488.16 | 534.96 | 576.72 | 617.75 | 713.51 |
| 67 | 214.56 | 344.16 | 440.64 | 514.80 | 564.48 | 607.67 | 650.87 | 751.67 |
| 68 | 227.52 | 365.76 | 469.44 | 548.64 | 601.19 | 647.27 | 693.35 | 800.63 |
| 69 | 242.64 | 389.52 | 500.40 | 584.64 | 640.79 | 689.75 | 737.99 | 852.47 |
| 70 | 257.76 | 414.72 | 532.80 | 622.79 | 682.55 | 735.11 | 785.51 | 907.19 |
| 71 | 274.32 | 441.36 | 567.36 | 663.83 | 727.19 | 782.63 | 836.63 | 966.23 |
| 72 | 291.60 | 469.44 | 604.07 | 707.03 | 774.71 | 833.75 | 890.63 | 1,028.87 |
| 73 | 311.04 | 503.28 | 648.71 | 758.87 | 832.31 | 894.95 | 954.71 | 1,101.59 |
| 74 | 332.64 | 539.28 | 695.51 | 815.03 | 892.79 | 960.47 | 1,023.11 | 1,179.35 |
| 75 | 355.68 | 577.44 | 746.63 | 874.79 | 959.03 | 1,030.31 | 1,096.55 | 1,262.87 |
| 76 | 379.44 | 618.47 | 800.63 | 938.87 | 1,029.59 | 1,105.91 | 1,175.75 | 1,352.87 |
| 77 | 405.36 | 663.11 | 858.95 | 1,007.99 | 1,105.19 | 1,186.55 | 1,259.99 | 1,448.63 |
| 78 | 437.04 | 717.11 | 930.95 | 1,092.23 | 1,196.63 | 1,283.75 | 1,360.07 | 1,561.67 |
| 79 | 470.88 | 775.43 | 1,008.71 | 1,184.39 | 1,296.71 | 1,388.87 | 1,468.07 | 1,683.35 |
| 80 | 507.60 | 838.07 | 1,092.95 | 1,283.75 | 1,404.71 | 1,502.63 | 1,584.71 | 1,814.38 |
| 81 | 546.48 | 906.47 | 1,184.39 | 1,391.03 | 1,521.35 | 1,625.75 | 1,710.71 | 1,955.50 |
| 82 | 588.96 | 980.63 | 1,283.03 | 1,507.67 | 1,648.07 | 1,758.95 | 1,846.78 | 2,108.14 |
| 83 | 625.67 | 1,045.43 | 1,371.59 | 1,610.63 | 1,756.79 | 1,871.26 | 1,959.10 | 2,232.70 |
| 84 | 664.55 | 1,115.27 | 1,465.91 | 1,720.07 | 1,873.42 | 1,990.78 | 2,077.18 | 2,364.46 |
| 85 | 705.59 | 1,188.71 | 1,566.71 | 1,836.70 | 1,997.26 | 2,117.50 | 2,203.18 | 2,504.14 |
| 86 | 749.51 | 1,267.91 | 1,674.71 | 1,961.98 | 2,129.02 | 2,252.86 | 2,336.38 | 2,652.46 |
| 87 | 796.31 | 1,352.15 | 1,789.91 | 2,095.18 | 2,270.14 | 2,396.14 | 2,478.22 | 2,808.70 |
| 88 | 845.27 | 1,441.43 | 1,913.74 | 2,237.74 | 2,419.90 | 2,549.50 | 2,627.98 | 2,975.02 |
| 89 | 897.83 | 1,537.19 | 2,045.50 | 2,390.38 | 2,580.46 | 2,711.50 | 2,787.10 | 3,150.69 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $41.04 | $60.48 | $74.16 | $84.96 | $92.16 | $99.36 | $106.56 | $123.12 |
| 35-39 | 46.80 | 69.12 | 85.68 | 98.64 | 107.28 | 115.92 | 123.84 | 143.28 |
| 40-44 | 54.72 | 82.08 | 102.24 | 118.08 | 128.16 | 138.24 | 148.32 | 171.36 |
| 45-49 | 64.80 | 98.64 | 123.84 | 143.28 | 156.24 | 168.48 | 180.72 | 208.08 |
| 50 | 72.00 | 110.16 | 138.24 | 159.84 | 174.96 | 187.92 | 201.60 | 232.56 |
| 51 | 74.16 | 114.48 | 143.28 | 166.32 | 181.44 | 195.12 | 208.80 | 241.20 |
| 52 | 77.04 | 118.08 | 149.04 | 172.08 | 187.92 | 202.32 | 216.72 | 249.84 |
| 53 | 79.92 | 123.84 | 156.24 | 180.72 | 197.28 | 212.40 | 227.52 | 262.08 |
| 54 | 84.24 | 129.60 | 163.44 | 189.36 | 206.64 | 222.48 | 238.32 | 274.32 |
| 55 | 87.84 | 136.08 | 171.36 | 198.72 | 216.72 | 233.28 | 249.84 | 287.28 |
| 56 | 91.44 | 142.56 | 179.28 | 208.08 | 226.80 | 244.08 | 261.36 | 300.96 |
| 57 | 95.76 | 149.04 | 187.92 | 218.16 | 238.32 | 256.32 | 274.32 | 315.36 |
| 58 | 100.80 | 156.96 | 198.00 | 229.68 | 250.56 | 270.00 | 288.72 | 332.64 |
| 59 | 105.84 | 164.88 | 208.80 | 241.92 | 264.24 | 284.40 | 303.84 | 350.64 |
| 60 | 110.88 | 174.24 | 220.32 | 255.60 | 278.64 | 299.52 | 320.40 | 369.36 |
| 61 | 116.64 | 182.88 | 231.84 | 269.28 | 293.76 | 316.08 | 337.68 | 388.80 |
| 62 | 123.12 | 192.96 | 244.80 | 283.68 | 309.60 | 332.64 | 355.68 | 409.68 |
| 63 | 130.32 | 205.20 | 260.64 | 302.40 | 330.48 | 354.96 | 379.44 | 437.04 |
| 64 | 138.96 | 218.88 | 277.92 | 322.56 | 352.08 | 378.72 | 403.92 | 465.84 |
| 65 | 147.60 | 233.28 | 295.92 | 343.44 | 375.12 | 403.20 | 430.56 | 496.08 |
| 66 | 156.96 | 248.40 | 315.36 | 366.48 | 400.32 | 429.84 | 459.36 | 529.20 |
| 67 | 167.04 | 264.24 | 336.24 | 390.96 | 426.96 | 458.64 | 489.60 | 563.76 |
| 68 | 177.84 | 282.24 | 359.28 | 417.60 | 456.48 | 490.32 | 522.72 | 602.63 |
| 69 | 190.08 | 301.68 | 384.48 | 447.12 | 488.16 | 524.16 | 558.72 | 643.67 |
| 70 | 203.04 | 322.56 | 411.12 | 478.08 | 522.00 | 560.88 | 596.88 | 688.31 |
| 71 | 216.72 | 344.88 | 439.20 | 511.20 | 558.00 | 599.04 | 637.91 | 735.11 |
| 72 | 231.12 | 367.92 | 470.16 | 546.48 | 596.88 | 640.79 | 681.83 | 785.51 |
| 73 | 249.84 | 398.88 | 509.76 | 593.28 | 647.99 | 694.79 | 738.71 | 850.31 |
| 74 | 269.28 | 431.28 | 552.24 | 643.67 | 702.71 | 753.83 | 800.63 | 920.87 |
| 75 | 290.88 | 467.28 | 599.04 | 698.39 | 762.47 | 817.19 | 866.87 | 996.47 |
| 76 | 313.20 | 505.44 | 649.43 | 757.43 | 827.27 | 886.31 | 939.59 | 1,078.55 |
| 77 | 338.40 | 547.20 | 704.15 | 821.51 | 897.83 | 961.19 | 1,017.35 | 1,167.83 |
| 78 | 367.92 | 597.60 | 770.39 | 899.27 | 981.35 | 1,049.75 | 1,108.79 | 1,271.51 |
| 79 | 400.32 | 652.31 | 842.39 | 983.51 | 1,073.51 | 1,146.95 | 1,208.87 | 1,383.83 |
| 80 | 434.88 | 712.07 | 921.59 | 1,076.39 | 1,173.59 | 1,252.79 | 1,317.59 | 1,506.23 |
| 81 | 473.04 | 776.87 | 1,007.99 | 1,177.91 | 1,283.75 | 1,367.99 | 1,435.67 | 1,639.43 |
| 82 | 514.08 | 848.15 | 1,102.31 | 1,288.79 | 1,403.27 | 1,494.71 | 1,564.55 | 1,784.15 |
| 83 | 550.08 | 910.79 | 1,186.55 | 1,385.99 | 1,506.95 | 1,601.27 | 1,671.11 | 1,903.66 |
| 84 | 588.24 | 978.47 | 1,277.27 | 1,491.11 | 1,618.55 | 1,715.03 | 1,784.87 | 2,030.38 |
| 85 | 629.27 | 1,050.47 | 1,374.47 | 1,603.43 | 1,737.35 | 1,837.42 | 1,906.54 | 2,166.46 |
| 86 | 673.19 | 1,128.23 | 1,479.59 | 1,725.11 | 1,865.50 | 1,968.46 | 2,036.86 | 2,311.18 |
| 87 | 719.99 | 1,211.75 | 1,592.63 | 1,855.42 | 2,003.02 | 2,108.86 | 2,175.82 | 2,465.26 |
| 88 | 769.67 | 1,301.03 | 1,715.03 | 1,995.82 | 2,151.34 | 2,259.34 | 2,324.14 | 2,629.42 |
| 89 | 822.95 | 1,396.79 | 1,846.06 | 2,146.30 | 2,309.74 | 2,420.62 | 2,482.54 | 2,805.10 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $23.04 | $31.68 | $37.44 | $42.48 | $45.36 | $48.24 | $51.84 | n/a |
| 35-39 | 25.92 | 36.00 | 43.92 | 49.68 | 54.00 | 57.60 | 61.92 | n/a |
| 40-44 | 28.08 | 40.32 | 48.96 | 56.16 | 61.20 | 65.52 | 70.56 | n/a |
| 45-49 | 34.56 | 50.40 | 62.64 | 71.28 | 77.76 | 84.24 | 90.72 | n/a |
| 50 | 36.00 | 53.28 | 66.96 | 77.04 | 84.24 | 90.72 | 97.20 | n/a |
| 51 | 36.72 | 54.72 | 68.40 | 79.20 | 86.40 | 92.88 | 100.08 | n/a |
| 52 | 37.44 | 56.16 | 70.56 | 80.64 | 88.56 | 95.04 | 102.24 | n/a |
| 53 | 39.60 | 59.76 | 74.88 | 86.40 | 93.60 | 101.52 | 108.72 | n/a |
| 54 | 41.76 | 63.36 | 79.20 | 91.44 | 100.08 | 108.00 | 115.92 | n/a |
| 55 | 43.92 | 66.96 | 84.24 | 97.20 | 106.56 | 114.48 | 123.12 | n/a |
| 56 | 46.80 | 71.28 | 90.00 | 103.68 | 113.04 | 121.68 | 131.04 | n/a |
| 57 | 48.96 | 75.60 | 95.76 | 110.16 | 120.24 | 129.60 | 139.68 | n/a |
| 58 | 52.56 | 80.64 | 102.24 | 118.08 | 128.88 | 138.96 | 149.76 | n/a |
| 59 | 56.16 | 86.40 | 109.44 | 126.72 | 138.24 | 149.04 | 160.56 | n/a |
| 60 | 59.76 | 92.88 | 117.36 | 136.08 | 148.32 | 159.84 | 172.08 | n/a |
| 61 | 64.08 | 99.36 | 126.00 | 146.16 | 159.12 | 171.36 | 184.32 | n/a |
| 62 | 68.40 | 106.56 | 135.36 | 156.24 | 171.36 | 184.32 | 198.00 | n/a |
| 63 | 73.44 | 115.20 | 146.16 | 169.20 | 185.04 | 198.72 | 213.84 | n/a |
| 64 | 79.20 | 123.84 | 157.68 | 182.88 | 199.44 | 214.56 | 230.40 | n/a |
| 65 | 84.96 | 133.92 | 169.92 | 197.28 | 215.28 | 231.84 | 249.12 | n/a |
| 66 | 91.44 | 144.00 | 183.60 | 213.12 | 232.56 | 250.56 | 268.56 | n/a |
| 67 | 97.92 | 155.52 | 198.00 | 229.68 | 251.28 | 270.00 | 290.16 | n/a |
| 68 | 108.00 | 171.36 | 218.88 | 253.44 | 277.20 | 298.80 | 319.68 | n/a |
| 69 | 118.80 | 189.36 | 241.20 | 280.08 | 306.72 | 329.76 | 352.80 | n/a |
| 70 | 131.04 | 208.80 | 266.40 | 309.60 | 338.40 | 363.60 | 389.52 | n/a |
| 71 | 144.72 | 230.40 | 293.76 | 342.00 | 373.68 | 401.76 | 429.84 | n/a |
| 72 | 159.12 | 254.16 | 324.72 | 377.28 | 412.56 | 443.52 | 474.48 | n/a |
| 73 | 173.52 | 277.92 | 355.68 | 414.00 | 452.16 | 486.00 | 519.12 | n/a |
| 74 | 189.36 | 303.12 | 389.52 | 453.60 | 495.36 | 532.08 | 567.36 | n/a |
| 75 | 205.92 | 331.92 | 426.24 | 496.80 | 542.88 | 583.20 | 620.63 | n/a |
| 76 | 223.92 | 362.88 | 466.56 | 544.32 | 595.44 | 638.63 | 678.95 | n/a |
| 77 | 244.08 | 396.72 | 511.20 | 596.16 | 652.31 | 699.83 | 742.31 | n/a |
| 78 | 269.28 | 439.20 | 567.36 | 662.39 | 723.59 | 775.43 | 820.79 | n/a |
| 79 | 297.36 | 486.00 | 629.99 | 735.11 | 803.51 | 858.95 | 907.91 | n/a |
| 80 | 327.60 | 538.56 | 699.11 | 816.47 | 891.35 | 952.55 | 1,003.67 | n/a |
| 81 | 361.44 | 596.88 | 775.43 | 906.47 | 989.27 | 1,055.51 | 1,109.51 | n/a |
| 82 | 398.16 | 660.95 | 861.11 | 1,005.83 | 1,097.27 | 1,169.27 | 1,226.15 | n/a |
| 83 | 430.56 | 717.11 | 936.71 | 1,094.39 | 1,191.59 | 1,266.47 | 1,324.07 | n/a |
| 84 | 465.12 | 778.31 | 1,018.79 | 1,189.43 | 1,293.11 | 1,371.59 | 1,429.19 | n/a |
| 85 | 502.56 | 844.55 | 1,108.07 | 1,293.83 | 1,403.99 | 1,484.63 | 1,542.95 | n/a |
| 86 | 543.60 | 916.55 | 1,205.99 | 1,406.87 | 1,523.51 | 1,607.75 | 1,666.07 | n/a |
| 87 | 587.52 | 995.03 | 1,311.83 | 1,529.27 | 1,653.83 | 1,740.95 | 1,798.55 | n/a |
| 88 | 634.31 | 1,079.99 | 1,427.03 | 1,663.19 | 1,795.67 | 1,885.66 | 1,941.82 | n/a |
| 89 | 685.43 | 1,171.43 | 1,553.03 | 1,808.62 | 1,949.02 | 2,041.90 | 2,096.62 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $33.84 | $50.40 | $63.36 | $72.72 | $79.92 | $87.12 | $95.04 | n/a |
| 35-39 | 39.60 | 59.76 | 75.60 | 87.84 | 96.48 | 104.40 | 114.48 | n/a |
| 40-44 | 47.52 | 72.72 | 92.88 | 108.00 | 118.80 | 129.60 | 141.12 | n/a |
| 45-49 | 56.88 | 89.28 | 114.48 | 133.92 | 147.60 | 160.56 | 175.68 | n/a |
| 50 | 64.08 | 100.80 | 129.60 | 151.20 | 167.04 | 181.44 | 198.00 | n/a |
| 51 | 66.24 | 104.40 | 134.64 | 157.68 | 174.24 | 189.36 | 206.64 | n/a |
| 52 | 69.12 | 108.72 | 140.40 | 164.16 | 181.44 | 197.28 | 214.56 | n/a |
| 53 | 72.72 | 114.48 | 147.60 | 173.52 | 191.52 | 208.08 | 226.80 | n/a |
| 54 | 76.32 | 120.96 | 156.24 | 182.88 | 201.60 | 219.60 | 239.04 | n/a |
| 55 | 79.92 | 127.44 | 164.88 | 192.96 | 213.12 | 231.12 | 252.00 | n/a |
| 56 | 84.24 | 134.64 | 173.52 | 203.76 | 224.64 | 244.08 | 265.68 | n/a |
| 57 | 88.56 | 141.84 | 183.60 | 215.28 | 236.88 | 257.76 | 280.08 | n/a |
| 58 | 93.60 | 150.48 | 194.40 | 228.24 | 251.28 | 272.88 | 296.64 | n/a |
| 59 | 99.36 | 159.12 | 205.92 | 241.92 | 266.40 | 289.44 | 314.64 | n/a |
| 60 | 105.12 | 168.48 | 218.16 | 256.32 | 282.24 | 306.00 | 332.64 | n/a |
| 61 | 110.88 | 178.56 | 231.12 | 271.44 | 299.52 | 324.72 | 352.80 | n/a |
| 62 | 117.36 | 189.36 | 244.80 | 287.28 | 317.52 | 344.16 | 373.68 | n/a |
| 63 | 125.28 | 203.04 | 263.52 | 309.60 | 341.28 | 370.08 | 401.04 | n/a |
| 64 | 134.64 | 218.16 | 282.96 | 332.64 | 367.20 | 397.44 | 431.28 | n/a |
| 65 | 144.72 | 234.72 | 304.56 | 357.84 | 394.56 | 427.68 | 463.68 | n/a |
| 66 | 154.80 | 252.00 | 327.60 | 385.20 | 424.80 | 460.08 | 498.24 | n/a |
| 67 | 166.32 | 270.72 | 352.08 | 414.00 | 456.48 | 494.64 | 535.68 | n/a |
| 68 | 177.84 | 290.16 | 377.28 | 444.24 | 490.32 | 530.64 | 573.84 | n/a |
| 69 | 190.80 | 311.76 | 405.36 | 476.64 | 525.60 | 569.52 | 615.59 | n/a |
| 70 | 204.48 | 334.08 | 434.88 | 511.92 | 564.48 | 610.55 | 659.51 | n/a |
| 71 | 218.88 | 358.56 | 466.56 | 548.64 | 605.51 | 655.19 | 707.03 | n/a |
| 72 | 234.72 | 384.48 | 500.40 | 588.96 | 650.15 | 702.71 | 758.15 | n/a |
| 73 | 253.44 | 416.16 | 542.88 | 640.07 | 705.59 | 763.19 | 821.51 | n/a |
| 74 | 273.60 | 451.44 | 589.68 | 694.79 | 766.79 | 827.99 | 890.63 | n/a |
| 75 | 295.92 | 488.88 | 640.07 | 754.55 | 832.31 | 899.27 | 964.79 | n/a |
| 76 | 319.68 | 529.92 | 694.79 | 820.07 | 904.31 | 975.59 | 1,046.15 | n/a |
| 77 | 345.60 | 574.56 | 753.83 | 889.91 | 982.07 | 1,059.11 | 1,133.99 | n/a |
| 78 | 375.12 | 627.11 | 824.39 | 973.43 | 1,072.79 | 1,155.59 | 1,234.07 | n/a |
| 79 | 408.24 | 683.99 | 900.71 | 1,064.87 | 1,172.15 | 1,261.43 | 1,342.79 | n/a |
| 80 | 443.52 | 746.63 | 984.95 | 1,164.23 | 1,280.87 | 1,376.63 | 1,461.59 | n/a |
| 81 | 481.68 | 814.31 | 1,076.39 | 1,272.95 | 1,400.39 | 1,501.91 | 1,590.47 | n/a |
| 82 | 524.16 | 888.47 | 1,177.19 | 1,391.75 | 1,529.99 | 1,638.71 | 1,730.87 | n/a |
| 83 | 559.44 | 952.55 | 1,264.31 | 1,494.71 | 1,639.43 | 1,752.47 | 1,844.62 | n/a |
| 84 | 596.88 | 1,020.23 | 1,358.63 | 1,604.87 | 1,757.51 | 1,873.42 | 1,966.30 | n/a |
| 85 | 637.19 | 1,093.67 | 1,459.43 | 1,722.95 | 1,883.50 | 2,003.74 | 2,095.90 | n/a |
| 86 | 679.67 | 1,172.15 | 1,567.43 | 1,849.66 | 2,018.86 | 2,141.98 | 2,233.42 | n/a |
| 87 | 725.75 | 1,255.67 | 1,684.07 | 1,985.74 | 2,164.30 | 2,290.30 | 2,380.30 | n/a |
| 88 | 774.71 | 1,345.67 | 1,808.62 | 2,132.62 | 2,319.10 | 2,448.70 | 2,536.54 | n/a |
| 89 | 826.55 | 1,442.15 | 1,943.26 | 2,289.58 | 2,486.14 | 2,618.62 | 2,703.58 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $72.00 | $113.04 | $144.72 | $168.48 | $185.04 | $200.88 | $218.16 | n/a |
| 35-39 | 78.48 | 123.84 | 158.40 | 185.76 | 203.76 | 221.04 | 240.48 | n/a |
| 40-44 | 87.12 | 138.24 | 177.84 | 208.80 | 229.68 | 249.12 | 271.44 | n/a |
| 45-49 | 94.32 | 151.20 | 195.12 | 228.24 | 252.00 | 272.88 | 296.64 | n/a |
| 50 | 100.80 | 162.00 | 208.80 | 244.80 | 270.00 | 292.32 | 318.24 | n/a |
| 51 | 102.96 | 165.60 | 213.84 | 250.56 | 275.76 | 299.52 | 325.44 | n/a |
| 52 | 105.12 | 169.20 | 218.16 | 256.32 | 282.24 | 306.00 | 332.64 | n/a |
| 53 | 108.72 | 174.96 | 226.08 | 265.68 | 292.32 | 316.80 | 344.16 | n/a |
| 54 | 112.32 | 181.44 | 234.72 | 275.04 | 303.12 | 328.32 | 356.40 | n/a |
| 55 | 115.92 | 187.92 | 242.64 | 285.12 | 313.92 | 340.56 | 369.36 | n/a |
| 56 | 120.24 | 194.40 | 251.28 | 295.20 | 325.44 | 352.08 | 382.32 | n/a |
| 57 | 124.56 | 200.88 | 260.64 | 306.00 | 336.96 | 365.04 | 396.00 | n/a |
| 58 | 129.60 | 209.52 | 270.72 | 318.24 | 350.64 | 380.16 | 411.84 | n/a |
| 59 | 134.64 | 218.16 | 282.24 | 331.20 | 365.04 | 395.28 | 429.12 | n/a |
| 60 | 139.68 | 226.80 | 293.76 | 344.88 | 380.16 | 411.84 | 446.40 | n/a |
| 61 | 145.44 | 236.16 | 306.00 | 359.28 | 396.00 | 428.40 | 464.40 | n/a |
| 62 | 150.48 | 245.52 | 318.24 | 373.68 | 411.84 | 445.68 | 483.12 | n/a |
| 63 | 159.12 | 259.20 | 336.24 | 395.28 | 435.60 | 471.60 | 511.20 | n/a |
| 64 | 167.76 | 274.32 | 355.68 | 418.32 | 460.80 | 498.96 | 540.00 | n/a |
| 65 | 177.12 | 290.16 | 376.56 | 442.80 | 487.44 | 527.76 | 571.68 | n/a |
| 66 | 187.20 | 306.00 | 398.16 | 468.00 | 516.24 | 558.72 | 604.07 | n/a |
| 67 | 197.28 | 324.00 | 421.20 | 495.36 | 545.76 | 591.12 | 638.63 | n/a |
| 68 | 210.24 | 344.88 | 448.56 | 527.04 | 581.76 | 629.27 | 679.67 | n/a |
| 69 | 223.20 | 366.48 | 477.36 | 561.60 | 619.19 | 670.31 | 723.59 | n/a |
| 70 | 237.60 | 390.24 | 508.32 | 598.32 | 659.51 | 713.51 | 770.39 | n/a |
| 71 | 252.72 | 415.44 | 540.72 | 637.19 | 702.71 | 759.59 | 820.07 | n/a |
| 72 | 268.56 | 442.08 | 576.00 | 678.23 | 748.79 | 809.27 | 872.63 | n/a |
| 73 | 287.28 | 474.48 | 619.19 | 730.07 | 804.95 | 869.75 | 936.71 | n/a |
| 74 | 307.44 | 509.04 | 665.27 | 784.79 | 865.43 | 935.27 | 1,005.83 | n/a |
| 75 | 329.04 | 546.48 | 715.67 | 843.83 | 930.95 | 1,005.11 | 1,079.27 | n/a |
| 76 | 352.80 | 586.08 | 768.95 | 907.91 | 1,001.51 | 1,080.71 | 1,159.19 | n/a |
| 77 | 377.28 | 629.27 | 826.55 | 976.31 | 1,077.11 | 1,162.07 | 1,244.15 | n/a |
| 78 | 407.52 | 681.83 | 897.11 | 1,059.83 | 1,168.55 | 1,258.55 | 1,344.95 | n/a |
| 79 | 439.20 | 737.99 | 973.43 | 1,150.55 | 1,267.91 | 1,363.67 | 1,452.95 | n/a |
| 80 | 474.48 | 799.19 | 1,056.23 | 1,249.19 | 1,375.19 | 1,478.15 | 1,570.31 | n/a |
| 81 | 511.92 | 866.15 | 1,146.23 | 1,355.75 | 1,491.83 | 1,601.27 | 1,697.03 | n/a |
| 82 | 552.24 | 938.15 | 1,243.43 | 1,471.67 | 1,618.55 | 1,735.19 | 1,834.54 | n/a |
| 83 | 586.80 | 1,000.79 | 1,329.83 | 1,573.19 | 1,727.27 | 1,847.50 | 1,946.86 | n/a |
| 84 | 623.51 | 1,067.75 | 1,422.71 | 1,681.91 | 1,843.18 | 1,966.30 | 2,065.66 | n/a |
| 85 | 662.39 | 1,139.03 | 1,521.35 | 1,797.83 | 1,967.02 | 2,093.74 | 2,191.66 | n/a |
| 86 | 704.15 | 1,215.35 | 1,626.47 | 1,921.66 | 2,098.78 | 2,229.10 | 2,326.30 | n/a |
| 87 | 748.07 | 1,295.99 | 1,739.51 | 2,054.14 | 2,239.90 | 2,373.10 | 2,468.14 | n/a |
| 88 | 794.87 | 1,383.11 | 1,860.46 | 2,195.98 | 2,390.38 | 2,526.46 | 2,619.34 | n/a |
| 89 | 845.27 | 1,475.27 | 1,990.06 | 2,347.18 | 2,550.94 | 2,689.18 | 2,779.18 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $36.72 | $54.72 | $68.40 | $79.20 | $86.40 | $92.88 | $100.80 | $120.24 |
| 35-39 | 41.76 | 62.64 | 79.20 | 91.44 | 100.08 | 108.72 | 117.36 | 140.40 |
| 40-44 | 48.24 | 74.16 | 94.32 | 109.44 | 119.52 | 129.60 | 140.40 | 167.04 |
| 45-49 | 57.60 | 90.00 | 114.48 | 133.20 | 146.16 | 158.40 | 171.36 | 203.76 |
| 50 | 64.08 | 100.08 | 128.16 | 149.04 | 163.44 | 177.12 | 192.24 | 227.52 |
| 51 | 66.24 | 103.68 | 132.48 | 154.80 | 169.92 | 183.60 | 199.44 | 236.16 |
| 52 | 68.40 | 108.00 | 137.52 | 160.56 | 176.40 | 190.80 | 206.64 | 244.80 |
| 53 | 72.00 | 113.04 | 144.72 | 168.48 | 185.04 | 200.16 | 216.72 | 257.04 |
| 54 | 74.88 | 118.80 | 151.92 | 177.12 | 194.40 | 210.24 | 227.52 | 269.28 |
| 55 | 78.48 | 124.56 | 159.12 | 185.76 | 203.76 | 220.32 | 239.04 | 282.24 |
| 56 | 82.08 | 130.32 | 167.04 | 195.12 | 213.84 | 231.12 | 250.56 | 295.92 |
| 57 | 85.68 | 136.80 | 174.96 | 204.48 | 224.64 | 242.64 | 262.80 | 310.32 |
| 58 | 90.72 | 144.00 | 185.04 | 216.00 | 236.88 | 256.32 | 277.20 | 327.60 |
| 59 | 95.04 | 151.92 | 195.12 | 227.52 | 249.84 | 270.72 | 292.32 | 344.88 |
| 60 | 100.08 | 159.84 | 205.92 | 240.48 | 264.24 | 285.12 | 308.16 | 363.60 |
| 61 | 105.84 | 169.20 | 217.44 | 253.44 | 278.64 | 300.96 | 325.44 | 383.76 |
| 62 | 110.88 | 177.84 | 228.96 | 267.84 | 293.76 | 317.52 | 343.44 | 404.64 |
| 63 | 118.80 | 190.08 | 244.80 | 286.56 | 314.64 | 339.84 | 367.20 | 432.00 |
| 64 | 126.72 | 203.76 | 262.08 | 306.72 | 336.96 | 363.60 | 392.40 | 462.24 |
| 65 | 134.64 | 217.44 | 280.08 | 327.60 | 360.00 | 388.80 | 419.76 | 493.92 |
| 66 | 144.00 | 232.56 | 299.52 | 350.64 | 385.20 | 416.16 | 449.28 | 527.76 |
| 67 | 153.36 | 248.40 | 320.40 | 375.12 | 412.56 | 444.96 | 480.24 | 563.76 |
| 68 | 164.16 | 265.68 | 342.72 | 401.04 | 440.64 | 475.92 | 512.64 | 601.91 |
| 69 | 174.96 | 283.68 | 366.48 | 429.12 | 471.60 | 509.04 | 547.92 | 642.23 |
| 70 | 187.20 | 303.12 | 391.68 | 458.64 | 504.00 | 544.32 | 585.36 | 685.43 |
| 71 | 199.44 | 324.00 | 419.04 | 490.32 | 539.28 | 581.76 | 625.67 | 731.51 |
| 72 | 213.12 | 346.32 | 447.84 | 524.16 | 576.72 | 622.07 | 668.15 | 780.47 |
| 73 | 230.40 | 375.12 | 486.00 | 570.24 | 627.11 | 676.07 | 725.03 | 845.99 |
| 74 | 249.12 | 406.80 | 528.48 | 619.91 | 681.11 | 734.39 | 786.95 | 915.83 |
| 75 | 269.28 | 441.36 | 573.84 | 673.91 | 740.87 | 797.75 | 853.91 | 992.15 |
| 76 | 290.88 | 478.80 | 623.51 | 732.23 | 804.95 | 866.87 | 926.63 | 1,074.95 |
| 77 | 314.64 | 519.12 | 677.51 | 796.31 | 875.51 | 942.47 | 1,005.11 | 1,164.23 |
| 78 | 342.72 | 568.08 | 742.31 | 872.63 | 959.03 | 1,030.31 | 1,097.27 | 1,267.19 |
| 79 | 373.68 | 621.35 | 812.87 | 956.15 | 1,049.75 | 1,127.51 | 1,196.63 | 1,380.23 |
| 80 | 406.80 | 678.95 | 890.63 | 1,047.59 | 1,149.83 | 1,233.35 | 1,306.07 | 1,502.63 |
| 81 | 442.80 | 742.31 | 975.59 | 1,148.39 | 1,259.99 | 1,348.55 | 1,424.87 | 1,635.83 |
| 82 | 482.40 | 812.15 | 1,069.19 | 1,258.55 | 1,379.51 | 1,475.27 | 1,554.47 | 1,781.27 |
| 83 | 516.24 | 872.63 | 1,151.27 | 1,355.03 | 1,482.47 | 1,581.83 | 1,661.75 | 1,900.78 |
| 84 | 552.96 | 937.43 | 1,239.83 | 1,458.71 | 1,593.35 | 1,695.59 | 1,775.51 | 2,028.22 |
| 85 | 591.12 | 1,007.27 | 1,335.59 | 1,570.31 | 1,712.87 | 1,817.98 | 1,897.90 | 2,164.30 |
| 86 | 632.87 | 1,082.15 | 1,438.55 | 1,690.55 | 1,841.02 | 1,949.02 | 2,028.22 | 2,309.02 |
| 87 | 677.51 | 1,162.79 | 1,549.43 | 1,820.14 | 1,978.54 | 2,089.42 | 2,167.90 | 2,463.82 |
| 88 | 725.03 | 1,249.19 | 1,668.95 | 1,959.82 | 2,126.14 | 2,240.62 | 2,316.94 | 2,628.70 |
| 89 | 775.43 | 1,342.79 | 1,797.83 | 2,109.58 | 2,285.26 | 2,401.90 | 2,476.78 | 2,805.10 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N520

Elimination Period Factors

To determine the annual premium rates for Policy Form GR-N520 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period 30 Day | 90 Day | 180 Day |
|---|---|---|---|
| 365 | 0.85 | 0.74 | NA |
| 730 | 0.85 | 0.74 | 0.66 |
| 1,095 | 0.87 | 0.77 | 0.66 |
| 1,460 | 0.87 | 0.77 | 0.66 |
| 1,825 | 0.87 | 0.77 | 0.66 |
| 2,190 | 0.87 | 0.77 | 0.66 |
| 2,920 | 0.89 | 0.80 | 0.71 |
| Unlimited | 0.89 | 0.80 | 0.71 |

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 206A-VA
(When attached to Base Policy GR-N520)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $20.88 | $23.76 | $28.08 | $33.12 | $36.72 | $39.60 | $41.76 | $43.92 | $47.52 |
| 35-39 | 23.76 | 27.36 | 32.40 | 38.88 | 43.92 | 47.52 | 49.68 | 52.56 | 57.60 |
| 40-44 | 25.92 | 30.24 | 36.00 | 44.64 | 49.68 | 54.00 | 56.88 | 60.48 | 65.52 |
| 45-49 | 31.68 | 37.44 | 46.08 | 56.88 | 64.08 | 69.84 | 73.44 | 77.76 | 84.24 |
| 50 | 33.84 | 40.32 | 49.68 | 61.20 | 69.84 | 75.60 | 79.92 | 84.96 | 92.16 |
| 51 | 34.56 | 41.04 | 51.12 | 63.36 | 72.00 | 77.76 | 82.08 | 87.12 | 95.04 |
| 52 | 35.28 | 42.48 | 52.56 | 64.80 | 74.16 | 80.64 | 84.96 | 90.00 | 97.92 |
| 53 | 37.44 | 45.36 | 55.44 | 69.12 | 79.20 | 85.68 | 90.72 | 96.48 | 104.40 |
| 54 | 39.60 | 48.24 | 59.76 | 74.16 | 84.96 | 92.16 | 97.20 | 102.96 | 111.60 |
| 55 | 41.76 | 51.12 | 63.36 | 79.20 | 90.72 | 97.92 | 103.68 | 110.16 | 119.52 |
| 56 | 44.64 | 54.72 | 67.68 | 84.96 | 96.48 | 105.12 | 110.88 | 117.36 | 127.44 |
| 57 | 46.80 | 57.60 | 72.00 | 90.72 | 103.68 | 112.32 | 118.80 | 126.00 | 136.80 |
| 58 | 50.40 | 61.92 | 77.76 | 97.92 | 111.60 | 120.96 | 128.16 | 136.08 | 147.60 |
| 59 | 54.00 | 66.96 | 83.52 | 105.12 | 120.24 | 131.04 | 138.24 | 146.88 | 159.12 |
| 60 | 58.32 | 72.00 | 90.00 | 113.76 | 130.32 | 141.12 | 149.04 | 158.40 | 171.36 |
| 61 | 62.64 | 77.04 | 97.20 | 122.40 | 140.40 | 152.64 | 160.56 | 170.64 | 185.04 |
| 62 | 66.96 | 82.80 | 104.40 | 131.76 | 151.20 | 164.16 | 173.52 | 184.32 | 199.44 |
| 63 | 72.72 | 90.00 | 113.76 | 143.28 | 164.88 | 179.28 | 189.36 | 200.88 | 217.44 |
| 64 | 78.48 | 97.92 | 123.12 | 156.24 | 179.28 | 195.12 | 205.92 | 218.88 | 236.16 |
| 65 | 84.96 | 106.56 | 133.92 | 169.92 | 195.12 | 212.40 | 223.92 | 238.32 | 257.04 |
| 66 | 92.16 | 115.20 | 146.16 | 185.04 | 212.40 | 231.12 | 244.08 | 259.20 | 280.08 |
| 67 | 100.08 | 125.28 | 158.40 | 201.60 | 231.12 | 252.00 | 265.68 | 282.24 | 304.56 |
| 68 | 110.88 | 138.96 | 176.40 | 223.92 | 257.76 | 280.80 | 296.64 | 314.64 | 339.84 |
| 69 | 123.84 | 154.80 | 196.56 | 249.84 | 287.28 | 313.20 | 331.20 | 350.64 | 378.00 |
| 70 | 137.52 | 172.08 | 218.16 | 278.64 | 320.40 | 349.20 | 368.64 | 391.68 | 421.20 |
| 71 | 152.64 | 190.80 | 242.64 | 310.32 | 357.12 | 389.52 | 411.84 | 436.32 | 469.44 |
| 72 | 169.20 | 212.40 | 270.00 | 345.60 | 398.16 | 434.16 | 458.64 | 486.72 | 523.44 |
| 73 | 185.76 | 233.28 | 297.36 | 380.88 | 439.92 | 479.52 | 506.88 | 537.12 | 576.00 |
| 74 | 203.04 | 256.32 | 327.60 | 419.76 | 485.28 | 529.92 | 559.44 | 592.56 | 634.31 |
| 75 | 222.48 | 281.52 | 360.00 | 462.96 | 535.68 | 585.36 | 617.75 | 653.03 | 699.11 |
| 76 | 244.08 | 308.88 | 396.00 | 510.48 | 591.84 | 645.83 | 682.55 | 720.71 | 769.67 |
| 77 | 267.12 | 339.12 | 436.32 | 563.04 | 653.03 | 713.51 | 753.11 | 794.87 | 847.43 |
| 78 | 295.92 | 375.84 | 484.56 | 628.55 | 729.35 | 796.31 | 840.23 | 884.87 | 941.75 |
| 79 | 326.88 | 416.88 | 539.28 | 700.55 | 814.31 | 889.19 | 937.43 | 985.67 | 1,046.87 |
| 80 | 361.44 | 461.52 | 599.76 | 781.19 | 909.35 | 992.87 | 1,046.15 | 1,097.27 | 1,163.51 |
| 81 | 399.60 | 511.92 | 666.71 | 871.91 | 1,015.19 | 1,108.07 | 1,167.11 | 1,221.83 | 1,293.11 |
| 82 | 441.36 | 567.36 | 741.59 | 971.99 | 1,133.27 | 1,236.95 | 1,301.75 | 1,360.07 | 1,437.11 |
| 83 | 475.20 | 611.99 | 802.79 | 1,056.95 | 1,232.63 | 1,344.23 | 1,411.91 | 1,472.39 | 1,554.47 |
| 84 | 511.20 | 660.23 | 869.03 | 1,148.39 | 1,340.63 | 1,460.15 | 1,532.15 | 1,594.07 | 1,681.19 |
| 85 | 550.08 | 712.79 | 941.75 | 1,247.75 | 1,457.27 | 1,586.15 | 1,661.75 | 1,725.11 | 1,818.70 |
| 86 | 592.56 | 768.95 | 1,019.51 | 1,356.47 | 1,584.71 | 1,722.23 | 1,802.86 | 1,867.66 | 1,967.74 |
| 87 | 637.19 | 829.43 | 1,103.75 | 1,473.83 | 1,722.95 | 1,871.26 | 1,956.22 | 2,021.74 | 2,128.30 |
| 88 | 686.15 | 894.95 | 1,195.19 | 1,601.99 | 1,873.42 | 2,032.54 | 2,121.82 | 2,188.78 | 2,302.54 |
| 89 | 737.99 | 966.23 | 1,294.55 | 1,740.95 | 2,037.58 | 2,207.50 | 2,301.82 | 2,369.50 | 2,490.46 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $30.24 | $36.00 | $44.64 | $56.16 | $64.08 | $69.84 | $74.16 | $79.92 | $89.28 |
| 35-39 | 35.28 | 43.20 | 53.28 | 67.68 | 77.76 | 84.96 | 90.72 | 97.20 | 108.00 |
| 40-44 | 43.20 | 52.56 | 66.24 | 84.24 | 97.20 | 106.56 | 113.04 | 121.68 | 134.64 |
| 45-49 | 53.28 | 65.52 | 82.08 | 105.12 | 121.68 | 133.92 | 141.84 | 152.64 | 168.48 |
| 50 | 59.76 | 74.16 | 93.60 | 120.24 | 138.96 | 152.64 | 162.72 | 174.24 | 192.24 |
| 51 | 62.64 | 77.04 | 97.92 | 125.28 | 145.44 | 159.84 | 169.92 | 182.16 | 200.88 |
| 52 | 64.80 | 80.64 | 102.24 | 131.04 | 151.92 | 167.04 | 177.84 | 190.80 | 209.52 |
| 53 | 68.40 | 84.96 | 108.72 | 138.96 | 161.28 | 177.12 | 187.92 | 202.32 | 221.76 |
| 54 | 72.72 | 90.00 | 114.48 | 146.88 | 170.64 | 187.20 | 199.44 | 213.84 | 235.44 |
| 55 | 76.32 | 95.04 | 121.68 | 155.52 | 180.72 | 198.72 | 210.96 | 226.80 | 249.12 |
| 56 | 80.64 | 100.80 | 128.88 | 164.88 | 191.52 | 210.24 | 223.92 | 240.48 | 263.52 |
| 57 | 84.96 | 106.56 | 136.08 | 174.96 | 203.04 | 223.20 | 236.88 | 254.88 | 279.36 |
| 58 | 90.72 | 113.04 | 144.72 | 186.48 | 216.00 | 237.60 | 252.72 | 270.72 | 296.64 |
| 59 | 95.76 | 120.24 | 154.08 | 198.00 | 230.40 | 252.72 | 268.56 | 288.72 | 316.08 |
| 60 | 102.24 | 128.16 | 164.16 | 210.96 | 244.80 | 269.28 | 286.56 | 306.72 | 336.24 |
| 61 | 108.00 | 136.08 | 174.24 | 224.64 | 260.64 | 286.56 | 304.56 | 326.88 | 357.12 |
| 62 | 115.20 | 144.72 | 185.04 | 239.04 | 277.92 | 305.28 | 324.72 | 347.76 | 380.16 |
| 63 | 123.84 | 155.52 | 200.16 | 258.48 | 300.24 | 329.76 | 350.64 | 375.84 | 410.40 |
| 64 | 133.20 | 167.76 | 216.00 | 279.36 | 324.72 | 356.40 | 379.44 | 406.80 | 443.52 |
| 65 | 143.28 | 181.44 | 233.28 | 301.68 | 350.64 | 385.92 | 409.68 | 439.20 | 478.80 |
| 66 | 154.80 | 195.12 | 252.00 | 325.44 | 379.44 | 416.88 | 443.52 | 475.20 | 517.68 |
| 67 | 166.32 | 210.96 | 272.16 | 352.08 | 409.68 | 450.72 | 479.52 | 513.36 | 558.72 |
| 68 | 180.72 | 228.24 | 294.48 | 381.60 | 444.96 | 489.60 | 520.56 | 557.28 | 606.23 |
| 69 | 195.12 | 247.68 | 319.68 | 414.72 | 483.12 | 531.36 | 565.20 | 604.79 | 656.63 |
| 70 | 211.68 | 267.84 | 346.32 | 449.28 | 524.88 | 576.72 | 613.43 | 656.63 | 712.07 |
| 71 | 228.96 | 290.16 | 375.12 | 488.16 | 569.52 | 626.39 | 665.99 | 712.79 | 771.83 |
| 72 | 247.68 | 314.64 | 406.80 | 529.20 | 618.47 | 680.39 | 723.59 | 773.27 | 837.35 |
| 73 | 270.00 | 343.44 | 444.96 | 580.32 | 678.23 | 746.63 | 794.15 | 848.15 | 915.83 |
| 74 | 294.48 | 374.40 | 486.72 | 635.75 | 744.47 | 819.35 | 871.19 | 929.51 | 1,001.51 |
| 75 | 321.12 | 408.96 | 532.80 | 696.95 | 817.19 | 899.27 | 956.15 | 1,018.79 | 1,095.83 |
| 76 | 349.92 | 446.40 | 582.48 | 764.63 | 896.39 | 987.11 | 1,049.03 | 1,116.71 | 1,198.79 |
| 77 | 380.88 | 487.44 | 637.19 | 838.07 | 983.51 | 1,083.59 | 1,151.27 | 1,223.99 | 1,311.11 |
| 78 | 414.72 | 532.08 | 696.95 | 919.43 | 1,080.71 | 1,190.15 | 1,263.59 | 1,340.63 | 1,432.79 |
| 79 | 451.44 | 580.32 | 763.19 | 1,009.43 | 1,187.27 | 1,307.51 | 1,386.71 | 1,468.07 | 1,565.27 |
| 80 | 491.04 | 632.87 | 835.19 | 1,107.35 | 1,303.91 | 1,435.67 | 1,521.35 | 1,607.75 | 1,710.71 |
| 81 | 534.24 | 690.47 | 913.67 | 1,215.35 | 1,432.79 | 1,576.79 | 1,669.67 | 1,760.39 | 1,869.10 |
| 82 | 581.76 | 753.11 | 1,000.07 | 1,334.15 | 1,573.91 | 1,732.31 | 1,832.38 | 1,928.14 | 2,042.62 |
| 83 | 618.47 | 802.79 | 1,068.47 | 1,430.63 | 1,689.11 | 1,856.86 | 1,961.98 | 2,060.62 | 2,180.86 |
| 84 | 656.63 | 854.63 | 1,142.63 | 1,535.03 | 1,812.94 | 1,991.50 | 2,100.94 | 2,201.74 | 2,328.46 |
| 85 | 697.67 | 910.79 | 1,221.11 | 1,646.63 | 1,946.14 | 2,135.50 | 2,249.98 | 2,352.94 | 2,486.14 |
| 86 | 741.59 | 969.83 | 1,305.35 | 1,766.15 | 2,088.70 | 2,289.58 | 2,409.82 | 2,514.22 | 2,653.90 |
| 87 | 787.67 | 1,033.19 | 1,395.35 | 1,895.02 | 2,242.06 | 2,455.18 | 2,580.46 | 2,687.02 | 2,833.18 |
| 88 | 837.35 | 1,100.15 | 1,491.83 | 2,032.54 | 2,406.22 | 2,632.30 | 2,763.34 | 2,871.34 | 3,025.41 |
| 89 | 889.91 | 1,172.15 | 1,594.07 | 2,180.86 | 2,582.62 | 2,822.38 | 2,959.18 | 3,067.89 | 3,229.89 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $68.40 | $84.96 | $107.28 | $136.80 | $157.68 | $172.80 | $182.88 | $196.56 | $216.00 |
| 35-39 | 74.88 | 92.88 | 118.08 | 150.48 | 174.24 | 190.80 | 202.32 | 216.72 | 238.32 |
| 40-44 | 84.24 | 104.40 | 132.48 | 169.92 | 196.56 | 215.28 | 228.96 | 245.52 | 269.28 |
| 45-49 | 91.44 | 114.48 | 145.44 | 187.20 | 216.72 | 237.60 | 252.00 | 270.00 | 296.64 |
| 50 | 97.92 | 123.12 | 156.96 | 201.60 | 233.28 | 255.60 | 271.44 | 290.88 | 318.96 |
| 51 | 100.80 | 126.00 | 160.56 | 206.64 | 239.04 | 262.08 | 278.64 | 298.08 | 326.88 |
| 52 | 102.96 | 128.88 | 164.88 | 211.68 | 245.52 | 268.56 | 285.84 | 306.00 | 334.80 |
| 53 | 106.56 | 133.92 | 170.64 | 219.60 | 254.88 | 279.36 | 296.64 | 317.52 | 347.76 |
| 54 | 110.16 | 138.24 | 177.12 | 228.24 | 264.24 | 290.16 | 308.16 | 329.76 | 360.72 |
| 55 | 114.48 | 144.00 | 183.60 | 236.88 | 274.32 | 300.96 | 319.68 | 342.00 | 374.40 |
| 56 | 118.80 | 149.04 | 190.80 | 245.52 | 285.12 | 312.48 | 331.92 | 355.68 | 388.80 |
| 57 | 123.12 | 154.80 | 198.00 | 254.88 | 295.92 | 324.72 | 344.88 | 369.36 | 403.20 |
| 58 | 128.16 | 161.28 | 206.64 | 266.40 | 308.88 | 339.12 | 360.00 | 385.20 | 421.20 |
| 59 | 133.20 | 167.76 | 215.28 | 277.92 | 322.56 | 354.24 | 375.84 | 402.48 | 439.20 |
| 60 | 138.96 | 174.96 | 224.64 | 290.16 | 336.96 | 369.36 | 392.40 | 420.48 | 458.64 |
| 61 | 144.72 | 182.88 | 234.72 | 303.12 | 352.08 | 385.92 | 409.68 | 438.48 | 478.80 |
| 62 | 151.20 | 190.08 | 244.80 | 316.08 | 367.20 | 403.20 | 427.68 | 457.92 | 499.68 |
| 63 | 159.84 | 201.60 | 259.92 | 335.52 | 390.24 | 427.68 | 454.32 | 486.72 | 529.92 |
| 64 | 169.20 | 213.84 | 275.76 | 355.68 | 414.00 | 454.32 | 482.40 | 516.24 | 563.04 |
| 65 | 179.28 | 226.80 | 292.32 | 378.00 | 439.20 | 482.40 | 512.64 | 548.64 | 596.88 |
| 66 | 189.36 | 239.76 | 309.60 | 401.04 | 466.56 | 512.64 | 544.32 | 582.48 | 633.59 |
| 67 | 200.88 | 254.16 | 328.32 | 425.52 | 495.36 | 544.32 | 578.16 | 618.47 | 672.47 |
| 68 | 215.28 | 272.88 | 352.80 | 457.92 | 533.52 | 586.08 | 622.79 | 665.99 | 723.59 |
| 69 | 231.12 | 293.04 | 379.44 | 492.48 | 573.84 | 630.71 | 670.31 | 717.11 | 778.31 |
| 70 | 248.40 | 314.64 | 407.52 | 529.92 | 617.75 | 678.95 | 722.15 | 771.83 | 837.35 |
| 71 | 266.40 | 338.40 | 437.76 | 569.52 | 665.27 | 731.51 | 777.59 | 830.87 | 900.71 |
| 72 | 285.84 | 362.88 | 470.88 | 612.71 | 715.67 | 787.67 | 837.35 | 894.95 | 969.11 |
| 73 | 308.16 | 392.40 | 509.04 | 664.55 | 777.59 | 855.35 | 909.35 | 971.27 | 1,049.03 |
| 74 | 332.64 | 424.08 | 551.52 | 720.71 | 843.83 | 928.79 | 987.83 | 1,053.35 | 1,136.15 |
| 75 | 358.56 | 457.92 | 596.88 | 781.91 | 916.55 | 1,009.43 | 1,072.79 | 1,143.35 | 1,230.47 |
| 76 | 386.64 | 494.64 | 645.83 | 848.15 | 995.03 | 1,095.83 | 1,164.95 | 1,240.55 | 1,332.71 |
| 77 | 416.88 | 534.24 | 699.11 | 920.15 | 1,080.71 | 1,190.87 | 1,265.03 | 1,346.39 | 1,442.87 |
| 78 | 450.72 | 578.16 | 758.87 | 1,002.23 | 1,177.91 | 1,298.15 | 1,378.07 | 1,463.75 | 1,565.27 |
| 79 | 486.72 | 626.39 | 824.39 | 1,091.51 | 1,284.47 | 1,414.79 | 1,501.19 | 1,591.19 | 1,697.75 |
| 80 | 525.60 | 678.23 | 894.95 | 1,188.71 | 1,400.39 | 1,542.23 | 1,635.11 | 1,729.43 | 1,841.74 |
| 81 | 568.08 | 734.39 | 971.99 | 1,294.55 | 1,526.39 | 1,681.19 | 1,781.27 | 1,880.62 | 1,997.98 |
| 82 | 613.43 | 794.87 | 1,055.51 | 1,409.75 | 1,664.63 | 1,833.10 | 1,940.38 | 2,044.78 | 2,167.90 |
| 83 | 648.71 | 843.11 | 1,123.19 | 1,505.51 | 1,778.39 | 1,956.94 | 2,068.54 | 2,175.10 | 2,303.98 |
| 84 | 686.87 | 893.51 | 1,195.19 | 1,607.75 | 1,900.78 | 2,089.42 | 2,206.06 | 2,314.78 | 2,449.42 |
| 85 | 726.47 | 947.51 | 1,272.23 | 1,716.47 | 2,030.38 | 2,230.54 | 2,352.22 | 2,462.38 | 2,603.50 |
| 86 | 768.23 | 1,005.11 | 1,353.59 | 1,833.10 | 2,170.06 | 2,381.02 | 2,507.74 | 2,620.06 | 2,767.66 |
| 87 | 812.87 | 1,065.59 | 1,439.99 | 1,957.66 | 2,318.38 | 2,541.58 | 2,673.34 | 2,787.82 | 2,941.90 |
| 88 | 859.67 | 1,129.67 | 1,532.15 | 2,090.86 | 2,477.50 | 2,713.66 | 2,850.46 | 2,966.38 | 3,126.93 |
| 89 | 909.35 | 1,198.07 | 1,630.79 | 2,232.70 | 2,647.42 | 2,896.54 | 3,039.09 | 3,156.45 | 3,324.21 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $46.80 | $57.60 | $72.00 | $90.00 | $103.68 | $113.04 | $120.24 | $128.16 | $141.12 |
| 35-39 | 52.56 | 64.80 | 81.36 | 102.96 | 118.08 | 129.60 | 136.80 | 146.88 | 161.28 |
| 40-44 | 60.48 | 74.88 | 94.32 | 120.24 | 138.24 | 151.20 | 160.56 | 172.08 | 188.64 |
| 45-49 | 70.56 | 87.12 | 110.16 | 141.12 | 162.72 | 177.84 | 188.64 | 202.32 | 221.76 |
| 50 | 77.04 | 95.76 | 120.96 | 154.80 | 178.56 | 195.84 | 207.36 | 221.76 | 242.64 |
| 51 | 79.20 | 98.64 | 124.56 | 159.84 | 184.32 | 201.60 | 213.84 | 228.96 | 250.56 |
| 52 | 81.36 | 101.52 | 128.88 | 164.88 | 190.08 | 208.08 | 221.04 | 236.16 | 258.48 |
| 53 | 84.96 | 105.84 | 134.64 | 172.08 | 199.44 | 218.16 | 231.12 | 246.96 | 270.00 |
| 54 | 88.56 | 110.88 | 140.40 | 180.00 | 208.08 | 228.24 | 241.92 | 258.48 | 282.24 |
| 55 | 92.16 | 115.20 | 146.88 | 187.92 | 218.16 | 238.32 | 252.72 | 270.72 | 295.20 |
| 56 | 96.48 | 120.24 | 153.36 | 196.56 | 227.52 | 249.12 | 264.24 | 282.96 | 308.88 |
| 57 | 100.80 | 126.00 | 160.56 | 205.92 | 238.32 | 260.64 | 276.48 | 295.92 | 323.28 |
| 58 | 105.12 | 132.48 | 168.48 | 216.72 | 250.56 | 274.32 | 290.88 | 311.04 | 339.84 |
| 59 | 110.88 | 138.96 | 177.12 | 227.52 | 263.52 | 288.72 | 306.72 | 327.60 | 357.12 |
| 60 | 115.92 | 146.16 | 186.48 | 239.76 | 277.20 | 303.84 | 322.56 | 344.88 | 375.84 |
| 61 | 121.68 | 153.36 | 195.84 | 252.00 | 291.60 | 319.68 | 339.12 | 362.88 | 395.28 |
| 62 | 128.16 | 160.56 | 205.92 | 264.96 | 307.44 | 336.24 | 357.12 | 381.60 | 415.44 |
| 63 | 136.80 | 172.08 | 220.32 | 283.68 | 328.32 | 360.00 | 382.32 | 408.24 | 444.24 |
| 64 | 145.44 | 183.60 | 235.44 | 303.12 | 351.36 | 385.20 | 408.96 | 437.04 | 475.20 |
| 65 | 155.52 | 195.84 | 251.28 | 324.00 | 376.56 | 412.56 | 437.76 | 468.00 | 509.04 |
| 66 | 165.60 | 208.80 | 268.56 | 347.04 | 402.48 | 441.36 | 468.72 | 500.40 | 544.32 |
| 67 | 176.40 | 223.20 | 287.28 | 370.80 | 431.28 | 472.32 | 501.84 | 535.68 | 582.48 |
| 68 | 190.08 | 239.76 | 308.88 | 399.60 | 464.40 | 509.04 | 540.72 | 577.44 | 627.11 |
| 69 | 203.76 | 258.48 | 332.64 | 429.84 | 500.40 | 549.36 | 582.48 | 622.07 | 674.63 |
| 70 | 219.60 | 277.20 | 357.84 | 462.96 | 539.28 | 591.84 | 627.83 | 670.31 | 726.47 |
| 71 | 235.44 | 298.08 | 385.20 | 498.96 | 581.04 | 637.91 | 676.79 | 722.87 | 781.91 |
| 72 | 253.44 | 320.40 | 414.00 | 537.12 | 625.67 | 687.59 | 730.07 | 779.03 | 841.67 |
| 73 | 274.32 | 348.48 | 450.72 | 586.08 | 683.27 | 750.95 | 797.03 | 850.31 | 917.27 |
| 74 | 298.08 | 378.72 | 491.04 | 639.35 | 746.63 | 820.07 | 871.19 | 927.35 | 999.35 |
| 75 | 323.28 | 411.12 | 534.24 | 697.67 | 815.75 | 896.39 | 951.11 | 1,012.31 | 1,088.63 |
| 76 | 350.64 | 447.12 | 581.76 | 761.03 | 890.63 | 979.19 | 1,039.67 | 1,105.19 | 1,185.83 |
| 77 | 380.16 | 485.28 | 633.59 | 830.15 | 972.71 | 1,069.91 | 1,135.43 | 1,205.99 | 1,291.67 |
| 78 | 412.56 | 528.48 | 691.19 | 908.63 | 1,065.59 | 1,172.15 | 1,243.43 | 1,317.59 | 1,408.31 |
| 79 | 447.84 | 575.28 | 754.55 | 995.03 | 1,167.83 | 1,284.47 | 1,360.79 | 1,439.99 | 1,535.03 |
| 80 | 486.00 | 625.67 | 823.67 | 1,089.35 | 1,280.15 | 1,407.59 | 1,490.39 | 1,573.19 | 1,673.99 |
| 81 | 527.76 | 681.11 | 898.55 | 1,192.31 | 1,402.55 | 1,542.23 | 1,631.51 | 1,719.35 | 1,825.18 |
| 82 | 573.12 | 740.87 | 980.63 | 1,305.35 | 1,537.19 | 1,689.83 | 1,786.31 | 1,878.46 | 1,990.06 |
| 83 | 608.39 | 788.39 | 1,047.59 | 1,398.95 | 1,648.07 | 1,810.06 | 1,911.58 | 2,005.90 | 2,123.26 |
| 84 | 645.83 | 839.51 | 1,118.87 | 1,499.03 | 1,767.59 | 1,939.66 | 2,045.50 | 2,141.98 | 2,265.82 |
| 85 | 685.43 | 893.51 | 1,195.19 | 1,607.03 | 1,895.74 | 2,078.62 | 2,188.78 | 2,287.42 | 2,417.02 |
| 86 | 727.91 | 950.39 | 1,276.55 | 1,722.23 | 2,033.26 | 2,226.94 | 2,342.14 | 2,442.94 | 2,579.02 |
| 87 | 772.55 | 1,011.59 | 1,362.95 | 1,846.06 | 2,180.86 | 2,386.06 | 2,506.30 | 2,608.54 | 2,751.10 |
| 88 | 820.07 | 1,076.39 | 1,455.83 | 1,979.26 | 2,338.54 | 2,556.70 | 2,681.98 | 2,785.66 | 2,935.42 |
| 89 | 871.19 | 1,146.23 | 1,555.19 | 2,121.10 | 2,508.46 | 2,739.58 | 2,870.62 | 2,975.02 | 3,131.25 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $33.84 | $40.32 | $49.68 | $61.92 | $70.56 | $77.04 | $81.36 | $87.12 | $95.76 |
| 35-39 | 38.16 | 46.80 | 57.60 | 72.00 | 82.80 | 90.00 | 95.04 | 102.24 | 111.60 |
| 40-44 | 45.36 | 55.44 | 68.40 | 86.40 | 99.36 | 108.72 | 114.48 | 122.40 | 134.64 |
| 45-49 | 54.00 | 66.96 | 83.52 | 105.84 | 122.40 | 133.20 | 141.12 | 151.20 | 165.60 |
| 50 | 60.48 | 74.88 | 94.32 | 119.52 | 138.24 | 150.48 | 159.84 | 170.64 | 186.48 |
| 51 | 62.64 | 77.76 | 97.92 | 124.56 | 143.28 | 156.96 | 166.32 | 177.12 | 193.68 |
| 52 | 65.52 | 80.64 | 102.24 | 129.60 | 149.76 | 163.44 | 172.80 | 185.04 | 201.60 |
| 53 | 68.40 | 84.96 | 107.28 | 136.80 | 157.68 | 172.08 | 182.16 | 194.40 | 212.40 |
| 54 | 72.00 | 89.28 | 113.04 | 144.00 | 165.60 | 181.44 | 191.52 | 205.20 | 223.92 |
| 55 | 75.60 | 93.60 | 118.80 | 151.20 | 174.24 | 190.80 | 202.32 | 216.00 | 235.44 |
| 56 | 79.20 | 98.64 | 125.28 | 159.12 | 183.60 | 200.88 | 213.12 | 227.52 | 247.68 |
| 57 | 82.80 | 103.68 | 131.76 | 167.76 | 193.68 | 211.68 | 223.92 | 239.04 | 260.64 |
| 58 | 87.84 | 109.44 | 138.96 | 177.84 | 205.20 | 223.92 | 237.60 | 253.44 | 276.48 |
| 59 | 92.88 | 115.92 | 147.60 | 187.92 | 217.44 | 237.60 | 252.00 | 268.56 | 293.04 |
| 60 | 97.92 | 122.40 | 155.52 | 199.44 | 230.40 | 252.00 | 267.12 | 284.40 | 310.32 |
| 61 | 103.68 | 129.60 | 164.88 | 210.96 | 244.08 | 267.12 | 282.96 | 301.68 | 328.32 |
| 62 | 109.44 | 136.80 | 174.96 | 223.92 | 258.48 | 282.96 | 299.52 | 319.68 | 347.76 |
| 63 | 116.64 | 146.88 | 187.20 | 240.48 | 277.92 | 303.84 | 321.84 | 343.44 | 373.68 |
| 64 | 125.28 | 157.68 | 200.88 | 257.76 | 298.80 | 326.88 | 346.32 | 369.36 | 401.76 |
| 65 | 133.92 | 168.48 | 216.00 | 277.20 | 321.12 | 351.36 | 372.24 | 397.44 | 431.28 |
| 66 | 144.00 | 180.72 | 231.84 | 298.08 | 344.88 | 377.28 | 400.32 | 426.96 | 463.68 |
| 67 | 154.08 | 194.40 | 249.12 | 319.68 | 370.80 | 406.08 | 430.56 | 459.36 | 498.24 |
| 68 | 166.32 | 209.52 | 268.56 | 345.60 | 401.04 | 439.20 | 465.84 | 496.80 | 538.56 |
| 69 | 179.28 | 226.08 | 290.16 | 373.68 | 434.16 | 475.20 | 504.00 | 537.12 | 581.76 |
| 70 | 192.96 | 244.08 | 313.20 | 403.92 | 469.44 | 514.08 | 545.04 | 581.04 | 628.55 |
| 71 | 208.80 | 263.52 | 338.40 | 437.04 | 507.60 | 556.56 | 589.68 | 628.55 | 678.95 |
| 72 | 224.64 | 284.40 | 365.76 | 472.32 | 548.64 | 601.91 | 637.91 | 679.67 | 733.67 |
| 73 | 245.52 | 310.32 | 400.32 | 518.40 | 602.63 | 660.95 | 701.27 | 745.91 | 804.23 |
| 74 | 267.12 | 339.12 | 438.48 | 568.80 | 662.39 | 726.47 | 770.39 | 819.35 | 881.27 |
| 75 | 291.60 | 370.80 | 479.52 | 624.23 | 727.19 | 798.47 | 845.99 | 899.27 | 965.51 |
| 76 | 318.24 | 404.64 | 524.88 | 684.71 | 799.19 | 876.95 | 929.51 | 987.11 | 1,057.67 |
| 77 | 347.04 | 442.08 | 575.28 | 750.95 | 877.67 | 963.35 | 1,021.67 | 1,082.87 | 1,158.47 |
| 78 | 378.00 | 483.84 | 630.71 | 825.83 | 966.23 | 1,061.27 | 1,123.91 | 1,189.43 | 1,269.35 |
| 79 | 412.56 | 529.20 | 691.91 | 908.63 | 1,064.15 | 1,168.55 | 1,236.23 | 1,306.07 | 1,391.03 |
| 80 | 450.00 | 578.16 | 758.87 | 1,000.07 | 1,172.15 | 1,286.63 | 1,360.07 | 1,434.23 | 1,524.23 |
| 81 | 491.04 | 632.15 | 832.31 | 1,100.15 | 1,290.95 | 1,416.23 | 1,496.87 | 1,574.63 | 1,670.39 |
| 82 | 535.68 | 691.91 | 912.23 | 1,209.59 | 1,421.27 | 1,559.51 | 1,646.63 | 1,728.71 | 1,830.22 |
| 83 | 570.96 | 738.71 | 978.47 | 1,301.75 | 1,529.99 | 1,676.87 | 1,768.31 | 1,852.54 | 1,959.82 |
| 84 | 607.67 | 789.11 | 1,048.31 | 1,400.39 | 1,646.63 | 1,803.58 | 1,899.34 | 1,985.74 | 2,098.78 |
| 85 | 647.99 | 843.11 | 1,123.91 | 1,506.23 | 1,771.91 | 1,938.94 | 2,039.74 | 2,127.58 | 2,247.10 |
| 86 | 690.47 | 899.99 | 1,204.55 | 1,619.99 | 1,907.26 | 2,085.10 | 2,190.22 | 2,280.22 | 2,405.50 |
| 87 | 735.11 | 961.19 | 1,291.67 | 1,743.11 | 2,053.42 | 2,242.06 | 2,352.22 | 2,443.66 | 2,576.14 |
| 88 | 783.35 | 1,026.71 | 1,384.55 | 1,874.86 | 2,209.66 | 2,410.54 | 2,526.46 | 2,618.62 | 2,758.30 |
| 89 | 835.19 | 1,096.55 | 1,483.91 | 2,016.70 | 2,378.86 | 2,592.70 | 2,712.94 | 2,806.54 | 2,953.42 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N540

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N540 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 500 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 730 | 0.94 | 0.86 | 0.83 | 0.76 | 0.69 |
| 1,095 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,460 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,825 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,190 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,920 | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |
| Unlimited | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |

To determine the annual premium rates for Policy Form GR-N540 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.226 | 0.170 | 0.148 | 0.131 | 0.118 |
| 53 | 0.214 | 0.162 | 0.142 | 0.126 | 0.114 |
| 54 | 0.203 | 0.155 | 0.136 | 0.122 | 0.110 |
| 55 | 0.193 | 0.148 | 0.131 | 0.117 | 0.107 |
| 56 | 0.182 | 0.141 | 0.125 | 0.113 | 0.103 |
| 57 | 0.173 | 0.135 | 0.120 | 0.109 | 0.100 |
| 58 | 0.167 | 0.131 | 0.117 | 0.107 | 0.098 |
| 59 | 0.161 | 0.127 | 0.115 | 0.104 | 0.097 |
| 60 | 0.155 | 0.123 | 0.112 | 0.102 | 0.095 |
| 61 | 0.149 | 0.120 | 0.109 | 0.100 | 0.094 |
| 62 | 0.144 | 0.116 | 0.107 | 0.098 | 0.092 |
| 63 | 0.140 | 0.114 | 0.105 | 0.097 | 0.091 |
| 64 | 0.136 | 0.112 | 0.103 | 0.095 | 0.090 |
| 65 | 0.132 | 0.110 | 0.102 | 0.094 | 0.088 |
| 66 | 0.128 | 0.108 | 0.100 | 0.092 | 0.087 |
| 67 | 0.124 | 0.106 | 0.098 | 0.091 | 0.086 |
| 68 | 0.121 | 0.104 | 0.096 | 0.090 | 0.085 |
| 69 | 0.118 | 0.102 | 0.095 | 0.089 | 0.084 |
| 70 | 0.115 | 0.100 | 0.093 | 0.087 | 0.084 |
| 71 | 0.112 | 0.098 | 0.092 | 0.086 | 0.083 |
| 72 | 0.109 | 0.096 | 0.090 | 0.085 | 0.082 |
| 73 | 0.104 | 0.092 | 0.087 | 0.082 | 0.079 |
| 74 | 0.099 | 0.088 | 0.083 | 0.079 | 0.076 |
| 75 | 0.095 | 0.085 | 0.080 | 0.076 | 0.073 |
| 76 | 0.090 | 0.081 | 0.077 | 0.074 | 0.071 |
| 77 | 0.086 | 0.078 | 0.074 | 0.071 | 0.068 |
| 78 | 0.083 | 0.076 | 0.072 | 0.070 | 0.067 |
| 79 | 0.081 | 0.074 | 0.071 | 0.068 | 0.066 |
| 80 | 0.079 | 0.072 | 0.069 | 0.067 | 0.065 |
| 81 | 0.076 | 0.071 | 0.068 | 0.065 | 0.064 |
| 82 | 0.074 | 0.069 | 0.066 | 0.064 | 0.063 |
| 83 | 0.071 | 0.067 | 0.064 | 0.063 | 0.062 |
| 84 | 0.069 | 0.064 | 0.062 | 0.061 | 0.060 |
| 85 | 0.067 | 0.062 | 0.060 | 0.060 | 0.059 |
| 86 | 0.064 | 0.060 | 0.059 | 0.058 | 0.057 |
| 87 | 0.062 | 0.058 | 0.057 | 0.057 | 0.056 |
| 88 | 0.060 | 0.056 | 0.055 | 0.056 | 0.055 |
| 89 | 0.058 | 0.054 | 0.054 | 0.054 | 0.053 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N540)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.335 | 0.320 | 0.250 | 0.185 | 0.190 |
| 35-39 | 0.370 | 0.350 | 0.265 | 0.195 | 0.175 |
| 40-44 | 0.410 | 0.375 | 0.280 | 0.200 | 0.175 |
| 45-49 | 0.450 | 0.400 | 0.290 | 0.210 | 0.170 |
| 50-54 | 0.450 | 0.400 | 0.300 | 0.210 | 0.165 |
| 55-59 | 0.450 | 0.400 | 0.300 | 0.215 | 0.160 |
| 60-64 | 0.450 | 0.400 | 0.300 | 0.215 | 0.155 |
| 65-69 | 0.450 | 0.390 | 0.290 | 0.210 | 0.150 |
| 70-74 | 0.450 | 0.380 | 0.280 | 0.200 | 0.140 |
| 75-79 | 0.450 | 0.380 | 0.255 | 0.170 | 0.110 |
| 80-84 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |
| 85-89 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.430 | 0.420 | 0.330 | 0.250 | 0.200 |
| 35-39 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 40-44 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 45-49 | 0.430 | 0.400 | 0.330 | 0.250 | 0.190 |
| 50-54 | 0.430 | 0.400 | 0.320 | 0.245 | 0.185 |
| 55-59 | 0.430 | 0.400 | 0.320 | 0.240 | 0.180 |
| 60-64 | 0.430 | 0.400 | 0.320 | 0.235 | 0.175 |
| 65-69 | 0.430 | 0.400 | 0.310 | 0.230 | 0.170 |
| 70-74 | 0.430 | 0.390 | 0.300 | 0.220 | 0.160 |
| 75-79 | 0.430 | 0.380 | 0.280 | 0.190 | 0.135 |
| 80-84 | 0.430 | 0.370 | 0.260 | 0.160 | 0.135 |
| 85-89 | 0.430 | 0.360 | 0.260 | 0.160 | 0.135 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.058 | 0.053 | 0.042 | 0.030 | 0.022 |
| 35-39 | 0.062 | 0.057 | 0.045 | 0.033 | 0.024 |
| 40-44 | 0.068 | 0.062 | 0.049 | 0.036 | 0.026 |
| 45-49 | 0.076 | 0.069 | 0.054 | 0.039 | 0.029 |
| 50 | 0.080 | 0.073 | 0.057 | 0.041 | 0.030 |
| 51 | 0.082 | 0.074 | 0.058 | 0.042 | 0.031 |
| 52 | 0.083 | 0.075 | 0.059 | 0.043 | 0.031 |
| 53 | 0.085 | 0.076 | 0.060 | 0.044 | 0.032 |
| 54 | 0.086 | 0.078 | 0.061 | 0.044 | 0.032 |
| 55 | 0.088 | 0.079 | 0.062 | 0.045 | 0.033 |
| 56 | 0.090 | 0.081 | 0.063 | 0.045 | 0.033 |
| 57 | 0.092 | 0.082 | 0.064 | 0.046 | 0.034 |
| 58 | 0.094 | 0.083 | 0.065 | 0.047 | 0.034 |
| 59 | 0.095 | 0.085 | 0.066 | 0.048 | 0.035 |
| 60 | 0.097 | 0.086 | 0.067 | 0.048 | 0.035 |
| 61 | 0.099 | 0.088 | 0.068 | 0.049 | 0.036 |
| 62 | 0.101 | 0.089 | 0.069 | 0.050 | 0.036 |
| 63 | 0.102 | 0.090 | 0.070 | 0.050 | 0.036 |
| 64 | 0.103 | 0.091 | 0.070 | 0.050 | 0.036 |
| 65 | 0.105 | 0.092 | 0.071 | 0.051 | 0.037 |
| 66 | 0.106 | 0.093 | 0.071 | 0.051 | 0.037 |
| 67 | 0.107 | 0.094 | 0.072 | 0.051 | 0.037 |
| 68 | 0.108 | 0.095 | 0.072 | 0.051 | 0.037 |
| 69 | 0.109 | 0.096 | 0.073 | 0.051 | 0.037 |
| 70 | 0.110 | 0.096 | 0.073 | 0.052 | 0.036 |
| 71 | 0.111 | 0.097 | 0.074 | 0.052 | 0.036 |
| 72 | 0.112 | 0.098 | 0.074 | 0.052 | 0.036 |
| 73 | 0.113 | 0.099 | 0.074 | 0.051 | 0.035 |
| 74 | 0.114 | 0.099 | 0.074 | 0.051 | 0.034 |
| 75 | 0.116 | 0.100 | 0.074 | 0.050 | 0.034 |
| 76 | 0.117 | 0.100 | 0.074 | 0.050 | 0.033 |
| 77 | 0.118 | 0.101 | 0.074 | 0.049 | 0.032 |
| 78 | 0.119 | 0.101 | 0.073 | 0.047 | 0.030 |
| 79 | 0.119 | 0.101 | 0.072 | 0.046 | 0.029 |
| 80 | 0.120 | 0.102 | 0.072 | 0.044 | 0.027 |
| 81 | 0.120 | 0.102 | 0.071 | 0.042 | 0.025 |
| 82 | 0.121 | 0.102 | 0.070 | 0.041 | 0.024 |
| 83 | 0.121 | 0.101 | 0.068 | 0.038 | 0.021 |
| 84 | 0.120 | 0.100 | 0.065 | 0.035 | 0.019 |
| 85 | 0.120 | 0.099 | 0.063 | 0.033 | 0.017 |
| 86 | 0.119 | 0.098 | 0.061 | 0.030 | 0.015 |
| 87 | 0.119 | 0.097 | 0.059 | 0.028 | 0.013 |
| 88 | 0.119 | 0.096 | 0.057 | 0.026 | 0.011 |
| 89 | 0.118 | 0.095 | 0.055 | 0.024 | 0.010 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.063 | 0.087 | 0.124 | 0.112 | 0.100 |
| 35-39 | 0.076 | 0.097 | 0.129 | 0.119 | 0.109 |
| 40-44 | 0.089 | 0.108 | 0.135 | 0.127 | 0.117 |
| 45-49 | 0.102 | 0.119 | 0.142 | 0.134 | 0.126 |
| 50 | 0.108 | 0.124 | 0.145 | 0.137 | 0.130 |
| 51 | 0.111 | 0.126 | 0.146 | 0.139 | 0.132 |
| 52 | 0.113 | 0.128 | 0.147 | 0.140 | 0.133 |
| 53 | 0.114 | 0.128 | 0.146 | 0.140 | 0.133 |
| 54 | 0.115 | 0.128 | 0.146 | 0.139 | 0.133 |
| 55 | 0.115 | 0.129 | 0.145 | 0.139 | 0.133 |
| 56 | 0.116 | 0.129 | 0.145 | 0.139 | 0.133 |
| 57 | 0.117 | 0.129 | 0.144 | 0.138 | 0.133 |
| 58 | 0.116 | 0.127 | 0.142 | 0.136 | 0.131 |
| 59 | 0.114 | 0.126 | 0.139 | 0.134 | 0.129 |
| 60 | 0.113 | 0.124 | 0.137 | 0.132 | 0.127 |
| 61 | 0.112 | 0.122 | 0.134 | 0.130 | 0.125 |
| 62 | 0.111 | 0.121 | 0.132 | 0.127 | 0.123 |
| 63 | 0.108 | 0.118 | 0.128 | 0.124 | 0.120 |
| 64 | 0.106 | 0.115 | 0.124 | 0.120 | 0.116 |
| 65 | 0.103 | 0.112 | 0.120 | 0.117 | 0.113 |
| 66 | 0.101 | 0.109 | 0.117 | 0.113 | 0.110 |
| 67 | 0.098 | 0.106 | 0.113 | 0.110 | 0.107 |
| 68 | 0.094 | 0.101 | 0.108 | 0.105 | 0.102 |
| 69 | 0.090 | 0.096 | 0.102 | 0.099 | 0.097 |
| 70 | 0.086 | 0.091 | 0.097 | 0.094 | 0.092 |
| 71 | 0.082 | 0.087 | 0.092 | 0.090 | 0.087 |
| 72 | 0.078 | 0.083 | 0.087 | 0.085 | 0.083 |
| 73 | 0.072 | 0.076 | 0.080 | 0.078 | 0.076 |
| 74 | 0.066 | 0.070 | 0.073 | 0.071 | 0.070 |
| 75 | 0.061 | 0.064 | 0.067 | 0.065 | 0.064 |
| 76 | 0.056 | 0.059 | 0.061 | 0.060 | 0.059 |
| 77 | 0.052 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N540)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N540)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $28.08 | $32.40 | $37.44 | $44.64 | $49.68 | $53.28 | $56.88 | $60.48 | $70.56 |
| 35-39 | 31.68 | 37.44 | 43.92 | 52.56 | 59.76 | 64.08 | 68.40 | 72.72 | 84.96 |
| 40-44 | 34.56 | 41.04 | 48.96 | 59.76 | 67.68 | 72.72 | 77.76 | 83.52 | 96.48 |
| 45-49 | 42.48 | 51.12 | 61.92 | 75.60 | 86.40 | 93.60 | 100.08 | 106.56 | 123.84 |
| 50 | 44.64 | 54.00 | 65.52 | 81.36 | 92.88 | 100.80 | 108.00 | 115.20 | 132.48 |
| 51 | 45.36 | 55.44 | 67.68 | 83.52 | 95.04 | 102.96 | 110.88 | 118.08 | 136.08 |
| 52 | 46.80 | 56.16 | 69.12 | 85.68 | 97.92 | 105.84 | 113.04 | 120.96 | 138.96 |
| 53 | 48.96 | 59.76 | 73.44 | 90.72 | 103.68 | 112.32 | 120.24 | 128.88 | 147.60 |
| 54 | 51.84 | 63.36 | 77.76 | 96.48 | 110.16 | 119.52 | 128.16 | 136.80 | 156.96 |
| 55 | 54.72 | 66.96 | 82.08 | 102.24 | 117.36 | 126.72 | 136.08 | 145.44 | 166.32 |
| 56 | 58.32 | 71.28 | 87.12 | 108.72 | 124.56 | 135.36 | 144.72 | 154.08 | 177.12 |
| 57 | 61.20 | 74.88 | 92.88 | 115.92 | 132.48 | 144.00 | 154.08 | 164.16 | 187.92 |
| 58 | 65.52 | 80.64 | 99.36 | 123.84 | 141.84 | 154.08 | 164.88 | 175.68 | 200.88 |
| 59 | 69.84 | 85.68 | 106.56 | 133.20 | 152.64 | 164.88 | 177.12 | 188.64 | 215.28 |
| 60 | 74.88 | 91.44 | 113.76 | 142.56 | 163.44 | 177.12 | 189.36 | 201.60 | 230.40 |
| 61 | 79.92 | 97.92 | 121.68 | 152.64 | 174.96 | 189.36 | 203.04 | 216.00 | 246.24 |
| 62 | 84.96 | 105.12 | 130.32 | 163.44 | 187.20 | 203.04 | 218.16 | 231.84 | 264.24 |
| 63 | 91.44 | 113.04 | 140.40 | 176.40 | 203.04 | 219.60 | 235.44 | 250.56 | 285.12 |
| 64 | 98.64 | 121.68 | 151.92 | 190.80 | 218.88 | 237.60 | 254.88 | 270.72 | 307.44 |
| 65 | 105.84 | 131.04 | 164.16 | 206.64 | 236.88 | 257.04 | 275.04 | 292.32 | 331.92 |
| 66 | 114.48 | 141.12 | 177.12 | 223.20 | 256.32 | 277.92 | 297.36 | 316.08 | 358.56 |
| 67 | 123.12 | 152.64 | 190.80 | 241.20 | 277.20 | 300.96 | 321.84 | 341.28 | 386.64 |
| 68 | 135.36 | 168.48 | 210.96 | 266.40 | 306.72 | 332.64 | 356.40 | 377.28 | 426.96 |
| 69 | 149.04 | 185.76 | 232.56 | 294.48 | 339.12 | 367.92 | 393.84 | 417.60 | 471.60 |
| 70 | 164.16 | 204.48 | 257.04 | 325.44 | 375.12 | 406.80 | 435.60 | 461.52 | 521.28 |
| 71 | 180.72 | 225.36 | 283.68 | 360.00 | 414.72 | 450.00 | 481.68 | 509.76 | 575.28 |
| 72 | 199.44 | 248.40 | 313.20 | 397.44 | 458.64 | 498.24 | 532.80 | 563.76 | 635.03 |
| 73 | 216.72 | 270.72 | 342.00 | 434.88 | 502.56 | 545.76 | 583.20 | 616.31 | 693.35 |
| 74 | 235.44 | 295.20 | 372.96 | 475.92 | 550.08 | 597.60 | 638.63 | 673.91 | 756.71 |
| 75 | 256.32 | 321.84 | 407.52 | 521.28 | 602.63 | 654.47 | 699.83 | 737.27 | 825.83 |
| 76 | 278.64 | 350.64 | 444.96 | 570.24 | 660.23 | 717.11 | 766.07 | 806.39 | 901.43 |
| 77 | 303.12 | 381.60 | 486.00 | 624.23 | 722.87 | 785.51 | 838.79 | 881.27 | 984.23 |
| 78 | 333.36 | 421.20 | 537.84 | 693.35 | 803.51 | 872.63 | 930.95 | 976.31 | 1,088.63 |
| 79 | 367.20 | 465.12 | 596.16 | 769.67 | 893.51 | 969.83 | 1,033.91 | 1,082.15 | 1,204.55 |
| 80 | 403.92 | 513.36 | 659.51 | 854.63 | 993.59 | 1,077.83 | 1,147.67 | 1,198.79 | 1,332.71 |
| 81 | 444.96 | 566.64 | 730.07 | 948.95 | 1,104.47 | 1,198.07 | 1,273.67 | 1,328.39 | 1,474.55 |
| 82 | 489.60 | 624.95 | 808.55 | 1,054.07 | 1,227.59 | 1,331.27 | 1,414.79 | 1,471.67 | 1,630.79 |
| 83 | 527.76 | 675.35 | 876.95 | 1,146.95 | 1,336.31 | 1,448.63 | 1,535.75 | 1,594.07 | 1,765.43 |
| 84 | 568.08 | 729.35 | 951.11 | 1,248.47 | 1,455.11 | 1,575.35 | 1,667.51 | 1,727.27 | 1,910.86 |
| 85 | 611.99 | 788.39 | 1,031.03 | 1,358.63 | 1,584.71 | 1,713.59 | 1,810.78 | 1,871.26 | 2,068.54 |
| 86 | 659.51 | 851.03 | 1,118.15 | 1,478.87 | 1,725.83 | 1,864.06 | 1,966.30 | 2,027.50 | 2,239.18 |
| 87 | 710.63 | 919.43 | 1,212.47 | 1,609.19 | 1,879.18 | 2,028.22 | 2,134.78 | 2,196.70 | 2,424.22 |
| 88 | 765.35 | 993.59 | 1,314.71 | 1,751.75 | 2,046.22 | 2,206.06 | 2,318.38 | 2,379.58 | 2,624.38 |
| 89 | 824.39 | 1,073.51 | 1,425.59 | 1,906.54 | 2,228.38 | 2,399.74 | 2,517.10 | 2,578.30 | 2,840.38 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $41.04 | $49.68 | $60.48 | $74.88 | $85.68 | $93.60 | $101.52 | $109.44 | $130.32 |
| 35-39 | 48.24 | 58.32 | 71.28 | 89.28 | 102.96 | 113.04 | 122.40 | 132.48 | 156.24 |
| 40-44 | 57.60 | 70.56 | 87.12 | 110.16 | 127.44 | 139.68 | 151.20 | 163.44 | 192.24 |
| 45-49 | 69.84 | 86.40 | 107.28 | 136.08 | 157.68 | 172.80 | 187.20 | 202.32 | 237.60 |
| 50 | 78.48 | 96.48 | 120.96 | 153.36 | 178.56 | 195.12 | 210.96 | 228.24 | 266.40 |
| 51 | 81.36 | 100.08 | 126.00 | 159.84 | 185.76 | 203.04 | 219.60 | 236.88 | 276.48 |
| 52 | 84.24 | 104.40 | 131.04 | 166.32 | 192.96 | 211.68 | 228.96 | 246.96 | 287.28 |
| 53 | 88.56 | 109.44 | 137.52 | 174.96 | 203.76 | 223.20 | 241.20 | 259.92 | 302.40 |
| 54 | 92.88 | 115.20 | 145.44 | 185.04 | 214.56 | 235.44 | 254.16 | 273.60 | 318.24 |
| 55 | 97.92 | 121.68 | 152.64 | 195.12 | 226.08 | 247.68 | 267.84 | 288.72 | 334.80 |
| 56 | 102.96 | 128.16 | 161.28 | 205.20 | 238.32 | 261.36 | 282.24 | 303.84 | 352.08 |
| 57 | 108.00 | 134.64 | 169.92 | 216.72 | 251.28 | 275.76 | 297.36 | 320.40 | 370.08 |
| 58 | 114.48 | 142.56 | 179.28 | 228.96 | 266.40 | 291.60 | 314.64 | 338.40 | 390.96 |
| 59 | 120.96 | 150.48 | 190.08 | 242.64 | 282.24 | 308.88 | 333.36 | 358.56 | 413.28 |
| 60 | 127.44 | 159.12 | 200.88 | 257.04 | 298.80 | 326.88 | 352.80 | 379.44 | 437.04 |
| 61 | 134.64 | 167.76 | 213.12 | 272.16 | 316.08 | 346.32 | 373.68 | 401.04 | 461.52 |
| 62 | 142.56 | 177.84 | 225.36 | 288.00 | 334.80 | 366.48 | 395.28 | 424.08 | 487.44 |
| 63 | 152.64 | 190.80 | 241.92 | 309.60 | 360.00 | 394.56 | 424.80 | 455.76 | 522.72 |
| 64 | 163.44 | 204.48 | 259.20 | 332.64 | 387.36 | 424.08 | 457.20 | 489.60 | 560.88 |
| 65 | 174.96 | 219.60 | 278.64 | 357.84 | 416.16 | 455.76 | 491.04 | 526.32 | 601.91 |
| 66 | 187.20 | 235.44 | 299.52 | 384.48 | 447.84 | 489.60 | 527.76 | 565.20 | 645.83 |
| 67 | 200.88 | 252.00 | 321.12 | 413.28 | 480.96 | 527.04 | 567.36 | 606.95 | 692.63 |
| 68 | 216.00 | 271.44 | 346.32 | 445.68 | 519.12 | 568.08 | 611.99 | 654.47 | 745.19 |
| 69 | 232.56 | 292.32 | 372.96 | 480.24 | 560.16 | 613.43 | 660.23 | 705.59 | 802.07 |
| 70 | 249.84 | 314.64 | 401.76 | 517.68 | 604.07 | 661.67 | 712.07 | 760.31 | 863.27 |
| 71 | 268.56 | 338.40 | 432.72 | 558.72 | 651.59 | 713.51 | 768.23 | 819.35 | 928.79 |
| 72 | 289.44 | 364.32 | 465.84 | 602.63 | 703.43 | 769.67 | 827.99 | 882.71 | 999.35 |
| 73 | 313.20 | 395.28 | 506.88 | 655.91 | 766.79 | 839.51 | 902.87 | 960.47 | 1,085.75 |
| 74 | 339.12 | 428.40 | 550.80 | 714.95 | 835.91 | 915.11 | 983.51 | 1,045.43 | 1,178.63 |
| 75 | 367.20 | 465.12 | 599.04 | 779.03 | 911.51 | 997.91 | 1,072.07 | 1,137.59 | 1,280.15 |
| 76 | 397.44 | 504.72 | 650.87 | 848.15 | 993.59 | 1,087.91 | 1,168.55 | 1,237.67 | 1,390.31 |
| 77 | 430.56 | 547.20 | 707.75 | 924.47 | 1,083.59 | 1,186.55 | 1,272.95 | 1,347.11 | 1,509.83 |
| 78 | 467.28 | 595.44 | 771.83 | 1,010.87 | 1,186.55 | 1,298.15 | 1,391.75 | 1,469.51 | 1,644.47 |
| 79 | 506.16 | 647.27 | 841.67 | 1,105.91 | 1,298.87 | 1,420.55 | 1,521.35 | 1,601.99 | 1,789.91 |
| 80 | 549.36 | 703.43 | 917.99 | 1,209.59 | 1,421.27 | 1,554.47 | 1,662.47 | 1,747.43 | 1,949.02 |
| 81 | 595.44 | 765.35 | 1,001.51 | 1,322.63 | 1,555.91 | 1,701.35 | 1,817.98 | 1,905.82 | 2,121.82 |
| 82 | 645.83 | 831.59 | 1,092.23 | 1,446.47 | 1,703.51 | 1,861.18 | 1,987.18 | 2,078.62 | 2,310.46 |
| 83 | 687.59 | 887.03 | 1,168.55 | 1,554.47 | 1,830.94 | 1,998.70 | 2,129.74 | 2,222.62 | 2,468.86 |
| 84 | 730.79 | 946.07 | 1,251.35 | 1,669.67 | 1,968.46 | 2,146.30 | 2,282.38 | 2,376.70 | 2,638.06 |
| 85 | 777.59 | 1,008.71 | 1,339.19 | 1,794.23 | 2,116.06 | 2,304.70 | 2,446.54 | 2,541.58 | 2,819.50 |
| 86 | 827.27 | 1,076.39 | 1,433.51 | 1,927.42 | 2,274.46 | 2,474.62 | 2,622.22 | 2,717.98 | 3,013.17 |
| 87 | 879.83 | 1,147.67 | 1,534.31 | 2,070.70 | 2,445.10 | 2,657.50 | 2,810.86 | 2,906.62 | 3,219.81 |
| 88 | 935.99 | 1,223.99 | 1,643.03 | 2,224.06 | 2,627.98 | 2,853.34 | 3,013.17 | 3,108.21 | 3,440.85 |
| 89 | 995.03 | 1,305.35 | 1,758.23 | 2,389.66 | 2,825.26 | 3,064.29 | 3,229.17 | 3,323.49 | 3,676.29 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $87.84 | $108.00 | $134.64 | $169.92 | $196.56 | $213.84 | $231.12 | $248.40 | $289.44 |
| 35-39 | 95.76 | 118.08 | 147.60 | 187.20 | 216.00 | 236.16 | 254.88 | 273.60 | 318.96 |
| 40-44 | 106.56 | 131.76 | 165.60 | 210.24 | 243.36 | 265.68 | 286.56 | 308.88 | 358.56 |
| 45-49 | 115.92 | 144.00 | 180.72 | 229.68 | 266.40 | 291.60 | 314.64 | 337.68 | 391.68 |
| 50 | 123.12 | 153.36 | 192.96 | 246.24 | 285.12 | 311.76 | 336.24 | 361.44 | 417.60 |
| 51 | 126.00 | 156.24 | 197.28 | 251.28 | 291.60 | 318.96 | 344.16 | 369.36 | 426.96 |
| 52 | 128.88 | 159.84 | 201.60 | 257.04 | 298.08 | 326.16 | 351.36 | 377.28 | 436.32 |
| 53 | 133.20 | 165.60 | 208.80 | 266.40 | 308.88 | 337.68 | 364.32 | 390.96 | 450.72 |
| 54 | 137.52 | 171.36 | 216.00 | 275.76 | 319.68 | 349.92 | 376.56 | 404.64 | 466.56 |
| 55 | 141.84 | 177.12 | 223.92 | 285.12 | 331.20 | 362.16 | 390.24 | 418.32 | 482.40 |
| 56 | 146.88 | 182.88 | 231.12 | 295.20 | 342.72 | 375.12 | 403.92 | 433.44 | 498.96 |
| 57 | 151.92 | 189.36 | 239.76 | 306.00 | 354.96 | 388.08 | 418.32 | 448.56 | 515.52 |
| 58 | 157.68 | 196.56 | 249.12 | 318.24 | 369.36 | 403.92 | 434.88 | 466.56 | 535.68 |
| 59 | 163.44 | 204.48 | 259.20 | 331.20 | 384.48 | 420.48 | 452.88 | 485.28 | 557.28 |
| 60 | 169.92 | 212.40 | 269.28 | 344.88 | 400.32 | 437.76 | 470.88 | 504.72 | 578.88 |
| 61 | 176.40 | 221.04 | 280.08 | 358.56 | 416.16 | 455.04 | 490.32 | 524.88 | 601.19 |
| 62 | 183.60 | 229.68 | 291.60 | 372.96 | 433.44 | 473.76 | 509.76 | 545.76 | 624.95 |
| 63 | 193.68 | 241.92 | 307.44 | 394.56 | 458.64 | 501.12 | 539.28 | 577.44 | 660.23 |
| 64 | 203.76 | 255.60 | 325.44 | 416.88 | 485.28 | 529.92 | 570.24 | 610.55 | 696.95 |
| 65 | 215.28 | 270.00 | 343.44 | 441.36 | 512.64 | 560.88 | 603.35 | 645.11 | 736.55 |
| 66 | 226.80 | 285.12 | 362.88 | 466.56 | 542.88 | 593.28 | 638.63 | 682.55 | 778.31 |
| 67 | 239.04 | 300.24 | 383.04 | 493.20 | 573.84 | 627.83 | 675.35 | 721.43 | 821.51 |
| 68 | 255.60 | 321.12 | 409.68 | 527.76 | 614.87 | 672.47 | 723.59 | 772.55 | 879.11 |
| 69 | 272.88 | 343.44 | 438.48 | 565.20 | 658.79 | 720.71 | 774.71 | 827.27 | 939.59 |
| 70 | 290.88 | 366.48 | 468.72 | 604.79 | 705.59 | 771.83 | 830.15 | 885.59 | 1,005.11 |
| 71 | 311.04 | 391.68 | 501.12 | 647.99 | 755.99 | 827.27 | 889.19 | 948.23 | 1,074.95 |
| 72 | 331.92 | 418.32 | 536.40 | 693.35 | 809.27 | 886.31 | 952.55 | 1,015.19 | 1,149.11 |
| 73 | 355.68 | 449.28 | 577.44 | 748.07 | 874.07 | 956.87 | 1,028.15 | 1,094.39 | 1,236.23 |
| 74 | 381.60 | 483.12 | 621.35 | 807.11 | 943.91 | 1,033.19 | 1,110.23 | 1,179.35 | 1,330.55 |
| 75 | 409.68 | 519.12 | 668.87 | 870.47 | 1,019.51 | 1,115.99 | 1,198.07 | 1,271.51 | 1,432.07 |
| 76 | 439.20 | 558.00 | 720.71 | 939.59 | 1,100.87 | 1,205.27 | 1,293.83 | 1,370.87 | 1,540.79 |
| 77 | 470.88 | 599.04 | 775.43 | 1,013.75 | 1,188.71 | 1,301.75 | 1,396.79 | 1,478.15 | 1,658.15 |
| 78 | 506.88 | 646.55 | 839.51 | 1,100.87 | 1,291.67 | 1,414.07 | 1,515.59 | 1,601.27 | 1,792.79 |
| 79 | 545.76 | 698.39 | 908.63 | 1,195.19 | 1,403.99 | 1,536.47 | 1,645.19 | 1,733.75 | 1,938.22 |
| 80 | 588.24 | 753.83 | 984.23 | 1,297.43 | 1,525.67 | 1,668.95 | 1,785.59 | 1,877.74 | 2,095.90 |
| 81 | 632.87 | 813.59 | 1,065.59 | 1,408.31 | 1,658.15 | 1,813.66 | 1,938.22 | 2,033.98 | 2,265.82 |
| 82 | 681.83 | 877.67 | 1,153.43 | 1,529.27 | 1,802.14 | 1,969.90 | 2,103.82 | 2,202.46 | 2,450.14 |
| 83 | 722.15 | 931.67 | 1,229.03 | 1,635.83 | 1,928.14 | 2,105.98 | 2,245.66 | 2,345.02 | 2,607.10 |
| 84 | 764.63 | 989.27 | 1,309.67 | 1,748.87 | 2,063.50 | 2,251.42 | 2,396.14 | 2,496.94 | 2,774.14 |
| 85 | 809.27 | 1,050.47 | 1,395.35 | 1,870.54 | 2,208.22 | 2,406.94 | 2,557.42 | 2,658.94 | 2,951.98 |
| 86 | 856.79 | 1,115.27 | 1,486.79 | 2,000.86 | 2,363.02 | 2,573.26 | 2,729.50 | 2,831.02 | 3,140.61 |
| 87 | 907.19 | 1,184.39 | 1,583.99 | 2,139.82 | 2,529.34 | 2,751.10 | 2,912.38 | 3,014.61 | 3,341.49 |
| 88 | 961.19 | 1,257.11 | 1,688.39 | 2,288.14 | 2,706.46 | 2,941.18 | 3,108.21 | 3,209.73 | 3,556.05 |
| 89 | 1,017.35 | 1,334.87 | 1,799.27 | 2,447.26 | 2,896.54 | 3,144.21 | 3,317.01 | 3,417.09 | 3,783.57 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $61.20 | $74.88 | $92.16 | $114.48 | $131.76 | $144.00 | $154.80 | $166.32 | $194.40 |
| 35-39 | 68.40 | 83.52 | 103.68 | 130.32 | 149.76 | 163.44 | 176.40 | 189.36 | 221.04 |
| 40-44 | 78.48 | 96.48 | 120.24 | 151.20 | 174.24 | 190.08 | 205.20 | 220.32 | 257.04 |
| 45-49 | 90.00 | 111.60 | 138.96 | 176.40 | 203.76 | 222.48 | 239.76 | 257.76 | 298.80 |
| 50 | 97.92 | 120.96 | 151.20 | 192.24 | 221.76 | 242.64 | 261.36 | 280.80 | 324.72 |
| 51 | 100.08 | 124.56 | 155.52 | 197.28 | 228.24 | 249.84 | 268.56 | 288.72 | 333.36 |
| 52 | 102.96 | 127.44 | 160.56 | 203.04 | 235.44 | 257.04 | 276.48 | 296.64 | 342.72 |
| 53 | 107.28 | 133.20 | 167.04 | 211.68 | 245.52 | 267.84 | 288.00 | 308.88 | 357.12 |
| 54 | 111.60 | 138.24 | 173.52 | 221.04 | 255.60 | 278.64 | 300.24 | 322.56 | 371.52 |
| 55 | 115.92 | 144.00 | 181.44 | 230.40 | 266.40 | 290.88 | 313.20 | 335.52 | 386.64 |
| 56 | 120.24 | 149.76 | 188.64 | 239.76 | 277.92 | 303.12 | 326.16 | 349.92 | 402.48 |
| 57 | 125.28 | 156.24 | 196.56 | 249.84 | 289.44 | 316.08 | 339.84 | 364.32 | 419.04 |
| 58 | 131.04 | 163.44 | 205.92 | 262.08 | 303.12 | 331.20 | 356.40 | 381.60 | 438.48 |
| 59 | 136.80 | 170.64 | 215.28 | 274.32 | 318.24 | 347.04 | 373.68 | 399.60 | 458.64 |
| 60 | 143.28 | 178.56 | 225.36 | 287.28 | 333.36 | 363.60 | 390.96 | 419.04 | 480.24 |
| 61 | 149.76 | 187.20 | 236.16 | 300.96 | 349.20 | 380.88 | 409.68 | 438.48 | 502.56 |
| 62 | 156.96 | 195.84 | 247.68 | 315.36 | 365.76 | 399.60 | 429.12 | 459.36 | 525.60 |
| 63 | 166.32 | 208.08 | 263.52 | 336.24 | 389.52 | 425.52 | 457.92 | 489.60 | 559.44 |
| 64 | 176.40 | 221.04 | 280.08 | 357.84 | 415.44 | 453.60 | 487.44 | 521.28 | 594.72 |
| 65 | 187.92 | 234.72 | 298.08 | 381.60 | 442.80 | 483.12 | 519.84 | 555.12 | 632.87 |
| 66 | 199.44 | 249.84 | 317.52 | 406.08 | 471.60 | 514.80 | 553.68 | 591.12 | 673.91 |
| 67 | 211.68 | 265.68 | 337.68 | 432.72 | 502.56 | 548.64 | 589.68 | 629.99 | 717.11 |
| 68 | 226.08 | 283.68 | 361.44 | 463.68 | 538.56 | 588.24 | 632.15 | 674.63 | 766.79 |
| 69 | 241.92 | 303.12 | 386.64 | 496.08 | 576.72 | 630.71 | 677.51 | 722.15 | 820.07 |
| 70 | 257.76 | 324.00 | 413.28 | 531.36 | 618.47 | 675.35 | 725.75 | 773.27 | 876.95 |
| 71 | 275.76 | 346.32 | 442.08 | 569.52 | 662.39 | 724.31 | 777.59 | 827.99 | 937.43 |
| 72 | 294.48 | 370.80 | 473.04 | 609.83 | 709.91 | 776.15 | 833.75 | 887.03 | 1,002.95 |
| 73 | 317.52 | 400.32 | 511.92 | 661.67 | 771.11 | 842.39 | 904.31 | 961.19 | 1,085.03 |
| 74 | 342.72 | 432.72 | 554.40 | 717.11 | 837.35 | 915.11 | 982.07 | 1,041.83 | 1,174.31 |
| 75 | 369.36 | 467.28 | 600.47 | 778.31 | 908.63 | 993.59 | 1,065.59 | 1,129.67 | 1,270.07 |
| 76 | 398.16 | 504.72 | 649.43 | 844.55 | 986.39 | 1,078.55 | 1,156.31 | 1,223.99 | 1,374.47 |
| 77 | 429.12 | 545.04 | 703.43 | 915.83 | 1,071.35 | 1,171.43 | 1,255.67 | 1,326.95 | 1,486.79 |
| 78 | 464.40 | 591.12 | 764.63 | 999.35 | 1,169.99 | 1,278.71 | 1,369.43 | 1,444.31 | 1,615.67 |
| 79 | 502.56 | 640.79 | 832.31 | 1,090.07 | 1,277.27 | 1,396.07 | 1,493.27 | 1,571.75 | 1,755.35 |
| 80 | 543.60 | 695.51 | 905.03 | 1,189.43 | 1,395.35 | 1,524.23 | 1,628.63 | 1,710.71 | 1,907.26 |
| 81 | 588.24 | 753.83 | 984.95 | 1,297.43 | 1,523.51 | 1,663.91 | 1,776.23 | 1,861.90 | 2,072.14 |
| 82 | 636.47 | 817.91 | 1,071.35 | 1,415.51 | 1,663.91 | 1,816.54 | 1,937.50 | 2,026.06 | 2,251.42 |
| 83 | 676.07 | 871.19 | 1,145.51 | 1,519.19 | 1,787.03 | 1,949.02 | 2,075.02 | 2,165.02 | 2,404.78 |
| 84 | 718.55 | 928.79 | 1,225.43 | 1,630.79 | 1,919.50 | 2,090.86 | 2,222.62 | 2,313.34 | 2,567.50 |
| 85 | 763.91 | 989.27 | 1,310.39 | 1,751.03 | 2,062.06 | 2,243.50 | 2,380.30 | 2,472.46 | 2,741.74 |
| 86 | 811.43 | 1,054.79 | 1,401.83 | 1,879.18 | 2,214.70 | 2,407.66 | 2,550.22 | 2,641.66 | 2,928.22 |
| 87 | 862.55 | 1,123.91 | 1,499.03 | 2,017.42 | 2,378.86 | 2,583.34 | 2,730.94 | 2,823.10 | 3,126.93 |
| 88 | 916.55 | 1,197.35 | 1,603.43 | 2,165.74 | 2,554.54 | 2,771.98 | 2,925.34 | 3,016.77 | 3,339.33 |
| 89 | 974.15 | 1,275.83 | 1,715.03 | 2,324.14 | 2,743.90 | 2,974.30 | 3,133.41 | 3,224.13 | 3,566.13 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $44.64 | $53.28 | $64.80 | $80.64 | $92.16 | $99.36 | $107.28 | $115.20 | $134.64 |
| 35-39 | 50.40 | 61.20 | 74.88 | 93.60 | 107.28 | 116.64 | 125.28 | 134.64 | 156.96 |
| 40-44 | 59.04 | 72.00 | 88.56 | 110.88 | 127.44 | 138.96 | 149.76 | 160.56 | 187.20 |
| 45-49 | 70.56 | 86.40 | 107.28 | 135.36 | 156.24 | 169.92 | 182.88 | 196.56 | 228.24 |
| 50 | 78.48 | 96.48 | 119.52 | 151.20 | 174.24 | 190.08 | 204.48 | 219.60 | 254.16 |
| 51 | 80.64 | 99.36 | 124.56 | 156.96 | 180.72 | 197.28 | 212.40 | 227.52 | 262.80 |
| 52 | 83.52 | 102.96 | 128.88 | 162.72 | 187.92 | 204.48 | 220.32 | 236.16 | 272.88 |
| 53 | 87.84 | 108.00 | 135.36 | 170.64 | 196.56 | 214.56 | 231.12 | 247.68 | 285.84 |
| 54 | 91.44 | 113.04 | 141.84 | 178.56 | 206.64 | 225.36 | 241.92 | 259.20 | 298.80 |
| 55 | 95.76 | 118.80 | 148.32 | 187.20 | 216.72 | 236.16 | 254.16 | 272.16 | 313.20 |
| 56 | 100.08 | 123.84 | 155.52 | 196.56 | 227.52 | 247.68 | 266.40 | 285.12 | 328.32 |
| 57 | 105.12 | 129.60 | 162.72 | 205.92 | 238.32 | 259.92 | 279.36 | 298.80 | 343.44 |
| 58 | 110.16 | 136.80 | 171.36 | 217.44 | 251.28 | 273.60 | 294.48 | 315.36 | 362.16 |
| 59 | 115.92 | 144.00 | 180.72 | 229.68 | 264.96 | 288.72 | 310.32 | 331.92 | 380.88 |
| 60 | 121.68 | 151.20 | 190.80 | 241.92 | 279.36 | 304.56 | 327.60 | 349.92 | 401.04 |
| 61 | 128.16 | 159.84 | 200.88 | 254.88 | 295.20 | 321.12 | 345.60 | 369.36 | 422.64 |
| 62 | 134.64 | 167.76 | 211.68 | 268.56 | 311.04 | 339.12 | 364.32 | 389.52 | 444.96 |
| 63 | 144.00 | 179.28 | 226.08 | 287.28 | 332.64 | 362.88 | 389.52 | 416.16 | 475.20 |
| 64 | 153.36 | 191.52 | 241.20 | 307.44 | 355.68 | 388.08 | 416.88 | 444.96 | 507.60 |
| 65 | 163.44 | 203.76 | 257.76 | 328.32 | 380.16 | 414.72 | 445.68 | 475.20 | 542.16 |
| 66 | 174.24 | 217.44 | 275.04 | 351.36 | 406.80 | 443.52 | 476.64 | 508.32 | 578.88 |
| 67 | 185.76 | 231.84 | 293.76 | 375.84 | 435.60 | 474.48 | 509.76 | 543.60 | 617.75 |
| 68 | 198.72 | 249.12 | 315.36 | 403.20 | 468.00 | 510.48 | 547.92 | 583.92 | 663.11 |
| 69 | 213.12 | 267.12 | 339.12 | 433.44 | 503.28 | 548.64 | 588.96 | 627.11 | 711.35 |
| 70 | 228.24 | 286.56 | 363.60 | 465.84 | 540.72 | 589.68 | 632.87 | 673.91 | 763.19 |
| 71 | 244.80 | 307.44 | 390.24 | 500.40 | 581.04 | 634.31 | 680.39 | 723.59 | 818.63 |
| 72 | 262.08 | 329.76 | 419.04 | 537.84 | 624.95 | 681.83 | 731.51 | 777.59 | 878.39 |
| 73 | 284.40 | 357.84 | 455.76 | 586.80 | 681.83 | 744.47 | 798.47 | 846.71 | 954.71 |
| 74 | 308.16 | 388.08 | 496.08 | 639.35 | 744.47 | 812.15 | 871.19 | 923.03 | 1,038.95 |
| 75 | 334.08 | 421.92 | 540.00 | 697.67 | 812.15 | 886.31 | 950.39 | 1,005.83 | 1,129.67 |
| 76 | 362.16 | 457.92 | 587.52 | 760.31 | 887.03 | 967.67 | 1,036.79 | 1,095.83 | 1,229.03 |
| 77 | 392.40 | 496.80 | 638.63 | 829.43 | 967.67 | 1,056.23 | 1,131.11 | 1,193.75 | 1,337.03 |
| 78 | 426.24 | 541.44 | 698.39 | 908.63 | 1,061.99 | 1,158.47 | 1,239.11 | 1,305.35 | 1,459.43 |
| 79 | 462.96 | 589.68 | 763.19 | 996.47 | 1,164.95 | 1,270.79 | 1,357.91 | 1,427.75 | 1,592.63 |
| 80 | 503.28 | 642.95 | 834.47 | 1,092.23 | 1,277.99 | 1,393.91 | 1,488.23 | 1,560.95 | 1,738.79 |
| 81 | 547.20 | 700.55 | 911.51 | 1,197.35 | 1,402.55 | 1,529.27 | 1,630.79 | 1,706.39 | 1,898.62 |
| 82 | 594.72 | 763.19 | 996.47 | 1,311.83 | 1,538.63 | 1,676.87 | 1,787.03 | 1,866.22 | 2,072.14 |
| 83 | 634.31 | 815.75 | 1,069.19 | 1,413.35 | 1,658.87 | 1,805.74 | 1,920.22 | 2,001.58 | 2,221.18 |
| 84 | 676.07 | 872.63 | 1,147.67 | 1,522.79 | 1,787.75 | 1,944.70 | 2,064.22 | 2,146.30 | 2,380.30 |
| 85 | 721.43 | 933.11 | 1,231.91 | 1,640.15 | 1,927.42 | 2,093.74 | 2,219.02 | 2,301.82 | 2,550.22 |
| 86 | 769.67 | 997.91 | 1,322.63 | 1,767.59 | 2,077.18 | 2,255.02 | 2,385.34 | 2,468.14 | 2,733.10 |
| 87 | 820.79 | 1,067.75 | 1,419.83 | 1,903.66 | 2,239.18 | 2,427.82 | 2,563.90 | 2,647.42 | 2,928.94 |
| 88 | 874.79 | 1,141.19 | 1,524.23 | 2,051.26 | 2,414.14 | 2,614.30 | 2,755.42 | 2,838.94 | 3,139.17 |
| 89 | 933.11 | 1,221.11 | 1,635.83 | 2,209.66 | 2,602.06 | 2,815.18 | 2,962.06 | 3,044.85 | 3,363.81 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $25.92 | $29.52 | $33.84 | $40.32 | $45.36 | $47.52 | $50.40 | $53.28 | $60.48 |
| 35-39 | 29.52 | 34.56 | 40.32 | 48.24 | 54.00 | 57.60 | 61.20 | 64.08 | 72.72 |
| 40-44 | 32.40 | 38.16 | 44.64 | 54.00 | 61.20 | 65.52 | 69.84 | 73.44 | 82.80 |
| 45-49 | 39.60 | 47.52 | 56.88 | 69.12 | 78.48 | 84.24 | 89.28 | 94.32 | 106.56 |
| 50 | 42.48 | 50.40 | 60.48 | 74.16 | 84.96 | 90.72 | 96.48 | 101.52 | 114.48 |
| 51 | 43.20 | 51.12 | 61.92 | 76.32 | 87.12 | 92.88 | 99.36 | 104.40 | 117.36 |
| 52 | 43.92 | 52.56 | 63.36 | 78.48 | 89.28 | 95.76 | 101.52 | 107.28 | 120.24 |
| 53 | 46.08 | 55.44 | 67.68 | 83.52 | 95.04 | 101.52 | 108.00 | 113.76 | 128.16 |
| 54 | 48.96 | 59.04 | 72.00 | 88.56 | 100.80 | 108.00 | 115.20 | 120.96 | 136.80 |
| 55 | 51.84 | 62.64 | 76.32 | 94.32 | 107.28 | 115.20 | 122.40 | 128.88 | 145.44 |
| 56 | 54.72 | 66.24 | 81.36 | 100.08 | 114.48 | 122.40 | 130.32 | 137.52 | 154.80 |
| 57 | 58.32 | 70.56 | 86.40 | 106.56 | 121.68 | 130.32 | 138.96 | 146.16 | 164.88 |
| 58 | 61.92 | 74.88 | 92.16 | 114.48 | 130.32 | 140.40 | 149.04 | 156.96 | 176.40 |
| 59 | 66.24 | 80.64 | 98.64 | 122.40 | 139.68 | 150.48 | 159.84 | 168.48 | 189.36 |
| 60 | 70.56 | 86.40 | 105.84 | 131.76 | 150.48 | 161.28 | 172.08 | 180.72 | 203.04 |
| 61 | 75.60 | 92.16 | 113.04 | 141.12 | 161.28 | 173.52 | 184.32 | 194.40 | 218.16 |
| 62 | 80.64 | 98.64 | 121.68 | 151.20 | 172.80 | 185.76 | 198.00 | 208.80 | 234.00 |
| 63 | 86.40 | 106.56 | 131.04 | 163.44 | 187.20 | 201.60 | 214.56 | 226.08 | 253.44 |
| 64 | 93.60 | 114.48 | 141.84 | 177.12 | 202.32 | 218.16 | 231.84 | 244.80 | 274.32 |
| 65 | 100.80 | 123.84 | 153.36 | 191.52 | 219.60 | 236.16 | 251.28 | 264.96 | 296.64 |
| 66 | 108.00 | 133.20 | 165.60 | 207.36 | 237.60 | 255.60 | 272.16 | 286.56 | 321.12 |
| 67 | 116.64 | 144.00 | 179.28 | 224.64 | 257.04 | 277.20 | 295.20 | 310.32 | 347.76 |
| 68 | 128.88 | 159.12 | 198.00 | 248.40 | 285.12 | 306.72 | 326.88 | 344.16 | 385.20 |
| 69 | 141.84 | 175.68 | 218.88 | 275.04 | 315.36 | 340.56 | 362.16 | 380.88 | 426.96 |
| 70 | 156.96 | 193.68 | 241.92 | 304.56 | 349.92 | 377.28 | 401.76 | 422.64 | 473.04 |
| 71 | 172.80 | 214.56 | 267.84 | 337.68 | 387.36 | 418.32 | 444.96 | 468.00 | 524.16 |
| 72 | 190.80 | 236.88 | 295.92 | 373.68 | 429.12 | 463.68 | 493.20 | 519.12 | 580.32 |
| 73 | 208.08 | 258.48 | 324.00 | 409.68 | 470.88 | 508.32 | 541.44 | 568.80 | 635.75 |
| 74 | 226.08 | 281.52 | 354.24 | 448.56 | 516.24 | 558.00 | 594.00 | 623.51 | 695.51 |
| 75 | 246.24 | 307.44 | 387.36 | 491.76 | 566.64 | 611.99 | 651.59 | 683.27 | 761.75 |
| 76 | 267.84 | 335.52 | 423.36 | 539.28 | 621.35 | 671.75 | 714.95 | 749.51 | 833.75 |
| 77 | 291.60 | 365.76 | 462.96 | 591.12 | 681.83 | 737.27 | 784.07 | 821.51 | 912.95 |
| 78 | 321.84 | 403.92 | 513.36 | 657.35 | 758.87 | 820.07 | 871.91 | 912.23 | 1,012.31 |
| 79 | 354.24 | 446.40 | 569.52 | 730.79 | 843.83 | 912.95 | 969.11 | 1,012.31 | 1,122.47 |
| 80 | 390.96 | 493.92 | 630.71 | 812.15 | 939.59 | 1,015.91 | 1,077.83 | 1,123.91 | 1,244.15 |
| 81 | 430.56 | 545.76 | 699.83 | 902.87 | 1,045.43 | 1,130.39 | 1,198.79 | 1,247.75 | 1,379.51 |
| 82 | 474.48 | 602.63 | 775.43 | 1,004.39 | 1,163.51 | 1,257.83 | 1,332.71 | 1,385.27 | 1,529.27 |
| 83 | 511.20 | 651.59 | 841.67 | 1,093.67 | 1,267.91 | 1,369.43 | 1,448.63 | 1,501.91 | 1,657.43 |
| 84 | 551.52 | 704.87 | 913.67 | 1,190.87 | 1,380.95 | 1,491.11 | 1,573.91 | 1,628.63 | 1,795.67 |
| 85 | 594.72 | 761.75 | 991.43 | 1,296.71 | 1,504.79 | 1,622.87 | 1,710.71 | 1,766.15 | 1,945.42 |
| 86 | 640.79 | 823.67 | 1,075.67 | 1,411.91 | 1,639.43 | 1,766.15 | 1,859.02 | 1,915.18 | 2,107.42 |
| 87 | 691.19 | 890.63 | 1,167.11 | 1,537.19 | 1,786.31 | 1,923.10 | 2,020.30 | 2,077.18 | 2,283.82 |
| 88 | 745.19 | 962.63 | 1,267.19 | 1,673.99 | 1,946.14 | 2,093.02 | 2,195.26 | 2,252.86 | 2,473.90 |
| 89 | 803.51 | 1,041.11 | 1,375.19 | 1,823.02 | 2,120.38 | 2,278.06 | 2,386.06 | 2,442.94 | 2,680.54 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $38.16 | $45.36 | $55.44 | $68.40 | $78.48 | $84.24 | $90.72 | $96.48 | $111.60 |
| 35-39 | 45.36 | 54.00 | 66.24 | 82.08 | 94.32 | 102.24 | 109.44 | 117.36 | 134.64 |
| 40-44 | 54.72 | 65.52 | 80.64 | 101.52 | 116.64 | 126.72 | 136.08 | 145.44 | 166.32 |
| 45-49 | 66.24 | 80.64 | 100.08 | 126.00 | 145.44 | 157.68 | 169.20 | 180.72 | 205.92 |
| 50 | 74.16 | 90.72 | 112.32 | 141.84 | 164.16 | 178.56 | 191.52 | 203.76 | 232.56 |
| 51 | 77.04 | 94.32 | 117.36 | 147.60 | 171.36 | 185.76 | 199.44 | 212.40 | 241.92 |
| 52 | 79.92 | 97.92 | 121.68 | 154.08 | 178.56 | 193.68 | 207.36 | 221.04 | 251.28 |
| 53 | 84.24 | 102.96 | 128.88 | 162.72 | 187.92 | 204.48 | 218.88 | 233.28 | 264.96 |
| 54 | 88.56 | 108.72 | 135.36 | 171.36 | 198.72 | 215.28 | 231.12 | 246.24 | 279.36 |
| 55 | 92.88 | 114.48 | 143.28 | 180.72 | 209.52 | 227.52 | 244.08 | 259.20 | 294.48 |
| 56 | 97.92 | 120.24 | 150.48 | 190.80 | 221.04 | 239.76 | 257.04 | 273.60 | 311.04 |
| 57 | 102.96 | 126.72 | 159.12 | 201.60 | 233.28 | 253.44 | 271.44 | 288.72 | 327.60 |
| 58 | 108.72 | 133.92 | 168.48 | 213.12 | 246.96 | 268.56 | 288.00 | 306.00 | 347.04 |
| 59 | 114.48 | 141.84 | 177.84 | 226.08 | 262.08 | 284.40 | 304.56 | 324.00 | 367.20 |
| 60 | 120.96 | 150.48 | 188.64 | 239.76 | 277.92 | 301.68 | 323.28 | 343.44 | 388.80 |
| 61 | 128.16 | 159.12 | 199.44 | 254.16 | 294.48 | 319.68 | 342.72 | 363.60 | 411.84 |
| 62 | 135.36 | 167.76 | 211.68 | 269.28 | 311.76 | 338.40 | 362.88 | 385.92 | 436.32 |
| 63 | 145.44 | 180.72 | 227.52 | 289.44 | 335.52 | 364.32 | 390.24 | 414.72 | 468.72 |
| 64 | 155.52 | 193.68 | 244.08 | 311.76 | 361.44 | 392.40 | 420.48 | 446.40 | 504.72 |
| 65 | 167.04 | 208.08 | 262.80 | 334.80 | 388.80 | 421.92 | 452.16 | 480.24 | 542.16 |
| 66 | 179.28 | 223.20 | 282.24 | 360.72 | 418.32 | 454.32 | 486.72 | 516.96 | 583.20 |
| 67 | 192.24 | 239.76 | 303.12 | 388.08 | 450.00 | 488.88 | 524.16 | 555.84 | 627.11 |
| 68 | 206.64 | 258.48 | 327.60 | 419.04 | 486.00 | 528.48 | 565.92 | 600.47 | 676.79 |
| 69 | 222.48 | 277.92 | 352.80 | 452.16 | 524.88 | 570.96 | 611.27 | 647.99 | 730.07 |
| 70 | 239.76 | 299.52 | 380.88 | 488.16 | 566.64 | 617.03 | 660.23 | 699.83 | 788.39 |
| 71 | 257.76 | 323.28 | 410.40 | 527.04 | 611.99 | 665.99 | 713.51 | 755.99 | 850.31 |
| 72 | 277.92 | 348.48 | 442.80 | 568.80 | 660.95 | 719.99 | 770.39 | 816.47 | 917.27 |
| 73 | 300.96 | 378.00 | 482.40 | 620.63 | 722.15 | 785.51 | 840.95 | 889.91 | 999.35 |
| 74 | 326.88 | 410.40 | 524.88 | 676.79 | 787.67 | 858.23 | 917.99 | 970.55 | 1,087.91 |
| 75 | 354.24 | 446.40 | 570.96 | 737.99 | 859.67 | 936.71 | 1,002.23 | 1,058.39 | 1,185.11 |
| 76 | 383.76 | 484.56 | 622.07 | 804.95 | 938.87 | 1,023.11 | 1,093.67 | 1,154.15 | 1,290.23 |
| 77 | 416.16 | 526.32 | 676.79 | 878.39 | 1,024.55 | 1,116.71 | 1,193.75 | 1,258.55 | 1,404.71 |
| 78 | 451.44 | 572.40 | 738.71 | 961.19 | 1,122.47 | 1,223.27 | 1,306.79 | 1,375.19 | 1,532.15 |
| 79 | 490.32 | 623.51 | 806.39 | 1,052.63 | 1,229.75 | 1,339.91 | 1,429.91 | 1,502.63 | 1,671.83 |
| 80 | 532.08 | 678.23 | 880.55 | 1,151.99 | 1,347.83 | 1,468.07 | 1,565.27 | 1,640.87 | 1,823.02 |
| 81 | 578.16 | 738.71 | 961.19 | 1,261.43 | 1,476.71 | 1,607.75 | 1,712.87 | 1,792.79 | 1,988.62 |
| 82 | 627.83 | 803.51 | 1,049.75 | 1,380.95 | 1,617.83 | 1,761.83 | 1,874.86 | 1,958.38 | 2,169.34 |
| 83 | 668.15 | 857.51 | 1,123.91 | 1,483.91 | 1,739.51 | 1,892.14 | 2,010.94 | 2,095.90 | 2,319.82 |
| 84 | 711.35 | 915.83 | 1,203.83 | 1,594.79 | 1,870.54 | 2,033.26 | 2,156.38 | 2,243.50 | 2,481.10 |
| 85 | 756.71 | 977.03 | 1,289.51 | 1,714.31 | 2,011.66 | 2,184.46 | 2,313.34 | 2,401.18 | 2,653.18 |
| 86 | 805.67 | 1,042.55 | 1,381.67 | 1,842.46 | 2,162.86 | 2,346.46 | 2,481.10 | 2,569.66 | 2,837.50 |
| 87 | 857.51 | 1,113.11 | 1,479.59 | 1,979.98 | 2,325.58 | 2,520.70 | 2,661.10 | 2,750.38 | 3,034.05 |
| 88 | 912.95 | 1,187.99 | 1,585.43 | 2,128.30 | 2,501.26 | 2,707.90 | 2,854.06 | 2,943.34 | 3,245.01 |
| 89 | 971.27 | 1,267.91 | 1,697.75 | 2,287.42 | 2,689.18 | 2,909.50 | 3,060.69 | 3,149.97 | 3,470.37 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $82.80 | $101.52 | $125.28 | $157.68 | $181.44 | $195.84 | $210.24 | $223.20 | $254.16 |
| 35-39 | 90.72 | 110.88 | 137.52 | 173.52 | 200.16 | 216.72 | 231.84 | 246.96 | 280.80 |
| 40-44 | 100.80 | 123.84 | 154.80 | 195.12 | 225.36 | 244.08 | 262.08 | 278.64 | 316.08 |
| 45-49 | 110.16 | 135.36 | 169.20 | 213.84 | 246.96 | 267.84 | 287.28 | 305.28 | 346.32 |
| 50 | 117.36 | 144.72 | 180.72 | 228.96 | 264.96 | 287.28 | 307.44 | 326.88 | 370.80 |
| 51 | 119.52 | 147.60 | 185.04 | 234.72 | 271.44 | 293.76 | 314.64 | 334.80 | 378.72 |
| 52 | 122.40 | 151.20 | 189.36 | 239.76 | 277.20 | 300.96 | 322.56 | 342.72 | 387.36 |
| 53 | 126.00 | 156.24 | 195.84 | 248.40 | 287.28 | 311.76 | 334.08 | 354.96 | 401.04 |
| 54 | 130.32 | 161.28 | 203.04 | 257.04 | 298.08 | 323.28 | 345.60 | 367.20 | 415.44 |
| 55 | 135.36 | 167.04 | 210.24 | 266.40 | 308.16 | 334.80 | 358.56 | 380.88 | 430.56 |
| 56 | 139.68 | 172.80 | 217.44 | 276.48 | 319.68 | 346.32 | 370.80 | 393.84 | 445.68 |
| 57 | 144.00 | 179.28 | 225.36 | 285.84 | 331.20 | 359.28 | 384.48 | 408.24 | 461.52 |
| 58 | 149.76 | 186.48 | 234.00 | 298.08 | 344.88 | 373.68 | 400.32 | 424.80 | 480.24 |
| 59 | 155.52 | 193.68 | 244.08 | 310.32 | 358.56 | 389.52 | 416.88 | 442.80 | 499.68 |
| 60 | 162.00 | 201.60 | 253.44 | 322.56 | 373.68 | 405.36 | 434.16 | 460.80 | 519.84 |
| 61 | 168.48 | 209.52 | 264.24 | 336.24 | 388.80 | 421.92 | 452.16 | 479.52 | 541.44 |
| 62 | 174.96 | 217.44 | 274.32 | 349.92 | 405.36 | 439.92 | 470.16 | 499.68 | 563.04 |
| 63 | 184.32 | 229.68 | 290.16 | 370.08 | 428.40 | 465.84 | 498.24 | 528.48 | 596.16 |
| 64 | 194.40 | 242.64 | 306.72 | 391.68 | 453.60 | 492.48 | 527.04 | 559.44 | 630.71 |
| 65 | 205.20 | 256.32 | 324.72 | 414.72 | 480.24 | 522.00 | 558.00 | 592.56 | 667.43 |
| 66 | 216.72 | 270.72 | 343.44 | 438.48 | 508.32 | 552.24 | 591.12 | 627.11 | 706.31 |
| 67 | 228.96 | 285.84 | 362.88 | 464.40 | 537.84 | 584.64 | 625.67 | 663.83 | 747.35 |
| 68 | 244.80 | 306.00 | 388.08 | 497.52 | 576.72 | 627.11 | 671.03 | 711.35 | 801.35 |
| 69 | 261.36 | 326.88 | 415.44 | 532.80 | 618.47 | 672.47 | 719.99 | 763.19 | 858.95 |
| 70 | 279.36 | 349.92 | 444.96 | 570.96 | 663.11 | 721.43 | 771.83 | 817.91 | 920.15 |
| 71 | 298.80 | 374.40 | 476.64 | 611.99 | 711.35 | 773.99 | 827.99 | 876.95 | 986.39 |
| 72 | 318.96 | 400.32 | 509.76 | 655.91 | 762.47 | 830.15 | 887.75 | 940.31 | 1,056.95 |
| 73 | 342.72 | 430.56 | 550.08 | 708.47 | 824.39 | 897.11 | 959.75 | 1,015.91 | 1,140.47 |
| 74 | 367.92 | 462.96 | 592.56 | 765.35 | 890.63 | 969.83 | 1,037.51 | 1,097.27 | 1,230.47 |
| 75 | 394.56 | 498.24 | 638.63 | 826.55 | 962.63 | 1,049.03 | 1,121.75 | 1,185.11 | 1,326.95 |
| 76 | 424.08 | 535.68 | 688.31 | 892.07 | 1,040.39 | 1,133.99 | 1,212.47 | 1,280.15 | 1,431.35 |
| 77 | 455.04 | 576.00 | 742.31 | 964.07 | 1,124.63 | 1,226.15 | 1,310.39 | 1,382.39 | 1,543.67 |
| 78 | 490.32 | 622.79 | 804.23 | 1,046.87 | 1,223.27 | 1,333.43 | 1,424.15 | 1,499.75 | 1,671.83 |
| 79 | 528.48 | 672.47 | 871.19 | 1,137.59 | 1,330.55 | 1,450.07 | 1,547.27 | 1,626.47 | 1,810.78 |
| 80 | 570.24 | 726.47 | 943.91 | 1,236.23 | 1,447.19 | 1,576.79 | 1,681.91 | 1,764.71 | 1,961.26 |
| 81 | 614.15 | 785.51 | 1,023.11 | 1,343.51 | 1,573.91 | 1,715.03 | 1,827.34 | 1,913.74 | 2,124.70 |
| 82 | 662.39 | 848.15 | 1,108.79 | 1,460.15 | 1,711.43 | 1,864.78 | 1,985.74 | 2,076.46 | 2,301.10 |
| 83 | 701.27 | 901.43 | 1,182.23 | 1,561.67 | 1,832.38 | 1,994.38 | 2,120.38 | 2,212.54 | 2,450.14 |
| 84 | 743.75 | 957.59 | 1,260.71 | 1,671.11 | 1,961.26 | 2,133.34 | 2,264.38 | 2,357.26 | 2,608.54 |
| 85 | 787.67 | 1,017.35 | 1,344.23 | 1,787.75 | 2,099.50 | 2,281.66 | 2,417.74 | 2,512.06 | 2,777.74 |
| 86 | 835.19 | 1,080.71 | 1,432.79 | 1,913.02 | 2,247.82 | 2,440.06 | 2,581.90 | 2,676.94 | 2,957.74 |
| 87 | 884.87 | 1,148.39 | 1,527.83 | 2,046.22 | 2,406.22 | 2,609.98 | 2,756.86 | 2,851.90 | 3,149.25 |
| 88 | 937.43 | 1,220.39 | 1,629.35 | 2,189.50 | 2,575.42 | 2,791.42 | 2,944.06 | 3,039.09 | 3,353.73 |
| 89 | 993.59 | 1,296.71 | 1,737.35 | 2,342.86 | 2,756.86 | 2,985.82 | 3,144.21 | 3,238.53 | 3,571.17 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $57.60 | $69.84 | $84.96 | $105.84 | $121.68 | $131.04 | $140.40 | $149.04 | $169.20 |
| 35-39 | 64.80 | 78.48 | 96.48 | 120.24 | 138.24 | 149.04 | 159.84 | 169.92 | 192.96 |
| 40-44 | 74.16 | 90.00 | 111.60 | 139.68 | 161.28 | 174.24 | 186.48 | 198.00 | 224.64 |
| 45-49 | 85.68 | 104.40 | 129.60 | 163.44 | 188.64 | 203.76 | 218.16 | 231.84 | 262.80 |
| 50 | 92.88 | 113.76 | 141.84 | 178.56 | 205.92 | 222.48 | 238.32 | 252.72 | 286.56 |
| 51 | 95.04 | 116.64 | 145.44 | 183.60 | 211.68 | 228.96 | 244.80 | 259.92 | 294.48 |
| 52 | 97.92 | 120.24 | 149.76 | 188.64 | 218.16 | 236.16 | 252.72 | 267.84 | 303.12 |
| 53 | 101.52 | 125.28 | 156.24 | 197.28 | 227.52 | 246.24 | 263.52 | 279.36 | 316.08 |
| 54 | 105.84 | 130.32 | 162.72 | 205.20 | 236.88 | 256.32 | 274.32 | 291.60 | 329.76 |
| 55 | 110.16 | 136.08 | 169.92 | 214.56 | 246.96 | 267.84 | 286.56 | 303.84 | 343.44 |
| 56 | 114.48 | 141.12 | 177.12 | 223.20 | 257.76 | 279.36 | 298.80 | 316.80 | 357.84 |
| 57 | 118.80 | 146.88 | 184.32 | 233.28 | 269.28 | 291.60 | 311.76 | 330.48 | 372.96 |
| 58 | 124.56 | 154.08 | 192.96 | 244.08 | 282.24 | 305.28 | 326.88 | 346.32 | 390.96 |
| 59 | 130.32 | 161.28 | 202.32 | 256.32 | 295.92 | 320.40 | 342.72 | 363.60 | 410.40 |
| 60 | 136.08 | 169.20 | 211.68 | 268.56 | 310.32 | 336.24 | 359.28 | 380.88 | 429.84 |
| 61 | 142.56 | 177.12 | 221.76 | 281.52 | 325.44 | 352.80 | 376.56 | 399.60 | 450.72 |
| 62 | 149.04 | 185.04 | 232.56 | 295.20 | 341.28 | 369.36 | 395.28 | 419.04 | 472.32 |
| 63 | 158.40 | 197.28 | 247.68 | 314.64 | 363.60 | 394.56 | 421.20 | 446.40 | 503.28 |
| 64 | 168.48 | 209.52 | 264.24 | 335.52 | 388.08 | 420.48 | 449.28 | 476.64 | 537.12 |
| 65 | 179.28 | 223.20 | 280.80 | 357.84 | 413.28 | 448.56 | 479.52 | 508.32 | 572.40 |
| 66 | 190.08 | 236.88 | 299.52 | 381.60 | 441.36 | 478.80 | 511.20 | 542.16 | 610.55 |
| 67 | 202.32 | 252.00 | 318.96 | 406.80 | 470.16 | 510.48 | 545.76 | 578.16 | 650.87 |
| 68 | 216.00 | 270.00 | 341.28 | 435.60 | 504.72 | 547.92 | 585.36 | 619.91 | 697.67 |
| 69 | 231.12 | 288.72 | 365.76 | 467.28 | 541.44 | 587.52 | 627.83 | 664.55 | 748.07 |
| 70 | 247.68 | 309.60 | 391.68 | 501.12 | 580.32 | 630.71 | 673.91 | 713.51 | 801.35 |
| 71 | 264.24 | 331.20 | 419.76 | 537.12 | 622.79 | 676.79 | 722.87 | 765.35 | 859.67 |
| 72 | 282.96 | 354.24 | 450.00 | 576.00 | 668.15 | 725.75 | 775.43 | 820.79 | 921.59 |
| 73 | 305.28 | 383.04 | 487.44 | 625.67 | 725.75 | 789.11 | 843.11 | 891.35 | 999.35 |
| 74 | 329.76 | 414.00 | 528.48 | 678.95 | 789.11 | 858.23 | 916.55 | 968.39 | 1,084.31 |
| 75 | 355.68 | 447.84 | 572.40 | 737.99 | 857.51 | 932.39 | 996.47 | 1,051.19 | 1,175.75 |
| 76 | 383.76 | 484.56 | 620.63 | 801.35 | 931.67 | 1,013.75 | 1,082.87 | 1,141.91 | 1,275.83 |
| 77 | 414.72 | 524.16 | 672.47 | 869.75 | 1,013.03 | 1,102.31 | 1,177.19 | 1,240.55 | 1,383.83 |
| 78 | 449.28 | 568.80 | 732.23 | 949.67 | 1,107.35 | 1,204.55 | 1,285.19 | 1,352.15 | 1,506.23 |
| 79 | 486.00 | 617.75 | 797.03 | 1,037.51 | 1,210.31 | 1,316.87 | 1,403.99 | 1,473.83 | 1,639.43 |
| 80 | 526.32 | 670.31 | 868.31 | 1,132.55 | 1,322.63 | 1,439.27 | 1,532.87 | 1,606.31 | 1,784.15 |
| 81 | 570.24 | 727.91 | 945.35 | 1,236.95 | 1,445.75 | 1,572.47 | 1,673.99 | 1,751.03 | 1,941.82 |
| 82 | 617.75 | 789.83 | 1,028.87 | 1,350.71 | 1,579.67 | 1,718.63 | 1,828.06 | 1,908.70 | 2,113.90 |
| 83 | 656.63 | 842.39 | 1,101.59 | 1,450.07 | 1,697.75 | 1,845.34 | 1,959.10 | 2,041.90 | 2,259.34 |
| 84 | 698.39 | 898.55 | 1,178.63 | 1,557.35 | 1,823.74 | 1,980.70 | 2,099.50 | 2,183.74 | 2,414.14 |
| 85 | 743.03 | 958.31 | 1,261.43 | 1,672.55 | 1,959.82 | 2,126.14 | 2,250.70 | 2,334.94 | 2,579.74 |
| 86 | 790.55 | 1,021.67 | 1,349.99 | 1,796.39 | 2,105.98 | 2,282.38 | 2,411.98 | 2,497.66 | 2,757.58 |
| 87 | 840.23 | 1,089.35 | 1,445.03 | 1,928.86 | 2,262.22 | 2,450.14 | 2,584.78 | 2,671.18 | 2,946.94 |
| 88 | 894.23 | 1,162.07 | 1,546.55 | 2,071.42 | 2,430.70 | 2,630.86 | 2,770.54 | 2,856.94 | 3,149.25 |
| 89 | 950.39 | 1,239.11 | 1,655.27 | 2,224.78 | 2,612.14 | 2,823.82 | 2,969.26 | 3,055.65 | 3,365.25 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $41.76 | $49.68 | $59.76 | $73.44 | $84.24 | $90.00 | $96.48 | $102.24 | $116.64 |
| 35-39 | 47.52 | 56.88 | 69.12 | 85.68 | 97.92 | 105.84 | 113.04 | 119.52 | 136.08 |
| 40-44 | 55.44 | 66.96 | 82.08 | 102.24 | 117.36 | 126.72 | 135.36 | 143.28 | 162.72 |
| 45-49 | 66.96 | 81.36 | 100.08 | 124.56 | 143.28 | 154.80 | 165.60 | 175.68 | 199.44 |
| 50 | 74.16 | 90.00 | 111.60 | 139.68 | 160.56 | 173.52 | 185.76 | 196.56 | 222.48 |
| 51 | 76.32 | 93.60 | 115.92 | 145.44 | 167.04 | 180.00 | 192.96 | 204.48 | 231.12 |
| 52 | 79.20 | 97.20 | 120.24 | 150.48 | 173.52 | 187.20 | 200.16 | 212.40 | 239.76 |
| 53 | 82.80 | 101.52 | 126.00 | 158.40 | 182.16 | 196.56 | 210.24 | 222.48 | 251.28 |
| 54 | 86.40 | 106.56 | 131.76 | 165.60 | 190.80 | 205.92 | 220.32 | 233.28 | 263.52 |
| 55 | 90.72 | 111.60 | 138.24 | 174.24 | 200.16 | 216.72 | 231.12 | 244.80 | 276.48 |
| 56 | 95.04 | 116.64 | 145.44 | 182.88 | 210.24 | 227.52 | 242.64 | 257.04 | 290.16 |
| 57 | 99.36 | 122.40 | 151.92 | 191.52 | 220.32 | 238.32 | 254.88 | 270.00 | 304.56 |
| 58 | 104.40 | 128.88 | 160.56 | 202.32 | 233.28 | 252.00 | 269.28 | 285.12 | 321.84 |
| 59 | 110.16 | 135.36 | 169.20 | 213.84 | 245.52 | 265.68 | 284.40 | 300.96 | 339.12 |
| 60 | 115.92 | 143.28 | 178.56 | 225.36 | 259.20 | 280.80 | 300.24 | 317.52 | 357.84 |
| 61 | 121.68 | 150.48 | 188.64 | 237.60 | 274.32 | 296.64 | 316.80 | 334.80 | 378.00 |
| 62 | 128.16 | 158.40 | 198.72 | 251.28 | 289.44 | 313.20 | 334.08 | 353.52 | 398.88 |
| 63 | 136.80 | 169.20 | 212.40 | 268.56 | 309.60 | 334.80 | 357.84 | 378.72 | 426.24 |
| 64 | 146.16 | 180.72 | 226.80 | 287.28 | 331.20 | 358.56 | 383.04 | 405.36 | 456.48 |
| 65 | 155.52 | 192.96 | 242.64 | 307.44 | 354.96 | 384.48 | 410.40 | 434.16 | 488.88 |
| 66 | 166.32 | 206.64 | 259.20 | 329.04 | 379.44 | 411.12 | 439.20 | 464.40 | 522.72 |
| 67 | 177.12 | 220.32 | 277.20 | 352.08 | 406.80 | 440.64 | 470.16 | 497.52 | 559.44 |
| 68 | 190.08 | 236.88 | 298.08 | 378.72 | 437.76 | 474.48 | 506.16 | 535.68 | 601.91 |
| 69 | 203.76 | 254.16 | 320.40 | 407.52 | 470.88 | 510.48 | 545.04 | 576.00 | 647.27 |
| 70 | 218.88 | 272.88 | 344.16 | 438.48 | 506.88 | 549.36 | 586.80 | 619.91 | 696.23 |
| 71 | 234.72 | 293.04 | 370.08 | 471.60 | 545.76 | 591.84 | 631.43 | 667.43 | 748.79 |
| 72 | 252.00 | 314.64 | 397.44 | 507.60 | 586.80 | 637.19 | 679.67 | 718.55 | 805.67 |
| 73 | 273.60 | 342.00 | 433.44 | 554.40 | 641.51 | 696.23 | 743.03 | 784.07 | 878.39 |
| 74 | 296.64 | 371.52 | 472.32 | 604.79 | 701.27 | 761.03 | 812.15 | 856.79 | 958.31 |
| 75 | 321.84 | 403.92 | 514.08 | 660.23 | 766.07 | 831.59 | 887.75 | 935.27 | 1,044.71 |
| 76 | 349.20 | 439.20 | 560.16 | 720.71 | 836.63 | 909.35 | 969.83 | 1,021.67 | 1,139.75 |
| 77 | 378.72 | 477.36 | 610.55 | 786.95 | 914.39 | 993.59 | 1,059.83 | 1,115.27 | 1,242.71 |
| 78 | 411.84 | 520.56 | 667.43 | 863.27 | 1,004.39 | 1,090.79 | 1,162.79 | 1,221.83 | 1,359.35 |
| 79 | 447.84 | 568.08 | 730.79 | 947.51 | 1,102.31 | 1,198.07 | 1,275.83 | 1,337.75 | 1,486.79 |
| 80 | 487.44 | 619.19 | 799.19 | 1,039.67 | 1,211.03 | 1,315.43 | 1,399.67 | 1,465.19 | 1,625.75 |
| 81 | 530.64 | 675.35 | 874.79 | 1,140.47 | 1,329.83 | 1,444.31 | 1,535.75 | 1,604.87 | 1,778.39 |
| 82 | 576.72 | 736.55 | 956.87 | 1,251.35 | 1,460.15 | 1,586.15 | 1,685.51 | 1,757.51 | 1,944.70 |
| 83 | 615.59 | 788.39 | 1,027.43 | 1,348.55 | 1,574.63 | 1,709.27 | 1,812.94 | 1,887.10 | 2,085.82 |
| 84 | 657.35 | 843.83 | 1,103.75 | 1,453.67 | 1,698.47 | 1,841.02 | 1,949.74 | 2,025.34 | 2,237.02 |
| 85 | 701.27 | 902.87 | 1,185.83 | 1,566.71 | 1,831.66 | 1,983.58 | 2,097.34 | 2,173.66 | 2,399.74 |
| 86 | 748.79 | 966.95 | 1,273.67 | 1,689.11 | 1,974.94 | 2,137.66 | 2,255.74 | 2,333.50 | 2,573.26 |
| 87 | 799.19 | 1,034.63 | 1,367.99 | 1,820.14 | 2,129.74 | 2,302.54 | 2,426.38 | 2,504.14 | 2,759.74 |
| 88 | 853.19 | 1,107.35 | 1,469.51 | 1,961.98 | 2,296.78 | 2,481.10 | 2,609.98 | 2,688.46 | 2,959.90 |
| 89 | 910.79 | 1,185.11 | 1,578.23 | 2,114.62 | 2,476.78 | 2,673.34 | 2,807.26 | 2,885.02 | 3,174.45 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N550

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N550 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 500 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 730 | 0.93 | 0.85 | 0.81 | 0.74 | 0.66 |
| 1,095 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,460 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,825 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,190 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,920 | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |
| Unlimited | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |

To determine the annual premium rates for Policy Form GR-N550 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N550)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.340 | 0.325 | 0.280 | 0.215 | 0.220 |
| 35-39 | 0.375 | 0.350 | 0.290 | 0.225 | 0.230 |
| 40-44 | 0.405 | 0.360 | 0.310 | 0.230 | 0.240 |
| 45-49 | 0.410 | 0.370 | 0.320 | 0.235 | 0.250 |
| 50-54 | 0.400 | 0.360 | 0.315 | 0.235 | 0.250 |
| 55-59 | 0.390 | 0.360 | 0.310 | 0.235 | 0.240 |
| 60-64 | 0.390 | 0.360 | 0.300 | 0.230 | 0.220 |
| 65-69 | 0.390 | 0.350 | 0.290 | 0.225 | 0.200 |
| 70-74 | 0.390 | 0.340 | 0.280 | 0.210 | 0.180 |
| 75-79 | 0.390 | 0.330 | 0.260 | 0.190 | 0.150 |
| 80-84 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |
| 85-89 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.380 | 0.360 | 0.330 | 0.260 | 0.260 |
| 35-39 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 40-44 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 45-49 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 50-54 | 0.380 | 0.360 | 0.330 | 0.265 | 0.250 |
| 55-59 | 0.380 | 0.360 | 0.325 | 0.260 | 0.240 |
| 60-64 | 0.380 | 0.360 | 0.320 | 0.255 | 0.225 |
| 65-69 | 0.380 | 0.360 | 0.310 | 0.245 | 0.205 |
| 70-74 | 0.380 | 0.360 | 0.300 | 0.230 | 0.185 |
| 75-79 | 0.380 | 0.350 | 0.280 | 0.200 | 0.150 |
| 80-84 | 0.380 | 0.340 | 0.250 | 0.170 | 0.150 |
| 85-89 | 0.400 | 0.330 | 0.250 | 0.170 | 0.150 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.115 | 0.108 | 0.087 | 0.065 | 0.050 |
| 35-39 | 0.122 | 0.114 | 0.091 | 0.069 | 0.053 |
| 40-44 | 0.130 | 0.120 | 0.096 | 0.073 | 0.056 |
| 45-49 | 0.138 | 0.126 | 0.100 | 0.076 | 0.058 |
| 50 | 0.144 | 0.130 | 0.104 | 0.078 | 0.060 |
| 51 | 0.146 | 0.132 | 0.105 | 0.079 | 0.060 |
| 52 | 0.148 | 0.133 | 0.106 | 0.080 | 0.061 |
| 53 | 0.150 | 0.134 | 0.107 | 0.080 | 0.061 |
| 54 | 0.151 | 0.135 | 0.108 | 0.081 | 0.062 |
| 55 | 0.153 | 0.137 | 0.108 | 0.081 | 0.062 |
| 56 | 0.154 | 0.138 | 0.109 | 0.082 | 0.063 |
| 57 | 0.156 | 0.139 | 0.110 | 0.082 | 0.063 |
| 58 | 0.157 | 0.140 | 0.110 | 0.082 | 0.063 |
| 59 | 0.158 | 0.141 | 0.111 | 0.082 | 0.063 |
| 60 | 0.160 | 0.141 | 0.111 | 0.083 | 0.063 |
| 61 | 0.161 | 0.142 | 0.112 | 0.083 | 0.063 |
| 62 | 0.162 | 0.143 | 0.112 | 0.083 | 0.063 |
| 63 | 0.163 | 0.143 | 0.112 | 0.083 | 0.063 |
| 64 | 0.163 | 0.144 | 0.112 | 0.083 | 0.062 |
| 65 | 0.164 | 0.144 | 0.112 | 0.082 | 0.062 |
| 66 | 0.164 | 0.145 | 0.112 | 0.082 | 0.061 |
| 67 | 0.165 | 0.145 | 0.112 | 0.082 | 0.061 |
| 68 | 0.164 | 0.144 | 0.111 | 0.081 | 0.060 |
| 69 | 0.164 | 0.143 | 0.110 | 0.080 | 0.058 |
| 70 | 0.163 | 0.143 | 0.109 | 0.078 | 0.057 |
| 71 | 0.163 | 0.142 | 0.108 | 0.077 | 0.055 |
| 72 | 0.162 | 0.141 | 0.107 | 0.076 | 0.054 |
| 73 | 0.163 | 0.141 | 0.106 | 0.075 | 0.052 |
| 74 | 0.164 | 0.141 | 0.106 | 0.073 | 0.051 |
| 75 | 0.164 | 0.142 | 0.105 | 0.072 | 0.049 |
| 76 | 0.165 | 0.142 | 0.105 | 0.070 | 0.047 |
| 77 | 0.166 | 0.142 | 0.104 | 0.069 | 0.046 |
| 78 | 0.166 | 0.141 | 0.102 | 0.066 | 0.043 |
| 79 | 0.165 | 0.140 | 0.099 | 0.063 | 0.040 |
| 80 | 0.165 | 0.138 | 0.097 | 0.060 | 0.038 |
| 81 | 0.164 | 0.137 | 0.095 | 0.058 | 0.035 |
| 82 | 0.164 | 0.136 | 0.093 | 0.055 | 0.033 |
| 83 | 0.163 | 0.134 | 0.089 | 0.051 | 0.029 |
| 84 | 0.161 | 0.132 | 0.086 | 0.046 | 0.025 |
| 85 | 0.160 | 0.130 | 0.082 | 0.043 | 0.022 |
| 86 | 0.158 | 0.128 | 0.079 | 0.039 | 0.019 |
| 87 | 0.157 | 0.126 | 0.076 | 0.036 | 0.017 |
| 88 | 0.156 | 0.124 | 0.073 | 0.033 | 0.015 |
| 89 | 0.154 | 0.122 | 0.070 | 0.030 | 0.013 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.053 | 0.074 | 0.110 | 0.098 | 0.086 |
| 35-39 | 0.064 | 0.084 | 0.116 | 0.106 | 0.095 |
| 40-44 | 0.077 | 0.095 | 0.123 | 0.113 | 0.104 |
| 45-49 | 0.089 | 0.106 | 0.130 | 0.122 | 0.113 |
| 50 | 0.097 | 0.113 | 0.134 | 0.126 | 0.119 |
| 51 | 0.100 | 0.115 | 0.135 | 0.128 | 0.120 |
| 52 | 0.102 | 0.117 | 0.137 | 0.129 | 0.122 |
| 53 | 0.103 | 0.118 | 0.136 | 0.130 | 0.123 |
| 54 | 0.105 | 0.119 | 0.136 | 0.130 | 0.123 |
| 55 | 0.106 | 0.119 | 0.136 | 0.130 | 0.124 |
| 56 | 0.107 | 0.120 | 0.136 | 0.130 | 0.124 |
| 57 | 0.108 | 0.121 | 0.136 | 0.130 | 0.125 |
| 58 | 0.108 | 0.120 | 0.134 | 0.129 | 0.123 |
| 59 | 0.107 | 0.119 | 0.132 | 0.127 | 0.122 |
| 60 | 0.107 | 0.118 | 0.130 | 0.125 | 0.120 |
| 61 | 0.106 | 0.117 | 0.128 | 0.124 | 0.119 |
| 62 | 0.105 | 0.115 | 0.127 | 0.122 | 0.118 |
| 63 | 0.103 | 0.113 | 0.123 | 0.119 | 0.115 |
| 64 | 0.101 | 0.110 | 0.120 | 0.116 | 0.112 |
| 65 | 0.099 | 0.108 | 0.117 | 0.113 | 0.109 |
| 66 | 0.097 | 0.105 | 0.113 | 0.110 | 0.107 |
| 67 | 0.095 | 0.103 | 0.110 | 0.107 | 0.104 |
| 68 | 0.091 | 0.098 | 0.105 | 0.102 | 0.099 |
| 69 | 0.088 | 0.094 | 0.100 | 0.097 | 0.095 |
| 70 | 0.084 | 0.090 | 0.095 | 0.092 | 0.090 |
| 71 | 0.080 | 0.086 | 0.090 | 0.088 | 0.086 |
| 72 | 0.077 | 0.082 | 0.086 | 0.084 | 0.082 |
| 73 | 0.071 | 0.075 | 0.079 | 0.077 | 0.075 |
| 74 | 0.065 | 0.069 | 0.072 | 0.071 | 0.069 |
| 75 | 0.060 | 0.064 | 0.066 | 0.065 | 0.064 |
| 76 | 0.056 | 0.058 | 0.061 | 0.059 | 0.058 |
| 77 | 0.051 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N550)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N550)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $21.72 | $24.72 | $29.21 | $34.44 | $38.19 | $41.18 | $43.44 | $45.67 | $49.42 |
| 35-39 | 24.72 | 28.46 | 33.70 | 40.44 | 45.67 | 49.42 | 51.67 | 54.67 | 59.90 |
| 40-44 | 26.95 | 31.44 | 37.44 | 46.42 | 51.67 | 56.16 | 59.16 | 62.90 | 68.14 |
| 45-49 | 32.95 | 38.93 | 47.93 | 59.16 | 66.65 | 72.63 | 76.37 | 80.87 | 87.60 |
| 50 | 35.19 | 41.93 | 51.67 | 63.65 | 72.63 | 78.62 | 83.11 | 88.36 | 95.85 |
| 51 | 35.95 | 42.68 | 53.16 | 65.90 | 74.88 | 80.87 | 85.37 | 90.60 | 98.84 |
| 52 | 36.69 | 44.18 | 54.67 | 67.39 | 77.13 | 83.86 | 88.36 | 93.60 | 101.83 |
| 53 | 38.93 | 47.18 | 57.65 | 71.88 | 82.37 | 89.11 | 94.35 | 100.34 | 108.58 |
| 54 | 41.18 | 50.16 | 62.16 | 77.13 | 88.36 | 95.85 | 101.09 | 107.08 | 116.06 |
| 55 | 43.44 | 53.16 | 65.90 | 82.37 | 94.35 | 101.83 | 107.83 | 114.57 | 124.30 |
| 56 | 46.42 | 56.91 | 70.39 | 88.36 | 100.34 | 109.32 | 115.32 | 122.06 | 132.53 |
| 57 | 48.67 | 59.90 | 74.88 | 94.35 | 107.83 | 116.81 | 123.55 | 131.04 | 142.27 |
| 58 | 52.42 | 64.39 | 80.87 | 101.83 | 116.06 | 125.80 | 133.29 | 141.52 | 153.50 |
| 59 | 56.16 | 69.64 | 86.86 | 109.32 | 125.04 | 136.28 | 143.76 | 152.76 | 165.48 |
| 60 | 60.65 | 74.88 | 93.60 | 118.31 | 135.53 | 146.76 | 155.00 | 164.73 | 178.22 |
| 61 | 65.14 | 80.12 | 101.09 | 127.29 | 146.01 | 158.74 | 166.99 | 177.46 | 192.43 |
| 62 | 69.64 | 86.11 | 108.58 | 137.03 | 157.25 | 170.73 | 180.46 | 191.69 | 207.41 |
| 63 | 75.63 | 93.60 | 118.31 | 149.01 | 171.48 | 186.45 | 196.94 | 208.92 | 226.13 |
| 64 | 81.62 | 101.83 | 128.04 | 162.48 | 186.45 | 202.92 | 214.15 | 227.64 | 245.61 |
| 65 | 88.36 | 110.83 | 139.27 | 176.71 | 202.92 | 220.89 | 232.87 | 247.85 | 267.31 |
| 66 | 95.85 | 119.81 | 152.01 | 192.43 | 220.89 | 240.36 | 253.84 | 269.57 | 291.28 |
| 67 | 104.08 | 130.29 | 164.73 | 209.66 | 240.36 | 262.08 | 276.31 | 293.52 | 316.74 |
| 68 | 115.32 | 144.52 | 183.45 | 232.87 | 268.07 | 292.03 | 308.50 | 327.22 | 353.43 |
| 69 | 128.79 | 160.99 | 204.43 | 259.83 | 298.77 | 325.73 | 344.45 | 364.66 | 393.12 |
| 70 | 143.02 | 178.96 | 226.89 | 289.78 | 333.21 | 363.16 | 383.38 | 407.35 | 438.04 |
| 71 | 158.74 | 198.43 | 252.34 | 322.73 | 371.40 | 405.09 | 428.30 | 453.77 | 488.21 |
| 72 | 175.97 | 220.89 | 280.80 | 359.42 | 414.09 | 451.53 | 476.98 | 506.18 | 544.37 |
| 73 | 193.19 | 242.61 | 309.26 | 396.11 | 457.51 | 498.69 | 527.15 | 558.60 | 599.04 |
| 74 | 211.15 | 266.57 | 340.70 | 436.55 | 504.69 | 551.11 | 581.81 | 616.26 | 659.68 |
| 75 | 231.38 | 292.78 | 374.40 | 481.48 | 557.11 | 608.77 | 642.47 | 679.15 | 727.08 |
| 76 | 253.84 | 321.24 | 411.84 | 530.90 | 615.50 | 671.66 | 709.86 | 749.54 | 800.46 |
| 77 | 277.80 | 352.68 | 453.77 | 585.55 | 679.15 | 742.05 | 783.24 | 826.67 | 881.33 |
| 78 | 307.75 | 390.87 | 503.94 | 653.70 | 758.53 | 828.16 | 873.84 | 920.27 | 979.43 |
| 79 | 339.95 | 433.55 | 560.85 | 728.58 | 846.88 | 924.76 | 974.92 | 1,025.10 | 1,088.75 |
| 80 | 375.89 | 479.97 | 623.75 | 812.44 | 945.73 | 1,032.59 | 1,088.00 | 1,141.16 | 1,210.05 |
| 81 | 415.58 | 532.39 | 693.38 | 906.79 | 1,055.80 | 1,152.40 | 1,213.79 | 1,270.70 | 1,344.83 |
| 82 | 459.02 | 590.05 | 771.26 | 1,010.87 | 1,178.60 | 1,286.43 | 1,353.82 | 1,414.47 | 1,494.59 |
| 83 | 494.20 | 636.47 | 834.91 | 1,099.23 | 1,281.93 | 1,397.99 | 1,468.38 | 1,531.28 | 1,616.65 |
| 84 | 531.64 | 686.64 | 903.79 | 1,194.33 | 1,394.25 | 1,518.56 | 1,593.44 | 1,657.83 | 1,748.43 |
| 85 | 572.08 | 741.31 | 979.43 | 1,297.66 | 1,515.56 | 1,649.60 | 1,728.22 | 1,794.11 | 1,891.45 |
| 86 | 616.26 | 799.72 | 1,060.29 | 1,410.73 | 1,648.09 | 1,791.11 | 1,874.98 | 1,942.37 | 2,046.46 |
| 87 | 662.68 | 862.61 | 1,147.91 | 1,532.78 | 1,791.87 | 1,946.12 | 2,034.47 | 2,102.62 | 2,213.43 |
| 88 | 713.61 | 930.76 | 1,243.00 | 1,666.07 | 1,948.36 | 2,113.85 | 2,206.69 | 2,276.33 | 2,394.65 |
| 89 | 767.51 | 1,004.88 | 1,346.34 | 1,810.59 | 2,119.09 | 2,295.80 | 2,393.89 | 2,464.28 | 2,590.08 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $31.44 | $37.44 | $46.42 | $58.41 | $66.65 | $72.63 | $77.13 | $83.11 | $92.85 |
| 35-39 | 36.69 | 44.93 | 55.41 | 70.39 | 80.87 | 88.36 | 94.35 | 101.09 | 112.32 |
| 40-44 | 44.93 | 54.67 | 68.88 | 87.60 | 101.09 | 110.83 | 117.56 | 126.55 | 140.02 |
| 45-49 | 55.41 | 68.14 | 85.37 | 109.32 | 126.55 | 139.27 | 147.51 | 158.74 | 175.22 |
| 50 | 62.16 | 77.13 | 97.34 | 125.04 | 144.52 | 158.74 | 169.22 | 181.20 | 199.92 |
| 51 | 65.14 | 80.12 | 101.83 | 130.29 | 151.25 | 166.23 | 176.71 | 189.45 | 208.92 |
| 52 | 67.39 | 83.86 | 106.32 | 136.28 | 157.99 | 173.71 | 184.95 | 198.43 | 217.90 |
| 53 | 71.14 | 88.36 | 113.07 | 144.52 | 167.73 | 184.20 | 195.43 | 210.41 | 230.63 |
| 54 | 75.63 | 93.60 | 119.06 | 152.76 | 177.46 | 194.69 | 207.41 | 222.39 | 244.85 |
| 55 | 79.37 | 98.84 | 126.55 | 161.74 | 187.94 | 206.66 | 219.40 | 235.87 | 259.08 |
| 56 | 83.86 | 104.83 | 134.04 | 171.48 | 199.18 | 218.64 | 232.87 | 250.10 | 274.06 |
| 57 | 88.36 | 110.83 | 141.52 | 181.96 | 211.15 | 232.13 | 246.36 | 265.08 | 290.54 |
| 58 | 94.35 | 117.56 | 150.50 | 193.94 | 224.64 | 247.10 | 262.82 | 281.54 | 308.50 |
| 59 | 99.59 | 125.04 | 160.24 | 205.92 | 239.61 | 262.82 | 279.31 | 300.26 | 328.72 |
| 60 | 106.32 | 133.29 | 170.73 | 219.40 | 254.59 | 280.05 | 298.03 | 318.98 | 349.68 |
| 61 | 112.32 | 141.52 | 181.20 | 233.62 | 271.06 | 298.03 | 316.74 | 339.95 | 371.40 |
| 62 | 119.81 | 150.50 | 192.43 | 248.59 | 289.03 | 317.49 | 337.70 | 361.67 | 395.37 |
| 63 | 128.79 | 161.74 | 208.17 | 268.82 | 312.24 | 342.95 | 364.66 | 390.87 | 426.81 |
| 64 | 138.53 | 174.47 | 224.64 | 290.54 | 337.70 | 370.65 | 394.61 | 423.07 | 461.25 |
| 65 | 149.01 | 188.69 | 242.61 | 313.75 | 364.66 | 401.35 | 426.07 | 456.76 | 497.95 |
| 66 | 160.99 | 202.92 | 262.08 | 338.45 | 394.61 | 433.55 | 461.25 | 494.20 | 538.39 |
| 67 | 172.97 | 219.40 | 283.05 | 366.16 | 426.07 | 468.74 | 498.69 | 533.90 | 581.06 |
| 68 | 187.94 | 237.36 | 306.26 | 396.86 | 462.76 | 509.18 | 541.38 | 579.57 | 630.48 |
| 69 | 202.92 | 257.59 | 332.47 | 431.30 | 502.44 | 552.62 | 587.80 | 628.99 | 682.89 |
| 70 | 220.15 | 278.55 | 360.17 | 467.25 | 545.87 | 599.78 | 637.97 | 682.89 | 740.56 |
| 71 | 238.12 | 301.77 | 390.12 | 507.69 | 592.29 | 651.45 | 692.63 | 741.31 | 802.70 |
| 72 | 257.59 | 327.22 | 423.07 | 550.36 | 643.22 | 707.61 | 752.54 | 804.21 | 870.85 |
| 73 | 280.80 | 357.17 | 462.76 | 603.53 | 705.36 | 776.49 | 825.92 | 882.08 | 952.46 |
| 74 | 306.26 | 389.37 | 506.18 | 661.19 | 774.26 | 852.13 | 906.04 | 966.69 | 1,041.57 |
| 75 | 333.96 | 425.32 | 554.11 | 724.84 | 849.88 | 935.25 | 994.40 | 1,059.54 | 1,139.66 |
| 76 | 363.91 | 464.25 | 605.78 | 795.21 | 932.25 | 1,026.59 | 1,090.99 | 1,161.38 | 1,246.74 |
| 77 | 396.11 | 506.93 | 662.68 | 871.60 | 1,022.85 | 1,126.93 | 1,197.32 | 1,272.95 | 1,363.55 |
| 78 | 431.30 | 553.36 | 724.84 | 956.20 | 1,123.94 | 1,237.76 | 1,314.13 | 1,394.25 | 1,490.10 |
| 79 | 469.49 | 603.53 | 793.72 | 1,049.80 | 1,234.76 | 1,359.81 | 1,442.17 | 1,526.79 | 1,627.88 |
| 80 | 510.67 | 658.19 | 868.60 | 1,151.65 | 1,356.06 | 1,493.10 | 1,582.21 | 1,672.06 | 1,779.13 |
| 81 | 555.60 | 718.10 | 950.22 | 1,263.97 | 1,490.10 | 1,639.86 | 1,736.46 | 1,830.80 | 1,943.87 |
| 82 | 605.03 | 783.24 | 1,040.08 | 1,387.52 | 1,636.86 | 1,801.60 | 1,905.68 | 2,005.27 | 2,124.32 |
| 83 | 643.22 | 834.91 | 1,111.21 | 1,487.85 | 1,756.67 | 1,931.14 | 2,040.46 | 2,143.04 | 2,268.10 |
| 84 | 682.89 | 888.81 | 1,188.33 | 1,596.42 | 1,885.47 | 2,071.16 | 2,184.99 | 2,289.82 | 2,421.60 |
| 85 | 725.58 | 947.22 | 1,269.95 | 1,712.49 | 2,023.99 | 2,220.92 | 2,339.98 | 2,447.06 | 2,585.59 |
| 86 | 771.26 | 1,008.62 | 1,357.57 | 1,836.80 | 2,172.25 | 2,381.16 | 2,506.21 | 2,614.78 | 2,760.05 |
| 87 | 819.18 | 1,074.52 | 1,451.17 | 1,970.82 | 2,331.75 | 2,553.39 | 2,683.68 | 2,794.49 | 2,946.50 |
| 88 | 870.85 | 1,144.16 | 1,551.50 | 2,113.85 | 2,502.46 | 2,737.59 | 2,873.88 | 2,986.19 | 3,146.43 |
| 89 | 925.51 | 1,219.04 | 1,657.83 | 2,268.10 | 2,685.92 | 2,935.27 | 3,077.54 | 3,190.61 | 3,359.09 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $71.14 | $88.36 | $111.57 | $142.27 | $163.99 | $179.71 | $190.20 | $204.43 | $224.64 |
| 35-39 | 77.88 | 96.60 | 122.80 | 156.50 | 181.20 | 198.43 | 210.41 | 225.38 | 247.85 |
| 40-44 | 87.60 | 108.58 | 137.78 | 176.71 | 204.43 | 223.89 | 238.12 | 255.34 | 280.05 |
| 45-49 | 95.09 | 119.06 | 151.25 | 194.69 | 225.38 | 247.10 | 262.08 | 280.80 | 308.50 |
| 50 | 101.83 | 128.04 | 163.24 | 209.66 | 242.61 | 265.82 | 282.29 | 302.52 | 331.72 |
| 51 | 104.83 | 131.04 | 166.99 | 214.90 | 248.59 | 272.56 | 289.78 | 310.00 | 339.95 |
| 52 | 107.08 | 134.04 | 171.48 | 220.15 | 255.34 | 279.31 | 297.27 | 318.24 | 348.19 |
| 53 | 110.83 | 139.27 | 177.46 | 228.38 | 265.08 | 290.54 | 308.50 | 330.22 | 361.67 |
| 54 | 114.57 | 143.76 | 184.20 | 237.36 | 274.80 | 301.77 | 320.49 | 342.95 | 375.14 |
| 55 | 119.06 | 149.76 | 190.94 | 246.36 | 285.29 | 313.00 | 332.47 | 355.68 | 389.37 |
| 56 | 123.55 | 155.00 | 198.43 | 255.34 | 296.52 | 324.98 | 345.19 | 369.91 | 404.35 |
| 57 | 128.04 | 160.99 | 205.92 | 265.08 | 307.75 | 337.70 | 358.67 | 384.14 | 419.32 |
| 58 | 133.29 | 167.73 | 214.90 | 277.05 | 321.24 | 352.68 | 374.40 | 400.60 | 438.04 |
| 59 | 138.53 | 174.47 | 223.89 | 289.03 | 335.46 | 368.40 | 390.87 | 418.58 | 456.76 |
| 60 | 144.52 | 181.96 | 233.62 | 301.77 | 350.44 | 384.14 | 408.09 | 437.30 | 476.98 |
| 61 | 150.50 | 190.20 | 244.10 | 315.24 | 366.16 | 401.35 | 426.07 | 456.02 | 497.95 |
| 62 | 157.25 | 197.68 | 254.59 | 328.72 | 381.88 | 419.32 | 444.79 | 476.23 | 519.67 |
| 63 | 166.23 | 209.66 | 270.31 | 348.94 | 405.84 | 444.79 | 472.49 | 506.18 | 551.11 |
| 64 | 175.97 | 222.39 | 286.79 | 369.91 | 430.56 | 472.49 | 501.69 | 536.88 | 585.55 |
| 65 | 186.45 | 235.87 | 304.01 | 393.12 | 456.76 | 501.69 | 533.14 | 570.58 | 620.75 |
| 66 | 196.94 | 249.35 | 321.98 | 417.07 | 485.22 | 533.14 | 566.09 | 605.78 | 658.94 |
| 67 | 208.92 | 264.33 | 341.45 | 442.53 | 515.18 | 566.09 | 601.29 | 643.22 | 699.38 |
| 68 | 223.89 | 283.80 | 366.91 | 476.23 | 554.85 | 609.52 | 647.71 | 692.63 | 752.54 |
| 69 | 240.36 | 304.75 | 394.61 | 512.18 | 596.78 | 655.94 | 697.12 | 745.80 | 809.44 |
| 70 | 258.33 | 327.22 | 423.81 | 551.11 | 642.47 | 706.12 | 751.05 | 802.70 | 870.85 |
| 71 | 277.05 | 351.93 | 455.27 | 592.29 | 691.89 | 760.77 | 808.70 | 864.11 | 936.74 |
| 72 | 297.27 | 377.39 | 489.71 | 637.22 | 744.30 | 819.18 | 870.85 | 930.76 | 1,007.87 |
| 73 | 320.49 | 408.09 | 529.39 | 691.14 | 808.70 | 889.57 | 945.73 | 1,010.13 | 1,090.99 |
| 74 | 345.94 | 441.04 | 573.57 | 749.54 | 877.58 | 965.94 | 1,027.34 | 1,095.49 | 1,181.60 |
| 75 | 372.90 | 476.23 | 620.75 | 813.19 | 953.22 | 1,049.80 | 1,115.70 | 1,189.09 | 1,279.69 |
| 76 | 402.10 | 514.42 | 671.66 | 882.08 | 1,034.83 | 1,139.66 | 1,211.55 | 1,290.18 | 1,386.01 |
| 77 | 433.55 | 555.60 | 727.08 | 956.96 | 1,123.94 | 1,238.51 | 1,315.63 | 1,400.24 | 1,500.59 |
| 78 | 468.74 | 601.29 | 789.23 | 1,042.32 | 1,225.02 | 1,350.08 | 1,433.19 | 1,522.30 | 1,627.88 |
| 79 | 506.18 | 651.45 | 857.37 | 1,135.17 | 1,335.85 | 1,471.38 | 1,561.23 | 1,654.83 | 1,765.66 |
| 80 | 546.62 | 705.36 | 930.76 | 1,236.26 | 1,456.40 | 1,603.91 | 1,700.51 | 1,798.60 | 1,915.42 |
| 81 | 590.80 | 763.77 | 1,010.87 | 1,346.34 | 1,587.44 | 1,748.43 | 1,852.52 | 1,955.84 | 2,077.90 |
| 82 | 637.97 | 826.67 | 1,097.73 | 1,466.14 | 1,731.21 | 1,906.43 | 2,018.00 | 2,126.57 | 2,254.62 |
| 83 | 674.66 | 876.83 | 1,168.12 | 1,565.73 | 1,849.52 | 2,035.23 | 2,151.29 | 2,262.10 | 2,396.14 |
| 84 | 714.35 | 929.25 | 1,243.00 | 1,672.06 | 1,976.82 | 2,172.99 | 2,294.31 | 2,407.37 | 2,547.39 |
| 85 | 755.54 | 985.41 | 1,323.11 | 1,785.13 | 2,111.60 | 2,319.77 | 2,446.30 | 2,560.87 | 2,707.64 |
| 86 | 798.96 | 1,045.31 | 1,407.73 | 1,906.43 | 2,256.87 | 2,476.26 | 2,608.05 | 2,724.86 | 2,878.37 |
| 87 | 845.39 | 1,108.21 | 1,497.59 | 2,035.97 | 2,411.12 | 2,643.24 | 2,780.28 | 2,899.32 | 3,059.57 |
| 88 | 894.06 | 1,174.86 | 1,593.44 | 2,174.50 | 2,576.60 | 2,822.21 | 2,964.48 | 3,085.03 | 3,252.02 |
| 89 | 945.73 | 1,246.00 | 1,696.02 | 2,322.01 | 2,753.31 | 3,012.40 | 3,160.66 | 3,282.71 | 3,457.18 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $48.67 | $59.90 | $74.88 | $93.60 | $107.83 | $117.56 | $125.04 | $133.29 | $146.76 |
| 35-39 | 54.67 | 67.39 | 84.62 | 107.08 | 122.80 | 134.78 | 142.27 | 152.76 | 167.73 |
| 40-44 | 62.90 | 77.88 | 98.09 | 125.04 | 143.76 | 157.25 | 166.99 | 178.96 | 196.18 |
| 45-49 | 73.39 | 90.60 | 114.57 | 146.76 | 169.22 | 184.95 | 196.18 | 210.41 | 230.63 |
| 50 | 80.12 | 99.59 | 125.80 | 160.99 | 185.71 | 203.67 | 215.66 | 230.63 | 252.34 |
| 51 | 82.37 | 102.58 | 129.55 | 166.23 | 191.69 | 209.66 | 222.39 | 238.12 | 260.59 |
| 52 | 84.62 | 105.58 | 134.04 | 171.48 | 197.68 | 216.40 | 229.87 | 245.61 | 268.82 |
| 53 | 88.36 | 110.07 | 140.02 | 178.96 | 207.41 | 226.89 | 240.36 | 256.84 | 280.80 |
| 54 | 92.11 | 115.32 | 146.01 | 187.20 | 216.40 | 237.36 | 251.59 | 268.82 | 293.52 |
| 55 | 95.85 | 119.81 | 152.76 | 195.43 | 226.89 | 247.85 | 262.82 | 281.54 | 307.01 |
| 56 | 100.34 | 125.04 | 159.50 | 204.43 | 236.62 | 259.08 | 274.80 | 294.28 | 321.24 |
| 57 | 104.83 | 131.04 | 166.99 | 214.15 | 247.85 | 271.06 | 287.54 | 307.75 | 336.21 |
| 58 | 109.32 | 137.78 | 175.22 | 225.38 | 260.59 | 285.29 | 302.52 | 323.47 | 353.43 |
| 59 | 115.32 | 144.52 | 184.20 | 236.62 | 274.06 | 300.26 | 318.98 | 340.70 | 371.40 |
| 60 | 120.55 | 152.01 | 193.94 | 249.35 | 288.29 | 315.99 | 335.46 | 358.67 | 390.87 |
| 61 | 126.55 | 159.50 | 203.67 | 262.08 | 303.26 | 332.47 | 352.68 | 377.39 | 411.09 |
| 62 | 133.29 | 166.99 | 214.15 | 275.56 | 319.73 | 349.68 | 371.40 | 396.86 | 432.05 |
| 63 | 142.27 | 178.96 | 229.13 | 295.03 | 341.45 | 374.40 | 397.61 | 424.56 | 462.00 |
| 64 | 151.25 | 190.94 | 244.85 | 315.24 | 365.42 | 400.60 | 425.32 | 454.51 | 494.20 |
| 65 | 161.74 | 203.67 | 261.33 | 336.96 | 391.62 | 429.06 | 455.27 | 486.72 | 529.39 |
| 66 | 172.22 | 217.15 | 279.31 | 360.91 | 418.58 | 459.02 | 487.46 | 520.41 | 566.09 |
| 67 | 183.45 | 232.13 | 298.77 | 385.63 | 448.53 | 491.21 | 521.90 | 557.11 | 605.78 |
| 68 | 197.68 | 249.35 | 321.24 | 415.58 | 482.97 | 529.39 | 562.34 | 600.53 | 652.20 |
| 69 | 211.91 | 268.82 | 345.94 | 447.02 | 520.41 | 571.33 | 605.78 | 646.96 | 701.61 |
| 70 | 228.38 | 288.29 | 372.15 | 481.48 | 560.85 | 615.50 | 652.94 | 697.12 | 755.54 |
| 71 | 244.85 | 310.00 | 400.60 | 518.92 | 604.27 | 663.43 | 703.87 | 751.79 | 813.19 |
| 72 | 263.57 | 333.21 | 430.56 | 558.60 | 650.70 | 715.10 | 759.28 | 810.19 | 875.34 |
| 73 | 285.29 | 362.42 | 468.74 | 609.52 | 710.61 | 781.00 | 828.91 | 884.32 | 953.97 |
| 74 | 310.00 | 393.86 | 510.67 | 664.93 | 776.49 | 852.88 | 906.04 | 964.45 | 1,039.33 |
| 75 | 336.21 | 427.56 | 555.60 | 725.58 | 848.39 | 932.25 | 989.15 | 1,052.80 | 1,132.17 |
| 76 | 364.66 | 465.00 | 605.03 | 791.47 | 926.25 | 1,018.36 | 1,081.26 | 1,149.40 | 1,233.26 |
| 77 | 395.37 | 504.69 | 658.94 | 863.36 | 1,011.62 | 1,112.70 | 1,180.84 | 1,254.23 | 1,343.34 |
| 78 | 429.06 | 549.62 | 718.84 | 944.97 | 1,108.21 | 1,219.04 | 1,293.16 | 1,370.29 | 1,464.64 |
| 79 | 465.74 | 598.29 | 784.74 | 1,034.83 | 1,214.54 | 1,335.85 | 1,415.22 | 1,497.59 | 1,596.42 |
| 80 | 505.44 | 650.70 | 856.62 | 1,132.93 | 1,331.36 | 1,463.89 | 1,550.00 | 1,636.11 | 1,740.95 |
| 81 | 548.87 | 708.36 | 934.50 | 1,240.00 | 1,458.66 | 1,603.91 | 1,696.76 | 1,788.12 | 1,898.19 |
| 82 | 596.04 | 770.51 | 1,019.85 | 1,357.57 | 1,598.67 | 1,757.41 | 1,857.75 | 1,953.61 | 2,069.67 |
| 83 | 632.73 | 819.93 | 1,089.49 | 1,454.91 | 1,713.99 | 1,882.47 | 1,988.05 | 2,086.14 | 2,208.20 |
| 84 | 671.66 | 873.09 | 1,163.63 | 1,558.98 | 1,838.29 | 2,017.25 | 2,127.32 | 2,227.66 | 2,356.45 |
| 85 | 712.85 | 929.25 | 1,243.00 | 1,671.30 | 1,971.58 | 2,161.76 | 2,276.33 | 2,378.91 | 2,513.70 |
| 86 | 757.03 | 988.41 | 1,327.62 | 1,791.11 | 2,114.60 | 2,316.02 | 2,435.83 | 2,540.66 | 2,682.17 |
| 87 | 803.46 | 1,052.06 | 1,417.47 | 1,919.91 | 2,268.10 | 2,481.51 | 2,606.55 | 2,712.89 | 2,861.14 |
| 88 | 852.88 | 1,119.45 | 1,514.06 | 2,058.44 | 2,432.09 | 2,658.96 | 2,789.26 | 2,897.09 | 3,052.83 |
| 89 | 906.04 | 1,192.07 | 1,617.39 | 2,205.94 | 2,608.80 | 2,849.16 | 2,985.44 | 3,094.01 | 3,256.51 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $35.19 | $41.93 | $51.67 | $64.39 | $73.39 | $80.12 | $84.62 | $90.60 | $99.59 |
| 35-39 | 39.69 | 48.67 | 59.90 | 74.88 | 86.11 | 93.60 | 98.84 | 106.32 | 116.06 |
| 40-44 | 47.18 | 57.65 | 71.14 | 89.86 | 103.34 | 113.07 | 119.06 | 127.29 | 140.02 |
| 45-49 | 56.16 | 69.64 | 86.86 | 110.07 | 127.29 | 138.53 | 146.76 | 157.25 | 172.22 |
| 50 | 62.90 | 77.88 | 98.09 | 124.30 | 143.76 | 156.50 | 166.23 | 177.46 | 193.94 |
| 51 | 65.14 | 80.87 | 101.83 | 129.55 | 149.01 | 163.24 | 172.97 | 184.20 | 201.43 |
| 52 | 68.14 | 83.86 | 106.32 | 134.78 | 155.75 | 169.97 | 179.71 | 192.43 | 209.66 |
| 53 | 71.14 | 88.36 | 111.57 | 142.27 | 163.99 | 178.96 | 189.45 | 202.17 | 220.89 |
| 54 | 74.88 | 92.85 | 117.56 | 149.76 | 172.22 | 188.69 | 199.18 | 213.41 | 232.87 |
| 55 | 78.62 | 97.34 | 123.55 | 157.25 | 181.20 | 198.43 | 210.41 | 224.64 | 244.85 |
| 56 | 82.37 | 102.58 | 130.29 | 165.48 | 190.94 | 208.92 | 221.64 | 236.62 | 257.59 |
| 57 | 86.11 | 107.83 | 137.03 | 174.47 | 201.43 | 220.15 | 232.87 | 248.59 | 271.06 |
| 58 | 91.35 | 113.81 | 144.52 | 184.95 | 213.41 | 232.87 | 247.10 | 263.57 | 287.54 |
| 59 | 96.60 | 120.55 | 153.50 | 195.43 | 226.13 | 247.10 | 262.08 | 279.31 | 304.75 |
| 60 | 101.83 | 127.29 | 161.74 | 207.41 | 239.61 | 262.08 | 277.80 | 295.77 | 322.73 |
| 61 | 107.83 | 134.78 | 171.48 | 219.40 | 253.84 | 277.80 | 294.28 | 313.75 | 341.45 |
| 62 | 113.81 | 142.27 | 181.96 | 232.87 | 268.82 | 294.28 | 311.50 | 332.47 | 361.67 |
| 63 | 121.30 | 152.76 | 194.69 | 250.10 | 289.03 | 315.99 | 334.71 | 357.17 | 388.63 |
| 64 | 130.29 | 163.99 | 208.92 | 268.07 | 310.75 | 339.95 | 360.17 | 384.14 | 417.83 |
| 65 | 139.27 | 175.22 | 224.64 | 288.29 | 333.96 | 365.42 | 387.12 | 413.33 | 448.53 |
| 66 | 149.76 | 187.94 | 241.11 | 310.00 | 358.67 | 392.37 | 416.33 | 444.04 | 482.23 |
| 67 | 160.24 | 202.17 | 259.08 | 332.47 | 385.63 | 422.32 | 447.78 | 477.74 | 518.16 |
| 68 | 172.97 | 217.90 | 279.31 | 359.42 | 417.07 | 456.76 | 484.46 | 516.67 | 560.10 |
| 69 | 186.45 | 235.12 | 301.77 | 388.63 | 451.53 | 494.20 | 524.16 | 558.60 | 605.03 |
| 70 | 200.68 | 253.84 | 325.73 | 420.07 | 488.21 | 534.64 | 566.83 | 604.27 | 653.70 |
| 71 | 217.15 | 274.06 | 351.93 | 454.51 | 527.90 | 578.82 | 613.26 | 653.70 | 706.12 |
| 72 | 233.62 | 295.77 | 380.39 | 491.21 | 570.58 | 625.99 | 663.43 | 706.86 | 763.02 |
| 73 | 255.34 | 322.73 | 416.33 | 539.13 | 626.74 | 687.40 | 729.33 | 775.75 | 836.40 |
| 74 | 277.80 | 352.68 | 456.02 | 591.55 | 688.89 | 755.54 | 801.21 | 852.13 | 916.53 |
| 75 | 303.26 | 385.63 | 498.69 | 649.20 | 756.28 | 830.41 | 879.83 | 935.25 | 1,004.13 |
| 76 | 330.96 | 420.82 | 545.87 | 712.10 | 831.16 | 912.04 | 966.69 | 1,026.59 | 1,099.98 |
| 77 | 360.91 | 459.76 | 598.29 | 781.00 | 912.78 | 1,001.89 | 1,062.54 | 1,126.19 | 1,204.81 |
| 78 | 393.12 | 503.18 | 655.94 | 858.86 | 1,004.88 | 1,103.72 | 1,168.86 | 1,237.00 | 1,320.13 |
| 79 | 429.06 | 550.36 | 719.59 | 944.97 | 1,106.72 | 1,215.30 | 1,285.67 | 1,358.31 | 1,446.66 |
| 80 | 468.00 | 601.29 | 789.23 | 1,040.08 | 1,219.04 | 1,338.09 | 1,414.47 | 1,491.59 | 1,585.19 |
| 81 | 510.67 | 657.45 | 865.60 | 1,144.16 | 1,342.59 | 1,472.87 | 1,556.74 | 1,637.61 | 1,737.20 |
| 82 | 557.11 | 719.59 | 948.72 | 1,257.97 | 1,478.12 | 1,621.88 | 1,712.49 | 1,797.85 | 1,903.43 |
| 83 | 593.80 | 768.26 | 1,017.61 | 1,353.82 | 1,591.19 | 1,743.94 | 1,839.03 | 1,926.65 | 2,038.21 |
| 84 | 631.98 | 820.68 | 1,090.24 | 1,456.40 | 1,712.49 | 1,875.73 | 1,975.32 | 2,065.18 | 2,182.73 |
| 85 | 673.91 | 876.83 | 1,168.86 | 1,566.47 | 1,842.78 | 2,016.51 | 2,121.34 | 2,212.69 | 2,336.98 |
| 86 | 718.10 | 935.99 | 1,252.74 | 1,684.79 | 1,983.56 | 2,168.50 | 2,277.83 | 2,371.42 | 2,501.72 |
| 87 | 764.52 | 999.64 | 1,343.34 | 1,812.83 | 2,135.55 | 2,331.75 | 2,446.30 | 2,541.41 | 2,679.19 |
| 88 | 814.69 | 1,067.78 | 1,439.94 | 1,949.86 | 2,298.05 | 2,506.97 | 2,627.52 | 2,723.36 | 2,868.63 |
| 89 | 868.60 | 1,140.42 | 1,543.26 | 2,097.37 | 2,474.02 | 2,696.40 | 2,821.46 | 2,918.80 | 3,071.55 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N570

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N570 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 500 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 730 | 0.94 | 0.86 | 0.83 | 0.76 | 0.69 |
| 1,095 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,460 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,825 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,190 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,920 | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |
| Unlimited | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |

To determine the annual premium rates for Policy Form GR-N570 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.226 | 0.170 | 0.148 | 0.131 | 0.118 |
| 53 | 0.214 | 0.162 | 0.142 | 0.126 | 0.114 |
| 54 | 0.203 | 0.155 | 0.136 | 0.122 | 0.110 |
| 55 | 0.193 | 0.148 | 0.131 | 0.117 | 0.107 |
| 56 | 0.182 | 0.141 | 0.125 | 0.113 | 0.103 |
| 57 | 0.173 | 0.135 | 0.120 | 0.109 | 0.100 |
| 58 | 0.167 | 0.131 | 0.117 | 0.107 | 0.098 |
| 59 | 0.161 | 0.127 | 0.115 | 0.104 | 0.097 |
| 60 | 0.155 | 0.123 | 0.112 | 0.102 | 0.095 |
| 61 | 0.149 | 0.120 | 0.109 | 0.100 | 0.094 |
| 62 | 0.144 | 0.116 | 0.107 | 0.098 | 0.092 |
| 63 | 0.140 | 0.114 | 0.105 | 0.097 | 0.091 |
| 64 | 0.136 | 0.112 | 0.103 | 0.095 | 0.090 |
| 65 | 0.132 | 0.110 | 0.102 | 0.094 | 0.088 |
| 66 | 0.128 | 0.108 | 0.100 | 0.092 | 0.087 |
| 67 | 0.124 | 0.106 | 0.098 | 0.091 | 0.086 |
| 68 | 0.121 | 0.104 | 0.096 | 0.090 | 0.085 |
| 69 | 0.118 | 0.102 | 0.095 | 0.089 | 0.084 |
| 70 | 0.115 | 0.100 | 0.093 | 0.087 | 0.084 |
| 71 | 0.112 | 0.098 | 0.092 | 0.086 | 0.083 |
| 72 | 0.109 | 0.096 | 0.090 | 0.085 | 0.082 |
| 73 | 0.104 | 0.092 | 0.087 | 0.082 | 0.079 |
| 74 | 0.099 | 0.088 | 0.083 | 0.079 | 0.076 |
| 75 | 0.095 | 0.085 | 0.080 | 0.076 | 0.073 |
| 76 | 0.090 | 0.081 | 0.077 | 0.074 | 0.071 |
| 77 | 0.086 | 0.078 | 0.074 | 0.071 | 0.068 |
| 78 | 0.083 | 0.076 | 0.072 | 0.070 | 0.067 |
| 79 | 0.081 | 0.074 | 0.071 | 0.068 | 0.066 |
| 80 | 0.079 | 0.072 | 0.069 | 0.067 | 0.065 |
| 81 | 0.076 | 0.071 | 0.068 | 0.065 | 0.064 |
| 82 | 0.074 | 0.069 | 0.066 | 0.064 | 0.063 |
| 83 | 0.071 | 0.067 | 0.064 | 0.063 | 0.062 |
| 84 | 0.069 | 0.064 | 0.062 | 0.061 | 0.060 |
| 85 | 0.067 | 0.062 | 0.060 | 0.060 | 0.059 |
| 86 | 0.064 | 0.060 | 0.059 | 0.058 | 0.057 |
| 87 | 0.062 | 0.058 | 0.057 | 0.057 | 0.056 |
| 88 | 0.060 | 0.056 | 0.055 | 0.056 | 0.055 |
| 89 | 0.058 | 0.054 | 0.054 | 0.054 | 0.053 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N570)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.335 | 0.320 | 0.250 | 0.185 | 0.190 |
| 35-39 | 0.370 | 0.350 | 0.265 | 0.195 | 0.175 |
| 40-44 | 0.410 | 0.375 | 0.280 | 0.200 | 0.175 |
| 45-49 | 0.450 | 0.400 | 0.290 | 0.210 | 0.170 |
| 50-54 | 0.450 | 0.400 | 0.300 | 0.210 | 0.165 |
| 55-59 | 0.450 | 0.400 | 0.300 | 0.215 | 0.160 |
| 60-64 | 0.450 | 0.400 | 0.300 | 0.215 | 0.155 |
| 65-69 | 0.450 | 0.390 | 0.290 | 0.210 | 0.150 |
| 70-74 | 0.450 | 0.380 | 0.280 | 0.200 | 0.140 |
| 75-79 | 0.450 | 0.380 | 0.255 | 0.170 | 0.110 |
| 80-84 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |
| 85-89 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.430 | 0.420 | 0.330 | 0.250 | 0.200 |
| 35-39 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 40-44 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 45-49 | 0.430 | 0.400 | 0.330 | 0.250 | 0.190 |
| 50-54 | 0.430 | 0.400 | 0.320 | 0.245 | 0.185 |
| 55-59 | 0.430 | 0.400 | 0.320 | 0.240 | 0.180 |
| 60-64 | 0.430 | 0.400 | 0.320 | 0.235 | 0.175 |
| 65-69 | 0.430 | 0.400 | 0.310 | 0.230 | 0.170 |
| 70-74 | 0.430 | 0.390 | 0.300 | 0.220 | 0.160 |
| 75-79 | 0.430 | 0.380 | 0.280 | 0.190 | 0.135 |
| 80-84 | 0.430 | 0.370 | 0.260 | 0.160 | 0.135 |
| 85-89 | 0.430 | 0.360 | 0.260 | 0.160 | 0.135 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.058 | 0.053 | 0.042 | 0.030 | 0.022 |
| 35-39 | 0.062 | 0.057 | 0.045 | 0.033 | 0.024 |
| 40-44 | 0.068 | 0.062 | 0.049 | 0.036 | 0.026 |
| 45-49 | 0.076 | 0.069 | 0.054 | 0.039 | 0.029 |
| 50 | 0.080 | 0.073 | 0.057 | 0.041 | 0.030 |
| 51 | 0.082 | 0.074 | 0.058 | 0.042 | 0.031 |
| 52 | 0.083 | 0.075 | 0.059 | 0.043 | 0.031 |
| 53 | 0.085 | 0.076 | 0.060 | 0.044 | 0.032 |
| 54 | 0.086 | 0.078 | 0.061 | 0.044 | 0.032 |
| 55 | 0.088 | 0.079 | 0.062 | 0.045 | 0.033 |
| 56 | 0.090 | 0.081 | 0.063 | 0.045 | 0.033 |
| 57 | 0.092 | 0.082 | 0.064 | 0.046 | 0.034 |
| 58 | 0.094 | 0.083 | 0.065 | 0.047 | 0.034 |
| 59 | 0.095 | 0.085 | 0.066 | 0.048 | 0.035 |
| 60 | 0.097 | 0.086 | 0.067 | 0.048 | 0.035 |
| 61 | 0.099 | 0.088 | 0.068 | 0.049 | 0.036 |
| 62 | 0.101 | 0.089 | 0.069 | 0.050 | 0.036 |
| 63 | 0.102 | 0.090 | 0.070 | 0.050 | 0.036 |
| 64 | 0.103 | 0.091 | 0.070 | 0.050 | 0.036 |
| 65 | 0.105 | 0.092 | 0.071 | 0.051 | 0.037 |
| 66 | 0.106 | 0.093 | 0.071 | 0.051 | 0.037 |
| 67 | 0.107 | 0.094 | 0.072 | 0.051 | 0.037 |
| 68 | 0.108 | 0.095 | 0.072 | 0.051 | 0.037 |
| 69 | 0.109 | 0.096 | 0.073 | 0.051 | 0.037 |
| 70 | 0.110 | 0.096 | 0.073 | 0.052 | 0.036 |
| 71 | 0.111 | 0.097 | 0.074 | 0.052 | 0.036 |
| 72 | 0.112 | 0.098 | 0.074 | 0.052 | 0.036 |
| 73 | 0.113 | 0.099 | 0.074 | 0.051 | 0.035 |
| 74 | 0.114 | 0.099 | 0.074 | 0.051 | 0.034 |
| 75 | 0.116 | 0.100 | 0.074 | 0.050 | 0.034 |
| 76 | 0.117 | 0.100 | 0.074 | 0.050 | 0.033 |
| 77 | 0.118 | 0.101 | 0.074 | 0.049 | 0.032 |
| 78 | 0.119 | 0.101 | 0.073 | 0.047 | 0.030 |
| 79 | 0.119 | 0.101 | 0.072 | 0.046 | 0.029 |
| 80 | 0.120 | 0.102 | 0.072 | 0.044 | 0.027 |
| 81 | 0.120 | 0.102 | 0.071 | 0.042 | 0.025 |
| 82 | 0.121 | 0.102 | 0.070 | 0.041 | 0.024 |
| 83 | 0.121 | 0.101 | 0.068 | 0.038 | 0.021 |
| 84 | 0.120 | 0.100 | 0.065 | 0.035 | 0.019 |
| 85 | 0.120 | 0.099 | 0.063 | 0.033 | 0.017 |
| 86 | 0.119 | 0.098 | 0.061 | 0.030 | 0.015 |
| 87 | 0.119 | 0.097 | 0.059 | 0.028 | 0.013 |
| 88 | 0.119 | 0.096 | 0.057 | 0.026 | 0.011 |
| 89 | 0.118 | 0.095 | 0.055 | 0.024 | 0.010 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.063 | 0.087 | 0.124 | 0.112 | 0.100 |
| 35-39 | 0.076 | 0.097 | 0.129 | 0.119 | 0.109 |
| 40-44 | 0.089 | 0.108 | 0.135 | 0.127 | 0.117 |
| 45-49 | 0.102 | 0.119 | 0.142 | 0.134 | 0.126 |
| 50 | 0.108 | 0.124 | 0.145 | 0.137 | 0.130 |
| 51 | 0.111 | 0.126 | 0.146 | 0.139 | 0.132 |
| 52 | 0.113 | 0.128 | 0.147 | 0.140 | 0.133 |
| 53 | 0.114 | 0.128 | 0.146 | 0.140 | 0.133 |
| 54 | 0.115 | 0.128 | 0.146 | 0.139 | 0.133 |
| 55 | 0.115 | 0.129 | 0.145 | 0.139 | 0.133 |
| 56 | 0.116 | 0.129 | 0.145 | 0.139 | 0.133 |
| 57 | 0.117 | 0.129 | 0.144 | 0.138 | 0.133 |
| 58 | 0.116 | 0.127 | 0.142 | 0.136 | 0.131 |
| 59 | 0.114 | 0.126 | 0.139 | 0.134 | 0.129 |
| 60 | 0.113 | 0.124 | 0.137 | 0.132 | 0.127 |
| 61 | 0.112 | 0.122 | 0.134 | 0.130 | 0.125 |
| 62 | 0.111 | 0.121 | 0.132 | 0.127 | 0.123 |
| 63 | 0.108 | 0.118 | 0.128 | 0.124 | 0.120 |
| 64 | 0.106 | 0.115 | 0.124 | 0.120 | 0.116 |
| 65 | 0.103 | 0.112 | 0.120 | 0.117 | 0.113 |
| 66 | 0.101 | 0.109 | 0.117 | 0.113 | 0.110 |
| 67 | 0.098 | 0.106 | 0.113 | 0.110 | 0.107 |
| 68 | 0.094 | 0.101 | 0.108 | 0.105 | 0.102 |
| 69 | 0.090 | 0.096 | 0.102 | 0.099 | 0.097 |
| 70 | 0.086 | 0.091 | 0.097 | 0.094 | 0.092 |
| 71 | 0.082 | 0.087 | 0.092 | 0.090 | 0.087 |
| 72 | 0.078 | 0.083 | 0.087 | 0.085 | 0.083 |
| 73 | 0.072 | 0.076 | 0.080 | 0.078 | 0.076 |
| 74 | 0.066 | 0.070 | 0.073 | 0.071 | 0.070 |
| 75 | 0.061 | 0.064 | 0.067 | 0.065 | 0.064 |
| 76 | 0.056 | 0.059 | 0.061 | 0.060 | 0.059 |
| 77 | 0.052 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N570)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N570)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $29.77 | $34.35 | $39.69 | $47.32 | $52.66 | $56.47 | $60.30 | $64.11 | $74.79 |
| 35-39 | 33.58 | 39.69 | 46.55 | 55.71 | 63.35 | 67.93 | 72.51 | 77.08 | 90.05 |
| 40-44 | 36.63 | 43.50 | 51.89 | 63.35 | 71.74 | 77.08 | 82.42 | 88.53 | 102.27 |
| 45-49 | 45.03 | 54.18 | 65.64 | 80.14 | 91.58 | 99.22 | 106.09 | 112.95 | 131.27 |
| 50 | 47.32 | 57.25 | 69.45 | 86.24 | 98.46 | 106.85 | 114.48 | 122.11 | 140.43 |
| 51 | 48.08 | 58.76 | 71.74 | 88.53 | 100.75 | 109.14 | 117.53 | 125.16 | 144.25 |
| 52 | 49.61 | 59.52 | 73.27 | 90.82 | 103.80 | 112.19 | 119.82 | 128.21 | 147.30 |
| 53 | 51.89 | 63.35 | 77.85 | 96.17 | 109.90 | 119.06 | 127.45 | 136.62 | 156.46 |
| 54 | 54.96 | 67.16 | 82.42 | 102.27 | 116.77 | 126.69 | 135.84 | 145.01 | 166.37 |
| 55 | 58.01 | 70.98 | 87.00 | 108.38 | 124.40 | 134.32 | 144.25 | 154.17 | 176.29 |
| 56 | 61.81 | 75.56 | 92.34 | 115.24 | 132.03 | 143.48 | 153.40 | 163.32 | 187.75 |
| 57 | 64.88 | 79.37 | 98.46 | 122.87 | 140.43 | 152.64 | 163.32 | 174.00 | 199.19 |
| 58 | 69.45 | 85.48 | 105.32 | 131.27 | 150.35 | 163.32 | 174.78 | 186.22 | 212.93 |
| 59 | 74.03 | 90.82 | 112.95 | 141.20 | 161.80 | 174.78 | 187.75 | 199.96 | 228.20 |
| 60 | 79.37 | 96.92 | 120.58 | 151.11 | 173.24 | 187.75 | 200.72 | 213.69 | 244.22 |
| 61 | 84.71 | 103.80 | 128.98 | 161.80 | 185.46 | 200.72 | 215.23 | 228.96 | 261.02 |
| 62 | 90.05 | 111.43 | 138.13 | 173.24 | 198.43 | 215.23 | 231.25 | 245.75 | 280.09 |
| 63 | 96.92 | 119.82 | 148.83 | 186.99 | 215.23 | 232.78 | 249.56 | 265.59 | 302.23 |
| 64 | 104.56 | 128.98 | 161.03 | 202.25 | 232.01 | 251.85 | 270.17 | 286.96 | 325.88 |
| 65 | 112.19 | 138.91 | 174.00 | 219.04 | 251.09 | 272.46 | 291.55 | 309.86 | 351.83 |
| 66 | 121.35 | 149.59 | 187.75 | 236.59 | 271.70 | 294.60 | 315.20 | 335.05 | 380.07 |
| 67 | 130.50 | 161.80 | 202.25 | 255.68 | 293.84 | 319.01 | 341.15 | 361.75 | 409.83 |
| 68 | 143.48 | 178.58 | 223.62 | 282.38 | 325.12 | 352.60 | 377.79 | 399.91 | 452.58 |
| 69 | 157.98 | 196.90 | 246.51 | 312.15 | 359.46 | 389.99 | 417.47 | 442.65 | 499.90 |
| 70 | 174.00 | 216.74 | 272.46 | 344.97 | 397.62 | 431.21 | 461.74 | 489.20 | 552.55 |
| 71 | 191.56 | 238.88 | 300.70 | 381.60 | 439.60 | 477.00 | 510.58 | 540.34 | 609.80 |
| 72 | 211.40 | 263.31 | 332.00 | 421.29 | 486.15 | 528.14 | 564.76 | 597.58 | 673.14 |
| 73 | 229.72 | 286.96 | 362.52 | 460.97 | 532.70 | 578.50 | 618.19 | 653.30 | 734.96 |
| 74 | 249.56 | 312.91 | 395.33 | 504.47 | 583.08 | 633.45 | 676.95 | 714.35 | 802.11 |
| 75 | 271.70 | 341.15 | 431.97 | 552.55 | 638.79 | 693.75 | 741.83 | 781.51 | 875.38 |
| 76 | 295.35 | 371.67 | 471.65 | 604.45 | 699.85 | 760.14 | 812.04 | 854.78 | 955.52 |
| 77 | 321.30 | 404.49 | 515.16 | 661.69 | 766.24 | 832.64 | 889.13 | 934.15 | 1,043.28 |
| 78 | 353.36 | 446.47 | 570.10 | 734.96 | 851.73 | 925.00 | 986.81 | 1,034.89 | 1,153.95 |
| 79 | 389.23 | 493.03 | 631.92 | 815.86 | 947.12 | 1,028.02 | 1,095.95 | 1,147.08 | 1,276.82 |
| 80 | 428.15 | 544.16 | 699.09 | 905.91 | 1,053.21 | 1,142.50 | 1,216.53 | 1,270.72 | 1,412.67 |
| 81 | 471.65 | 600.63 | 773.88 | 1,005.88 | 1,170.74 | 1,269.95 | 1,350.09 | 1,408.10 | 1,563.02 |
| 82 | 518.97 | 662.45 | 857.07 | 1,117.31 | 1,301.25 | 1,411.15 | 1,499.68 | 1,559.97 | 1,728.64 |
| 83 | 559.42 | 715.87 | 929.56 | 1,215.77 | 1,416.49 | 1,535.55 | 1,627.89 | 1,689.71 | 1,871.36 |
| 84 | 602.16 | 773.12 | 1,008.17 | 1,323.38 | 1,542.41 | 1,669.86 | 1,767.56 | 1,830.91 | 2,025.51 |
| 85 | 648.71 | 835.70 | 1,092.90 | 1,440.15 | 1,679.79 | 1,816.40 | 1,919.44 | 1,983.54 | 2,192.66 |
| 86 | 699.09 | 902.10 | 1,185.24 | 1,567.60 | 1,829.37 | 1,975.91 | 2,084.28 | 2,149.16 | 2,373.53 |
| 87 | 753.27 | 974.60 | 1,285.22 | 1,705.74 | 1,991.94 | 2,149.92 | 2,262.88 | 2,328.50 | 2,569.67 |
| 88 | 811.28 | 1,053.21 | 1,393.59 | 1,856.85 | 2,169.00 | 2,338.42 | 2,457.48 | 2,522.36 | 2,781.85 |
| 89 | 873.86 | 1,137.92 | 1,511.12 | 2,020.93 | 2,362.09 | 2,543.73 | 2,668.13 | 2,732.99 | 3,010.81 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $43.50 | $52.66 | $64.11 | $79.37 | $90.82 | $99.22 | $107.61 | $116.01 | $138.13 |
| 35-39 | 51.13 | 61.81 | 75.56 | 94.63 | 109.14 | 119.82 | 129.74 | 140.43 | 165.61 |
| 40-44 | 61.06 | 74.79 | 92.34 | 116.77 | 135.08 | 148.06 | 160.27 | 173.24 | 203.77 |
| 45-49 | 74.03 | 91.58 | 113.72 | 144.25 | 167.14 | 183.17 | 198.43 | 214.45 | 251.85 |
| 50 | 83.19 | 102.27 | 128.21 | 162.56 | 189.27 | 206.82 | 223.62 | 241.93 | 282.38 |
| 51 | 86.24 | 106.09 | 133.57 | 169.43 | 196.90 | 215.23 | 232.78 | 251.09 | 293.06 |
| 52 | 89.29 | 110.67 | 138.91 | 176.29 | 204.53 | 224.38 | 242.69 | 261.78 | 304.52 |
| 53 | 93.87 | 116.01 | 145.77 | 185.46 | 215.99 | 236.59 | 255.68 | 275.51 | 320.54 |
| 54 | 98.46 | 122.11 | 154.17 | 196.14 | 227.43 | 249.56 | 269.41 | 290.01 | 337.34 |
| 55 | 103.80 | 128.98 | 161.80 | 206.82 | 239.64 | 262.54 | 283.91 | 306.04 | 354.89 |
| 56 | 109.14 | 135.84 | 170.95 | 217.52 | 252.61 | 277.04 | 299.18 | 322.07 | 373.21 |
| 57 | 114.48 | 142.72 | 180.12 | 229.72 | 266.36 | 292.30 | 315.20 | 339.63 | 392.28 |
| 58 | 121.35 | 151.11 | 190.04 | 242.69 | 282.38 | 309.10 | 333.51 | 358.70 | 414.42 |
| 59 | 128.21 | 159.51 | 201.48 | 257.19 | 299.18 | 327.41 | 353.36 | 380.07 | 438.07 |
| 60 | 135.08 | 168.66 | 212.93 | 272.46 | 316.73 | 346.49 | 373.96 | 402.20 | 463.26 |
| 61 | 142.72 | 177.83 | 225.91 | 288.48 | 335.05 | 367.09 | 396.10 | 425.10 | 489.20 |
| 62 | 151.11 | 188.51 | 238.88 | 305.28 | 354.89 | 388.47 | 419.00 | 449.52 | 516.68 |
| 63 | 161.80 | 202.25 | 256.44 | 328.17 | 381.60 | 418.22 | 450.28 | 483.10 | 554.08 |
| 64 | 173.24 | 216.74 | 274.75 | 352.60 | 410.59 | 449.52 | 484.63 | 518.97 | 594.53 |
| 65 | 185.46 | 232.78 | 295.35 | 379.31 | 441.12 | 483.10 | 520.50 | 557.89 | 638.03 |
| 66 | 198.43 | 249.56 | 317.49 | 407.54 | 474.71 | 518.97 | 559.42 | 599.11 | 684.58 |
| 67 | 212.93 | 267.12 | 340.39 | 438.07 | 509.81 | 558.66 | 601.39 | 643.37 | 734.20 |
| 68 | 228.96 | 287.72 | 367.09 | 472.42 | 550.26 | 602.16 | 648.71 | 693.75 | 789.91 |
| 69 | 246.51 | 309.86 | 395.33 | 509.05 | 593.76 | 650.25 | 699.85 | 747.93 | 850.20 |
| 70 | 264.83 | 333.51 | 425.86 | 548.74 | 640.32 | 701.38 | 754.80 | 805.94 | 915.07 |
| 71 | 284.67 | 358.70 | 458.68 | 592.24 | 690.70 | 756.32 | 814.33 | 868.51 | 984.52 |
| 72 | 306.81 | 386.18 | 493.78 | 638.79 | 745.64 | 815.86 | 877.67 | 935.68 | 1,059.31 |
| 73 | 332.00 | 419.00 | 537.29 | 695.27 | 812.81 | 889.89 | 957.04 | 1,018.10 | 1,150.89 |
| 74 | 359.46 | 454.11 | 583.85 | 757.85 | 886.06 | 970.02 | 1,042.53 | 1,108.16 | 1,249.35 |
| 75 | 389.23 | 493.03 | 634.98 | 825.78 | 966.21 | 1,057.79 | 1,136.40 | 1,205.85 | 1,356.95 |
| 76 | 421.29 | 534.99 | 689.92 | 899.04 | 1,053.21 | 1,153.18 | 1,238.66 | 1,311.93 | 1,473.72 |
| 77 | 456.38 | 580.03 | 750.22 | 979.94 | 1,148.61 | 1,257.74 | 1,349.32 | 1,427.93 | 1,600.42 |
| 78 | 495.32 | 631.16 | 818.15 | 1,071.52 | 1,257.74 | 1,376.04 | 1,475.25 | 1,557.67 | 1,743.13 |
| 79 | 536.53 | 686.12 | 892.18 | 1,172.27 | 1,376.80 | 1,505.78 | 1,612.63 | 1,698.11 | 1,897.30 |
| 80 | 582.32 | 745.64 | 973.08 | 1,282.17 | 1,506.54 | 1,647.74 | 1,762.22 | 1,852.27 | 2,065.96 |
| 81 | 631.16 | 811.28 | 1,061.60 | 1,401.99 | 1,649.26 | 1,803.43 | 1,927.07 | 2,020.17 | 2,249.13 |
| 82 | 684.58 | 881.50 | 1,157.76 | 1,533.26 | 1,805.72 | 1,972.86 | 2,106.41 | 2,203.34 | 2,449.09 |
| 83 | 728.86 | 940.26 | 1,238.66 | 1,647.74 | 1,940.80 | 2,118.63 | 2,257.52 | 2,355.98 | 2,616.99 |
| 84 | 774.65 | 1,002.83 | 1,326.43 | 1,769.85 | 2,086.57 | 2,275.08 | 2,419.32 | 2,519.30 | 2,796.34 |
| 85 | 824.25 | 1,069.23 | 1,419.54 | 1,901.88 | 2,243.03 | 2,442.98 | 2,593.33 | 2,694.07 | 2,988.67 |
| 86 | 876.91 | 1,140.98 | 1,519.51 | 2,043.07 | 2,410.93 | 2,623.10 | 2,779.56 | 2,881.06 | 3,193.97 |
| 87 | 932.63 | 1,216.53 | 1,626.36 | 2,194.95 | 2,591.81 | 2,816.94 | 2,979.51 | 3,081.01 | 3,413.01 |
| 88 | 992.15 | 1,297.43 | 1,741.61 | 2,357.51 | 2,785.66 | 3,024.54 | 3,193.97 | 3,294.71 | 3,647.31 |
| 89 | 1,054.74 | 1,383.67 | 1,863.72 | 2,533.04 | 2,994.77 | 3,248.15 | 3,422.93 | 3,522.90 | 3,896.87 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $93.11 | $114.48 | $142.72 | $180.12 | $208.35 | $226.67 | $244.98 | $263.31 | $306.81 |
| 35-39 | 101.51 | 125.16 | 156.46 | 198.43 | 228.96 | 250.32 | 270.17 | 290.01 | 338.10 |
| 40-44 | 112.95 | 139.67 | 175.53 | 222.86 | 257.95 | 281.62 | 303.75 | 327.41 | 380.07 |
| 45-49 | 122.87 | 152.64 | 191.56 | 243.46 | 282.38 | 309.10 | 333.51 | 357.94 | 415.17 |
| 50 | 130.50 | 162.56 | 204.53 | 261.02 | 302.23 | 330.46 | 356.41 | 383.13 | 442.65 |
| 51 | 133.57 | 165.61 | 209.11 | 266.36 | 309.10 | 338.10 | 364.80 | 391.52 | 452.58 |
| 52 | 136.62 | 169.43 | 213.69 | 272.46 | 315.96 | 345.73 | 372.43 | 399.91 | 462.50 |
| 53 | 141.20 | 175.53 | 221.33 | 282.38 | 327.41 | 357.94 | 386.18 | 414.42 | 477.76 |
| 54 | 145.77 | 181.63 | 228.96 | 292.30 | 338.86 | 370.91 | 399.15 | 428.92 | 494.54 |
| 55 | 150.35 | 187.75 | 237.35 | 302.23 | 351.07 | 383.89 | 413.66 | 443.41 | 511.34 |
| 56 | 155.69 | 193.85 | 244.98 | 312.91 | 363.28 | 397.62 | 428.15 | 459.45 | 528.89 |
| 57 | 161.03 | 200.72 | 254.14 | 324.36 | 376.26 | 411.37 | 443.41 | 475.47 | 546.45 |
| 58 | 167.14 | 208.35 | 264.07 | 337.34 | 391.52 | 428.15 | 460.97 | 494.54 | 567.81 |
| 59 | 173.24 | 216.74 | 274.75 | 351.07 | 407.54 | 445.70 | 480.05 | 514.39 | 590.71 |
| 60 | 180.12 | 225.15 | 285.43 | 365.57 | 424.34 | 464.02 | 499.13 | 534.99 | 613.61 |
| 61 | 186.99 | 234.30 | 296.89 | 380.07 | 441.12 | 482.34 | 519.73 | 556.37 | 637.27 |
| 62 | 194.62 | 243.46 | 309.10 | 395.33 | 459.45 | 502.18 | 540.34 | 578.50 | 662.45 |
| 63 | 205.30 | 256.44 | 325.88 | 418.22 | 486.15 | 531.19 | 571.64 | 612.09 | 699.85 |
| 64 | 215.99 | 270.94 | 344.97 | 441.89 | 514.39 | 561.71 | 604.45 | 647.18 | 738.77 |
| 65 | 228.20 | 286.20 | 364.04 | 467.84 | 543.40 | 594.53 | 639.55 | 683.82 | 780.75 |
| 66 | 240.41 | 302.23 | 384.65 | 494.54 | 575.45 | 628.87 | 676.95 | 723.50 | 825.01 |
| 67 | 253.39 | 318.25 | 406.02 | 522.79 | 608.26 | 665.51 | 715.87 | 764.73 | 870.80 |
| 68 | 270.94 | 340.39 | 434.26 | 559.42 | 651.76 | 712.82 | 767.02 | 818.91 | 931.86 |
| 69 | 289.25 | 364.04 | 464.79 | 599.11 | 698.33 | 763.95 | 821.20 | 876.91 | 995.97 |
| 70 | 308.33 | 388.47 | 496.84 | 641.08 | 747.93 | 818.15 | 879.96 | 938.73 | 1,065.42 |
| 71 | 329.70 | 415.17 | 531.19 | 686.87 | 801.35 | 876.91 | 942.55 | 1,005.12 | 1,139.45 |
| 72 | 351.83 | 443.41 | 568.59 | 734.96 | 857.83 | 939.49 | 1,009.71 | 1,076.10 | 1,218.06 |
| 73 | 377.02 | 476.23 | 612.09 | 792.96 | 926.51 | 1,014.29 | 1,089.84 | 1,160.05 | 1,310.40 |
| 74 | 404.49 | 512.10 | 658.64 | 855.54 | 1,000.54 | 1,095.19 | 1,176.85 | 1,250.11 | 1,410.38 |
| 75 | 434.26 | 550.26 | 709.01 | 922.71 | 1,080.68 | 1,182.95 | 1,269.95 | 1,347.80 | 1,518.00 |
| 76 | 465.55 | 591.48 | 763.95 | 995.97 | 1,166.93 | 1,277.58 | 1,371.46 | 1,453.12 | 1,633.23 |
| 77 | 499.13 | 634.98 | 821.96 | 1,074.57 | 1,260.03 | 1,379.85 | 1,480.60 | 1,566.84 | 1,757.64 |
| 78 | 537.29 | 685.34 | 889.89 | 1,166.93 | 1,369.17 | 1,498.91 | 1,606.53 | 1,697.34 | 1,900.35 |
| 79 | 578.50 | 740.30 | 963.16 | 1,266.90 | 1,488.23 | 1,628.65 | 1,743.90 | 1,837.77 | 2,054.52 |
| 80 | 623.53 | 799.06 | 1,043.28 | 1,375.28 | 1,617.21 | 1,769.08 | 1,892.72 | 1,990.40 | 2,221.65 |
| 81 | 670.85 | 862.41 | 1,129.53 | 1,492.81 | 1,757.64 | 1,922.49 | 2,054.52 | 2,156.03 | 2,401.77 |
| 82 | 722.74 | 930.34 | 1,222.64 | 1,621.02 | 1,910.27 | 2,088.10 | 2,230.06 | 2,334.61 | 2,597.15 |
| 83 | 765.48 | 987.57 | 1,302.77 | 1,733.98 | 2,043.83 | 2,232.35 | 2,380.40 | 2,485.72 | 2,763.52 |
| 84 | 810.52 | 1,048.63 | 1,388.25 | 1,853.80 | 2,187.32 | 2,386.51 | 2,539.90 | 2,646.75 | 2,940.59 |
| 85 | 857.83 | 1,113.50 | 1,479.06 | 1,982.77 | 2,340.71 | 2,551.36 | 2,710.87 | 2,818.48 | 3,129.09 |
| 86 | 908.20 | 1,182.19 | 1,576.00 | 2,120.92 | 2,504.81 | 2,727.65 | 2,893.26 | 3,000.88 | 3,329.06 |
| 87 | 961.62 | 1,255.46 | 1,679.03 | 2,268.22 | 2,681.10 | 2,916.16 | 3,087.12 | 3,195.49 | 3,541.98 |
| 88 | 1,018.87 | 1,332.54 | 1,789.70 | 2,425.42 | 2,868.85 | 3,117.65 | 3,294.71 | 3,402.31 | 3,769.42 |
| 89 | 1,078.39 | 1,414.96 | 1,907.22 | 2,594.10 | 3,070.33 | 3,332.87 | 3,516.03 | 3,622.12 | 4,010.59 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $64.88 | $79.37 | $97.68 | $121.35 | $139.67 | $152.64 | $164.09 | $176.29 | $206.06 |
| 35-39 | 72.51 | 88.53 | 109.90 | 138.13 | 158.74 | 173.24 | 186.99 | 200.72 | 234.30 |
| 40-44 | 83.19 | 102.27 | 127.45 | 160.27 | 184.70 | 201.48 | 217.52 | 233.54 | 272.46 |
| 45-49 | 95.41 | 118.30 | 147.30 | 186.99 | 215.99 | 235.83 | 254.14 | 273.22 | 316.73 |
| 50 | 103.80 | 128.21 | 160.27 | 203.77 | 235.06 | 257.19 | 277.04 | 297.65 | 344.20 |
| 51 | 106.09 | 132.03 | 164.85 | 209.11 | 241.93 | 264.83 | 284.67 | 306.04 | 353.36 |
| 52 | 109.14 | 135.08 | 170.19 | 215.23 | 249.56 | 272.46 | 293.06 | 314.44 | 363.28 |
| 53 | 113.72 | 141.20 | 177.07 | 224.38 | 260.25 | 283.91 | 305.28 | 327.41 | 378.55 |
| 54 | 118.30 | 146.54 | 183.93 | 234.30 | 270.94 | 295.35 | 318.25 | 341.91 | 393.81 |
| 55 | 122.87 | 152.64 | 192.33 | 244.22 | 282.38 | 308.33 | 332.00 | 355.65 | 409.83 |
| 56 | 127.45 | 158.74 | 199.96 | 254.14 | 294.60 | 321.30 | 345.73 | 370.91 | 426.63 |
| 57 | 132.79 | 165.61 | 208.35 | 264.83 | 306.81 | 335.05 | 360.23 | 386.18 | 444.18 |
| 58 | 138.91 | 173.24 | 218.28 | 277.80 | 321.30 | 351.07 | 377.79 | 404.49 | 464.79 |
| 59 | 145.01 | 180.88 | 228.20 | 290.77 | 337.34 | 367.86 | 396.10 | 423.58 | 486.15 |
| 60 | 151.88 | 189.27 | 238.88 | 304.52 | 353.36 | 385.42 | 414.42 | 444.18 | 509.05 |
| 61 | 158.74 | 198.43 | 250.32 | 319.01 | 370.16 | 403.73 | 434.26 | 464.79 | 532.70 |
| 62 | 166.37 | 207.59 | 262.54 | 334.27 | 387.70 | 423.58 | 454.87 | 486.91 | 557.13 |
| 63 | 176.29 | 220.57 | 279.33 | 356.41 | 412.88 | 451.04 | 485.39 | 518.97 | 593.00 |
| 64 | 186.99 | 234.30 | 296.89 | 379.31 | 440.36 | 480.81 | 516.68 | 552.55 | 630.40 |
| 65 | 199.19 | 248.80 | 315.96 | 404.49 | 469.37 | 512.10 | 551.03 | 588.42 | 670.85 |
| 66 | 211.40 | 264.83 | 336.56 | 430.44 | 499.90 | 545.69 | 586.90 | 626.58 | 714.35 |
| 67 | 224.38 | 281.62 | 357.94 | 458.68 | 532.70 | 581.56 | 625.06 | 667.80 | 760.14 |
| 68 | 239.64 | 300.70 | 383.13 | 491.49 | 570.86 | 623.53 | 670.08 | 715.11 | 812.81 |
| 69 | 256.44 | 321.30 | 409.83 | 525.84 | 611.31 | 668.56 | 718.16 | 765.48 | 869.28 |
| 70 | 273.22 | 343.44 | 438.07 | 563.23 | 655.59 | 715.87 | 769.29 | 819.67 | 929.56 |
| 71 | 292.30 | 367.09 | 468.60 | 603.68 | 702.14 | 767.78 | 824.25 | 877.67 | 993.68 |
| 72 | 312.15 | 393.05 | 501.42 | 646.42 | 752.51 | 822.72 | 883.77 | 940.26 | 1,063.13 |
| 73 | 336.56 | 424.34 | 542.63 | 701.38 | 817.38 | 892.94 | 958.57 | 1,018.87 | 1,150.13 |
| 74 | 363.28 | 458.68 | 587.66 | 760.14 | 887.60 | 970.02 | 1,040.99 | 1,104.34 | 1,244.76 |
| 75 | 391.52 | 495.32 | 636.50 | 825.01 | 963.16 | 1,053.21 | 1,129.53 | 1,197.45 | 1,346.27 |
| 76 | 422.05 | 534.99 | 688.41 | 895.23 | 1,045.58 | 1,143.26 | 1,225.69 | 1,297.43 | 1,456.94 |
| 77 | 454.87 | 577.74 | 745.64 | 970.79 | 1,135.63 | 1,241.71 | 1,331.01 | 1,406.57 | 1,576.00 |
| 78 | 492.27 | 626.58 | 810.52 | 1,059.31 | 1,240.20 | 1,355.43 | 1,451.60 | 1,530.97 | 1,712.60 |
| 79 | 532.70 | 679.24 | 882.25 | 1,155.47 | 1,353.90 | 1,479.84 | 1,582.86 | 1,666.05 | 1,860.66 |
| 80 | 576.22 | 737.25 | 959.33 | 1,260.80 | 1,479.06 | 1,615.68 | 1,726.35 | 1,813.35 | 2,021.70 |
| 81 | 623.53 | 799.06 | 1,044.04 | 1,375.28 | 1,614.92 | 1,763.74 | 1,882.80 | 1,973.62 | 2,196.47 |
| 82 | 674.66 | 866.99 | 1,135.63 | 1,500.44 | 1,763.74 | 1,925.54 | 2,053.75 | 2,147.62 | 2,386.51 |
| 83 | 716.64 | 923.46 | 1,214.24 | 1,610.34 | 1,894.25 | 2,065.96 | 2,199.53 | 2,294.92 | 2,549.07 |
| 84 | 761.66 | 984.52 | 1,298.96 | 1,728.64 | 2,034.68 | 2,216.31 | 2,355.98 | 2,452.14 | 2,721.55 |
| 85 | 809.74 | 1,048.63 | 1,389.01 | 1,856.09 | 2,185.78 | 2,378.11 | 2,523.12 | 2,620.80 | 2,906.24 |
| 86 | 860.12 | 1,118.09 | 1,485.94 | 1,991.94 | 2,347.59 | 2,552.12 | 2,703.24 | 2,800.16 | 3,103.91 |
| 87 | 914.30 | 1,191.34 | 1,588.97 | 2,138.47 | 2,521.59 | 2,738.33 | 2,894.79 | 2,992.48 | 3,314.55 |
| 88 | 971.55 | 1,269.19 | 1,699.63 | 2,295.68 | 2,707.81 | 2,938.30 | 3,100.86 | 3,197.78 | 3,539.69 |
| 89 | 1,032.60 | 1,352.38 | 1,817.93 | 2,463.58 | 2,908.53 | 3,152.75 | 3,321.42 | 3,417.58 | 3,780.10 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $47.32 | $56.47 | $68.69 | $85.48 | $97.68 | $105.32 | $113.72 | $122.11 | $142.72 |
| 35-39 | 53.42 | 64.88 | 79.37 | 99.22 | 113.72 | 123.64 | 132.79 | 142.72 | 166.37 |
| 40-44 | 62.59 | 76.32 | 93.87 | 117.53 | 135.08 | 147.30 | 158.74 | 170.19 | 198.43 |
| 45-49 | 74.79 | 91.58 | 113.72 | 143.48 | 165.61 | 180.12 | 193.85 | 208.35 | 241.93 |
| 50 | 83.19 | 102.27 | 126.69 | 160.27 | 184.70 | 201.48 | 216.74 | 232.78 | 269.41 |
| 51 | 85.48 | 105.32 | 132.03 | 166.37 | 191.56 | 209.11 | 225.15 | 241.17 | 278.57 |
| 52 | 88.53 | 109.14 | 136.62 | 172.48 | 199.19 | 216.74 | 233.54 | 250.32 | 289.25 |
| 53 | 93.11 | 114.48 | 143.48 | 180.88 | 208.35 | 227.43 | 244.98 | 262.54 | 302.99 |
| 54 | 96.92 | 119.82 | 150.35 | 189.27 | 219.04 | 238.88 | 256.44 | 274.75 | 316.73 |
| 55 | 101.51 | 125.93 | 157.22 | 198.43 | 229.72 | 250.32 | 269.41 | 288.48 | 332.00 |
| 56 | 106.09 | 131.27 | 164.85 | 208.35 | 241.17 | 262.54 | 282.38 | 302.23 | 348.02 |
| 57 | 111.43 | 137.37 | 172.48 | 218.28 | 252.61 | 275.51 | 296.11 | 316.73 | 364.04 |
| 58 | 116.77 | 145.01 | 181.63 | 230.49 | 266.36 | 290.01 | 312.15 | 334.27 | 383.89 |
| 59 | 122.87 | 152.64 | 191.56 | 243.46 | 280.85 | 306.04 | 328.93 | 351.83 | 403.73 |
| 60 | 128.98 | 160.27 | 202.25 | 256.44 | 296.11 | 322.83 | 347.26 | 370.91 | 425.10 |
| 61 | 135.84 | 169.43 | 212.93 | 270.17 | 312.91 | 340.39 | 366.33 | 391.52 | 447.99 |
| 62 | 142.72 | 177.83 | 224.38 | 284.67 | 329.70 | 359.46 | 386.18 | 412.88 | 471.65 |
| 63 | 152.64 | 190.04 | 239.64 | 304.52 | 352.60 | 384.65 | 412.88 | 441.12 | 503.71 |
| 64 | 162.56 | 203.01 | 255.68 | 325.88 | 377.02 | 411.37 | 441.89 | 471.65 | 538.06 |
| 65 | 173.24 | 215.99 | 273.22 | 348.02 | 402.96 | 439.60 | 472.42 | 503.71 | 574.69 |
| 66 | 184.70 | 230.49 | 291.55 | 372.43 | 431.21 | 470.13 | 505.24 | 538.82 | 613.61 |
| 67 | 196.90 | 245.75 | 311.38 | 398.39 | 461.74 | 502.95 | 540.34 | 576.22 | 654.81 |
| 68 | 210.64 | 264.07 | 334.27 | 427.39 | 496.08 | 541.11 | 580.79 | 618.95 | 702.90 |
| 69 | 225.91 | 283.14 | 359.46 | 459.45 | 533.48 | 581.56 | 624.29 | 664.74 | 754.03 |
| 70 | 241.93 | 303.75 | 385.42 | 493.78 | 573.15 | 625.06 | 670.85 | 714.35 | 808.99 |
| 71 | 259.49 | 325.88 | 413.66 | 530.43 | 615.90 | 672.37 | 721.22 | 767.02 | 867.75 |
| 72 | 277.80 | 349.54 | 444.18 | 570.10 | 662.45 | 722.74 | 775.41 | 824.25 | 931.10 |
| 73 | 301.47 | 379.31 | 483.10 | 622.01 | 722.74 | 789.14 | 846.39 | 897.52 | 1,012.00 |
| 74 | 326.64 | 411.37 | 525.84 | 677.71 | 789.14 | 860.88 | 923.46 | 978.42 | 1,101.29 |
| 75 | 354.12 | 447.23 | 572.40 | 739.54 | 860.88 | 939.49 | 1,007.42 | 1,066.18 | 1,197.45 |
| 76 | 383.89 | 485.39 | 622.77 | 805.94 | 940.26 | 1,025.73 | 1,099.00 | 1,161.59 | 1,302.77 |
| 77 | 415.95 | 526.60 | 676.95 | 879.20 | 1,025.73 | 1,119.60 | 1,198.97 | 1,265.37 | 1,417.25 |
| 78 | 451.82 | 573.93 | 740.30 | 963.16 | 1,125.72 | 1,227.98 | 1,313.45 | 1,383.67 | 1,546.99 |
| 79 | 490.73 | 625.06 | 808.99 | 1,056.26 | 1,234.84 | 1,347.04 | 1,439.39 | 1,513.41 | 1,688.19 |
| 80 | 533.48 | 681.53 | 884.55 | 1,157.76 | 1,354.68 | 1,477.55 | 1,577.52 | 1,654.60 | 1,843.12 |
| 81 | 580.03 | 742.59 | 966.21 | 1,269.19 | 1,486.70 | 1,621.02 | 1,728.64 | 1,808.77 | 2,012.54 |
| 82 | 630.40 | 808.99 | 1,056.26 | 1,390.54 | 1,630.94 | 1,777.48 | 1,894.25 | 1,978.20 | 2,196.47 |
| 83 | 672.37 | 864.70 | 1,133.35 | 1,498.15 | 1,758.40 | 1,914.08 | 2,035.44 | 2,121.68 | 2,354.46 |
| 84 | 716.64 | 925.00 | 1,216.53 | 1,614.16 | 1,895.01 | 2,061.38 | 2,188.07 | 2,275.08 | 2,523.12 |
| 85 | 764.73 | 989.10 | 1,305.82 | 1,738.55 | 2,043.07 | 2,219.36 | 2,352.17 | 2,439.93 | 2,703.24 |
| 86 | 815.86 | 1,057.79 | 1,401.99 | 1,873.65 | 2,201.82 | 2,390.33 | 2,528.46 | 2,616.22 | 2,897.09 |
| 87 | 870.04 | 1,131.82 | 1,505.02 | 2,017.88 | 2,373.53 | 2,573.49 | 2,717.73 | 2,806.26 | 3,104.67 |
| 88 | 927.29 | 1,209.67 | 1,615.68 | 2,174.34 | 2,558.99 | 2,771.15 | 2,920.74 | 3,009.27 | 3,327.52 |
| 89 | 989.10 | 1,294.38 | 1,733.98 | 2,342.25 | 2,758.18 | 2,984.09 | 3,139.78 | 3,227.55 | 3,565.65 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $27.48 | $31.29 | $35.87 | $42.74 | $48.08 | $50.37 | $53.42 | $56.47 | $64.11 |
| 35-39 | 31.29 | 36.63 | 42.74 | 51.13 | 57.25 | 61.06 | 64.88 | 67.93 | 77.08 |
| 40-44 | 34.35 | 40.45 | 47.32 | 57.25 | 64.88 | 69.45 | 74.03 | 77.85 | 87.77 |
| 45-49 | 41.98 | 50.37 | 60.30 | 73.27 | 83.19 | 89.29 | 94.63 | 99.97 | 112.95 |
| 50 | 45.03 | 53.42 | 64.11 | 78.61 | 90.05 | 96.17 | 102.27 | 107.61 | 121.35 |
| 51 | 45.79 | 54.18 | 65.64 | 80.90 | 92.34 | 98.46 | 105.32 | 110.67 | 124.40 |
| 52 | 46.55 | 55.71 | 67.16 | 83.19 | 94.63 | 101.51 | 107.61 | 113.72 | 127.45 |
| 53 | 48.84 | 58.76 | 71.74 | 88.53 | 100.75 | 107.61 | 114.48 | 120.58 | 135.84 |
| 54 | 51.89 | 62.59 | 76.32 | 93.87 | 106.85 | 114.48 | 122.11 | 128.21 | 145.01 |
| 55 | 54.96 | 66.40 | 80.90 | 99.97 | 113.72 | 122.11 | 129.74 | 136.62 | 154.17 |
| 56 | 58.01 | 70.22 | 86.24 | 106.09 | 121.35 | 129.74 | 138.13 | 145.77 | 164.09 |
| 57 | 61.81 | 74.79 | 91.58 | 112.95 | 128.98 | 138.13 | 147.30 | 154.93 | 174.78 |
| 58 | 65.64 | 79.37 | 97.68 | 121.35 | 138.13 | 148.83 | 157.98 | 166.37 | 186.99 |
| 59 | 70.22 | 85.48 | 104.56 | 129.74 | 148.06 | 159.51 | 169.43 | 178.58 | 200.72 |
| 60 | 74.79 | 91.58 | 112.19 | 139.67 | 159.51 | 170.95 | 182.41 | 191.56 | 215.23 |
| 61 | 80.14 | 97.68 | 119.82 | 149.59 | 170.95 | 183.93 | 195.38 | 206.06 | 231.25 |
| 62 | 85.48 | 104.56 | 128.98 | 160.27 | 183.17 | 196.90 | 209.88 | 221.33 | 248.04 |
| 63 | 91.58 | 112.95 | 138.91 | 173.24 | 198.43 | 213.69 | 227.43 | 239.64 | 268.65 |
| 64 | 99.22 | 121.35 | 150.35 | 187.75 | 214.45 | 231.25 | 245.75 | 259.49 | 290.77 |
| 65 | 106.85 | 131.27 | 162.56 | 203.01 | 232.78 | 250.32 | 266.36 | 280.85 | 314.44 |
| 66 | 114.48 | 141.20 | 175.53 | 219.79 | 251.85 | 270.94 | 288.48 | 303.75 | 340.39 |
| 67 | 123.64 | 152.64 | 190.04 | 238.12 | 272.46 | 293.84 | 312.91 | 328.93 | 368.62 |
| 68 | 136.62 | 168.66 | 209.88 | 263.31 | 302.23 | 325.12 | 346.49 | 364.80 | 408.32 |
| 69 | 150.35 | 186.22 | 232.01 | 291.55 | 334.27 | 360.99 | 383.89 | 403.73 | 452.58 |
| 70 | 166.37 | 205.30 | 256.44 | 322.83 | 370.91 | 399.91 | 425.86 | 447.99 | 501.42 |
| 71 | 183.17 | 227.43 | 283.91 | 357.94 | 410.59 | 443.41 | 471.65 | 496.08 | 555.60 |
| 72 | 202.25 | 251.09 | 313.67 | 396.10 | 454.87 | 491.49 | 522.79 | 550.26 | 615.14 |
| 73 | 220.57 | 273.99 | 343.44 | 434.26 | 499.13 | 538.82 | 573.93 | 602.92 | 673.90 |
| 74 | 239.64 | 298.40 | 375.50 | 475.47 | 547.21 | 591.48 | 629.64 | 660.93 | 737.25 |
| 75 | 261.02 | 325.88 | 410.59 | 521.26 | 600.63 | 648.71 | 690.70 | 724.27 | 807.45 |
| 76 | 283.91 | 355.65 | 448.75 | 571.64 | 658.64 | 712.06 | 757.85 | 794.48 | 883.77 |
| 77 | 309.10 | 387.70 | 490.73 | 626.58 | 722.74 | 781.51 | 831.12 | 870.80 | 967.72 |
| 78 | 341.15 | 428.15 | 544.16 | 696.80 | 804.40 | 869.28 | 924.22 | 966.97 | 1,073.05 |
| 79 | 375.50 | 473.18 | 603.68 | 774.65 | 894.47 | 967.72 | 1,027.26 | 1,073.05 | 1,189.82 |
| 80 | 414.42 | 523.55 | 668.56 | 860.88 | 995.97 | 1,076.86 | 1,142.50 | 1,191.34 | 1,318.79 |
| 81 | 456.38 | 578.50 | 741.83 | 957.04 | 1,108.16 | 1,198.21 | 1,270.72 | 1,322.62 | 1,462.28 |
| 82 | 502.95 | 638.79 | 821.96 | 1,064.66 | 1,233.32 | 1,333.30 | 1,412.67 | 1,468.38 | 1,621.02 |
| 83 | 541.87 | 690.70 | 892.18 | 1,159.30 | 1,343.98 | 1,451.60 | 1,535.55 | 1,592.02 | 1,756.88 |
| 84 | 584.61 | 747.17 | 968.50 | 1,262.32 | 1,463.80 | 1,580.57 | 1,668.34 | 1,726.35 | 1,903.40 |
| 85 | 630.40 | 807.45 | 1,050.92 | 1,374.51 | 1,595.07 | 1,720.24 | 1,813.35 | 1,872.12 | 2,062.15 |
| 86 | 679.24 | 873.09 | 1,140.21 | 1,496.62 | 1,737.79 | 1,872.12 | 1,970.57 | 2,030.10 | 2,233.87 |
| 87 | 732.67 | 944.07 | 1,237.13 | 1,629.42 | 1,893.48 | 2,038.49 | 2,141.52 | 2,201.82 | 2,420.86 |
| 88 | 789.91 | 1,020.39 | 1,343.22 | 1,774.43 | 2,062.91 | 2,218.60 | 2,326.98 | 2,388.04 | 2,622.34 |
| 89 | 851.73 | 1,103.58 | 1,457.70 | 1,932.41 | 2,247.61 | 2,414.74 | 2,529.22 | 2,589.52 | 2,841.37 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $40.45 | $48.08 | $58.76 | $72.51 | $83.19 | $89.29 | $96.17 | $102.27 | $118.30 |
| 35-39 | 48.08 | 57.25 | 70.22 | 87.00 | 99.97 | 108.38 | 116.01 | 124.40 | 142.72 |
| 40-44 | 58.01 | 69.45 | 85.48 | 107.61 | 123.64 | 134.32 | 144.25 | 154.17 | 176.29 |
| 45-49 | 70.22 | 85.48 | 106.09 | 133.57 | 154.17 | 167.14 | 179.36 | 191.56 | 218.28 |
| 50 | 78.61 | 96.17 | 119.06 | 150.35 | 174.00 | 189.27 | 203.01 | 215.99 | 246.51 |
| 51 | 81.66 | 99.97 | 124.40 | 156.46 | 181.63 | 196.90 | 211.40 | 225.15 | 256.44 |
| 52 | 84.71 | 103.80 | 128.98 | 163.32 | 189.27 | 205.30 | 219.79 | 234.30 | 266.36 |
| 53 | 89.29 | 109.14 | 136.62 | 172.48 | 199.19 | 216.74 | 232.01 | 247.27 | 280.85 |
| 54 | 93.87 | 115.24 | 143.48 | 181.63 | 210.64 | 228.20 | 244.98 | 261.02 | 296.11 |
| 55 | 98.46 | 121.35 | 151.88 | 191.56 | 222.09 | 241.17 | 258.73 | 274.75 | 312.15 |
| 56 | 103.80 | 127.45 | 159.51 | 202.25 | 234.30 | 254.14 | 272.46 | 290.01 | 329.70 |
| 57 | 109.14 | 134.32 | 168.66 | 213.69 | 247.27 | 268.65 | 287.72 | 306.04 | 347.26 |
| 58 | 115.24 | 141.96 | 178.58 | 225.91 | 261.78 | 284.67 | 305.28 | 324.36 | 367.86 |
| 59 | 121.35 | 150.35 | 188.51 | 239.64 | 277.80 | 301.47 | 322.83 | 343.44 | 389.23 |
| 60 | 128.21 | 159.51 | 199.96 | 254.14 | 294.60 | 319.78 | 342.68 | 364.04 | 412.12 |
| 61 | 135.84 | 168.66 | 211.40 | 269.41 | 312.15 | 338.86 | 363.28 | 385.42 | 436.55 |
| 62 | 143.48 | 177.83 | 224.38 | 285.43 | 330.46 | 358.70 | 384.65 | 409.07 | 462.50 |
| 63 | 154.17 | 191.56 | 241.17 | 306.81 | 355.65 | 386.18 | 413.66 | 439.60 | 496.84 |
| 64 | 164.85 | 205.30 | 258.73 | 330.46 | 383.13 | 415.95 | 445.70 | 473.18 | 534.99 |
| 65 | 177.07 | 220.57 | 278.57 | 354.89 | 412.12 | 447.23 | 479.28 | 509.05 | 574.69 |
| 66 | 190.04 | 236.59 | 299.18 | 382.36 | 443.41 | 481.57 | 515.92 | 547.97 | 618.19 |
| 67 | 203.77 | 254.14 | 321.30 | 411.37 | 477.00 | 518.21 | 555.60 | 589.19 | 664.74 |
| 68 | 219.04 | 273.99 | 347.26 | 444.18 | 515.16 | 560.18 | 599.87 | 636.50 | 717.40 |
| 69 | 235.83 | 294.60 | 373.96 | 479.28 | 556.37 | 605.21 | 647.96 | 686.87 | 773.88 |
| 70 | 254.14 | 317.49 | 403.73 | 517.44 | 600.63 | 654.06 | 699.85 | 741.83 | 835.70 |
| 71 | 273.22 | 342.68 | 435.02 | 558.66 | 648.71 | 705.96 | 756.32 | 801.35 | 901.33 |
| 72 | 294.60 | 369.38 | 469.37 | 602.92 | 700.61 | 763.19 | 816.62 | 865.46 | 972.31 |
| 73 | 319.01 | 400.68 | 511.34 | 657.88 | 765.48 | 832.64 | 891.40 | 943.31 | 1,059.31 |
| 74 | 346.49 | 435.02 | 556.37 | 717.40 | 834.93 | 909.73 | 973.08 | 1,028.78 | 1,153.18 |
| 75 | 375.50 | 473.18 | 605.21 | 782.28 | 911.25 | 992.91 | 1,062.37 | 1,121.89 | 1,256.22 |
| 76 | 406.78 | 513.63 | 659.40 | 853.25 | 995.20 | 1,084.49 | 1,159.30 | 1,223.40 | 1,367.65 |
| 77 | 441.12 | 557.89 | 717.40 | 931.10 | 1,086.03 | 1,183.71 | 1,265.37 | 1,334.06 | 1,488.99 |
| 78 | 478.52 | 606.75 | 783.04 | 1,018.87 | 1,189.82 | 1,296.67 | 1,385.20 | 1,457.70 | 1,624.07 |
| 79 | 519.73 | 660.93 | 854.78 | 1,115.79 | 1,303.53 | 1,420.30 | 1,515.71 | 1,592.78 | 1,772.14 |
| 80 | 564.00 | 718.93 | 933.39 | 1,221.11 | 1,428.70 | 1,556.16 | 1,659.18 | 1,739.32 | 1,932.41 |
| 81 | 612.85 | 783.04 | 1,018.87 | 1,337.12 | 1,565.31 | 1,704.21 | 1,815.64 | 1,900.35 | 2,107.95 |
| 82 | 665.51 | 851.73 | 1,112.73 | 1,463.80 | 1,714.89 | 1,867.53 | 1,987.35 | 2,075.89 | 2,299.50 |
| 83 | 708.24 | 908.96 | 1,191.34 | 1,572.94 | 1,843.88 | 2,005.67 | 2,131.60 | 2,221.65 | 2,459.02 |
| 84 | 754.03 | 970.79 | 1,276.07 | 1,690.48 | 1,982.77 | 2,155.26 | 2,285.77 | 2,378.11 | 2,629.97 |
| 85 | 802.11 | 1,035.65 | 1,366.88 | 1,817.16 | 2,132.36 | 2,315.53 | 2,452.14 | 2,545.26 | 2,812.38 |
| 86 | 854.02 | 1,105.10 | 1,464.57 | 1,953.02 | 2,292.63 | 2,487.25 | 2,629.97 | 2,723.84 | 3,007.74 |
| 87 | 908.96 | 1,179.90 | 1,568.37 | 2,098.78 | 2,465.12 | 2,671.94 | 2,820.77 | 2,915.40 | 3,216.10 |
| 88 | 967.72 | 1,259.27 | 1,680.56 | 2,256.00 | 2,651.33 | 2,870.37 | 3,025.30 | 3,119.93 | 3,439.71 |
| 89 | 1,029.55 | 1,343.98 | 1,799.61 | 2,424.66 | 2,850.53 | 3,084.06 | 3,244.33 | 3,338.98 | 3,678.59 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $87.77 | $107.61 | $132.79 | $167.14 | $192.33 | $207.59 | $222.86 | $236.59 | $269.41 |
| 35-39 | 96.17 | 117.53 | 145.77 | 183.93 | 212.16 | 229.72 | 245.75 | 261.78 | 297.65 |
| 40-44 | 106.85 | 131.27 | 164.09 | 206.82 | 238.88 | 258.73 | 277.80 | 295.35 | 335.05 |
| 45-49 | 116.77 | 143.48 | 179.36 | 226.67 | 261.78 | 283.91 | 304.52 | 323.59 | 367.09 |
| 50 | 124.40 | 153.40 | 191.56 | 242.69 | 280.85 | 304.52 | 325.88 | 346.49 | 393.05 |
| 51 | 126.69 | 156.46 | 196.14 | 248.80 | 287.72 | 311.38 | 333.51 | 354.89 | 401.44 |
| 52 | 129.74 | 160.27 | 200.72 | 254.14 | 293.84 | 319.01 | 341.91 | 363.28 | 410.59 |
| 53 | 133.57 | 165.61 | 207.59 | 263.31 | 304.52 | 330.46 | 354.12 | 376.26 | 425.10 |
| 54 | 138.13 | 170.95 | 215.23 | 272.46 | 315.96 | 342.68 | 366.33 | 389.23 | 440.36 |
| 55 | 143.48 | 177.07 | 222.86 | 282.38 | 326.64 | 354.89 | 380.07 | 403.73 | 456.38 |
| 56 | 148.06 | 183.17 | 230.49 | 293.06 | 338.86 | 367.09 | 393.05 | 417.47 | 472.42 |
| 57 | 152.64 | 190.04 | 238.88 | 302.99 | 351.07 | 380.84 | 407.54 | 432.73 | 489.20 |
| 58 | 158.74 | 197.67 | 248.04 | 315.96 | 365.57 | 396.10 | 424.34 | 450.28 | 509.05 |
| 59 | 164.85 | 205.30 | 258.73 | 328.93 | 380.07 | 412.88 | 441.89 | 469.37 | 529.65 |
| 60 | 171.73 | 213.69 | 268.65 | 341.91 | 396.10 | 429.68 | 460.21 | 488.44 | 551.03 |
| 61 | 178.58 | 222.09 | 280.09 | 356.41 | 412.12 | 447.23 | 479.28 | 508.29 | 573.93 |
| 62 | 185.46 | 230.49 | 290.77 | 370.91 | 429.68 | 466.31 | 498.37 | 529.65 | 596.82 |
| 63 | 195.38 | 243.46 | 307.57 | 392.28 | 454.11 | 493.78 | 528.14 | 560.18 | 631.92 |
| 64 | 206.06 | 257.19 | 325.12 | 415.17 | 480.81 | 522.02 | 558.66 | 593.00 | 668.56 |
| 65 | 217.52 | 271.70 | 344.20 | 439.60 | 509.05 | 553.32 | 591.48 | 628.11 | 707.48 |
| 66 | 229.72 | 286.96 | 364.04 | 464.79 | 538.82 | 585.37 | 626.58 | 664.74 | 748.69 |
| 67 | 242.69 | 302.99 | 384.65 | 492.27 | 570.10 | 619.72 | 663.22 | 703.67 | 792.19 |
| 68 | 259.49 | 324.36 | 411.37 | 527.36 | 611.31 | 664.74 | 711.30 | 754.03 | 849.44 |
| 69 | 277.04 | 346.49 | 440.36 | 564.76 | 655.59 | 712.82 | 763.19 | 808.99 | 910.49 |
| 70 | 296.11 | 370.91 | 471.65 | 605.21 | 702.90 | 764.73 | 818.15 | 866.99 | 975.36 |
| 71 | 316.73 | 396.86 | 505.24 | 648.71 | 754.03 | 820.44 | 877.67 | 929.56 | 1,045.58 |
| 72 | 338.10 | 424.34 | 540.34 | 695.27 | 808.23 | 879.96 | 941.02 | 996.73 | 1,120.36 |
| 73 | 363.28 | 456.38 | 583.08 | 750.98 | 873.86 | 950.94 | 1,017.34 | 1,076.86 | 1,208.90 |
| 74 | 389.99 | 490.73 | 628.11 | 811.28 | 944.07 | 1,028.02 | 1,099.76 | 1,163.10 | 1,304.30 |
| 75 | 418.22 | 528.14 | 676.95 | 876.14 | 1,020.39 | 1,111.97 | 1,189.05 | 1,256.22 | 1,406.57 |
| 76 | 449.52 | 567.81 | 729.62 | 945.60 | 1,102.82 | 1,202.04 | 1,285.22 | 1,356.95 | 1,517.22 |
| 77 | 482.34 | 610.55 | 786.85 | 1,021.92 | 1,192.11 | 1,299.72 | 1,389.01 | 1,465.33 | 1,636.28 |
| 78 | 519.73 | 660.17 | 852.49 | 1,109.68 | 1,296.67 | 1,413.44 | 1,509.59 | 1,589.73 | 1,772.14 |
| 79 | 560.18 | 712.82 | 923.46 | 1,205.85 | 1,410.38 | 1,537.07 | 1,640.11 | 1,724.06 | 1,919.44 |
| 80 | 604.45 | 770.07 | 1,000.54 | 1,310.40 | 1,534.02 | 1,671.39 | 1,782.82 | 1,870.58 | 2,078.94 |
| 81 | 651.01 | 832.64 | 1,084.49 | 1,424.12 | 1,668.34 | 1,817.93 | 1,936.98 | 2,028.56 | 2,252.18 |
| 82 | 702.14 | 899.04 | 1,175.32 | 1,547.75 | 1,814.11 | 1,976.67 | 2,104.88 | 2,201.05 | 2,439.17 |
| 83 | 743.35 | 955.52 | 1,253.17 | 1,655.37 | 1,942.33 | 2,114.05 | 2,247.61 | 2,345.30 | 2,597.15 |
| 84 | 788.38 | 1,015.05 | 1,336.35 | 1,771.37 | 2,078.94 | 2,261.34 | 2,400.25 | 2,498.69 | 2,765.05 |
| 85 | 834.93 | 1,078.39 | 1,424.88 | 1,895.01 | 2,225.48 | 2,418.56 | 2,562.80 | 2,662.79 | 2,944.40 |
| 86 | 885.30 | 1,145.55 | 1,518.76 | 2,027.80 | 2,382.70 | 2,586.47 | 2,736.82 | 2,837.55 | 3,135.19 |
| 87 | 937.97 | 1,217.30 | 1,619.50 | 2,169.00 | 2,550.60 | 2,766.58 | 2,922.27 | 3,023.01 | 3,338.21 |
| 88 | 993.68 | 1,293.62 | 1,727.11 | 2,320.87 | 2,729.94 | 2,958.90 | 3,120.70 | 3,221.44 | 3,554.95 |
| 89 | 1,053.21 | 1,374.51 | 1,841.59 | 2,483.43 | 2,922.27 | 3,164.96 | 3,332.87 | 3,432.84 | 3,785.44 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $61.06 | $74.03 | $90.05 | $112.19 | $128.98 | $138.91 | $148.83 | $157.98 | $179.36 |
| 35-39 | 68.69 | 83.19 | 102.27 | 127.45 | 146.54 | 157.98 | 169.43 | 180.12 | 204.53 |
| 40-44 | 78.61 | 95.41 | 118.30 | 148.06 | 170.95 | 184.70 | 197.67 | 209.88 | 238.12 |
| 45-49 | 90.82 | 110.67 | 137.37 | 173.24 | 199.96 | 215.99 | 231.25 | 245.75 | 278.57 |
| 50 | 98.46 | 120.58 | 150.35 | 189.27 | 218.28 | 235.83 | 252.61 | 267.88 | 303.75 |
| 51 | 100.75 | 123.64 | 154.17 | 194.62 | 224.38 | 242.69 | 259.49 | 275.51 | 312.15 |
| 52 | 103.80 | 127.45 | 158.74 | 199.96 | 231.25 | 250.32 | 267.88 | 283.91 | 321.30 |
| 53 | 107.61 | 132.79 | 165.61 | 209.11 | 241.17 | 261.02 | 279.33 | 296.11 | 335.05 |
| 54 | 112.19 | 138.13 | 172.48 | 217.52 | 251.09 | 271.70 | 290.77 | 309.10 | 349.54 |
| 55 | 116.77 | 144.25 | 180.12 | 227.43 | 261.78 | 283.91 | 303.75 | 322.07 | 364.04 |
| 56 | 121.35 | 149.59 | 187.75 | 236.59 | 273.22 | 296.11 | 316.73 | 335.81 | 379.31 |
| 57 | 125.93 | 155.69 | 195.38 | 247.27 | 285.43 | 309.10 | 330.46 | 350.31 | 395.33 |
| 58 | 132.03 | 163.32 | 204.53 | 258.73 | 299.18 | 323.59 | 346.49 | 367.09 | 414.42 |
| 59 | 138.13 | 170.95 | 214.45 | 271.70 | 313.67 | 339.63 | 363.28 | 385.42 | 435.02 |
| 60 | 144.25 | 179.36 | 224.38 | 284.67 | 328.93 | 356.41 | 380.84 | 403.73 | 455.63 |
| 61 | 151.11 | 187.75 | 235.06 | 298.40 | 344.97 | 373.96 | 399.15 | 423.58 | 477.76 |
| 62 | 157.98 | 196.14 | 246.51 | 312.91 | 361.75 | 391.52 | 419.00 | 444.18 | 500.66 |
| 63 | 167.90 | 209.11 | 262.54 | 333.51 | 385.42 | 418.22 | 446.47 | 473.18 | 533.48 |
| 64 | 178.58 | 222.09 | 280.09 | 355.65 | 411.37 | 445.70 | 476.23 | 505.24 | 569.35 |
| 65 | 190.04 | 236.59 | 297.65 | 379.31 | 438.07 | 475.47 | 508.29 | 538.82 | 606.75 |
| 66 | 201.48 | 251.09 | 317.49 | 404.49 | 467.84 | 507.53 | 541.87 | 574.69 | 647.18 |
| 67 | 214.45 | 267.12 | 338.10 | 431.21 | 498.37 | 541.11 | 578.50 | 612.85 | 689.92 |
| 68 | 228.96 | 286.20 | 361.75 | 461.74 | 534.99 | 580.79 | 620.48 | 657.11 | 739.54 |
| 69 | 244.98 | 306.04 | 387.70 | 495.32 | 573.93 | 622.77 | 665.51 | 704.43 | 792.96 |
| 70 | 262.54 | 328.17 | 415.17 | 531.19 | 615.14 | 668.56 | 714.35 | 756.32 | 849.44 |
| 71 | 280.09 | 351.07 | 444.94 | 569.35 | 660.17 | 717.40 | 766.24 | 811.28 | 911.25 |
| 72 | 299.94 | 375.50 | 477.00 | 610.55 | 708.24 | 769.29 | 821.96 | 870.04 | 976.89 |
| 73 | 323.59 | 406.02 | 516.68 | 663.22 | 769.29 | 836.46 | 893.70 | 944.83 | 1,059.31 |
| 74 | 349.54 | 438.84 | 560.18 | 719.69 | 836.46 | 909.73 | 971.55 | 1,026.50 | 1,149.37 |
| 75 | 377.02 | 474.71 | 606.75 | 782.28 | 908.96 | 988.34 | 1,056.26 | 1,114.26 | 1,246.30 |
| 76 | 406.78 | 513.63 | 657.88 | 849.44 | 987.57 | 1,074.57 | 1,147.84 | 1,210.43 | 1,352.38 |
| 77 | 439.60 | 555.60 | 712.82 | 921.93 | 1,073.81 | 1,168.45 | 1,247.83 | 1,314.98 | 1,466.86 |
| 78 | 476.23 | 602.92 | 776.17 | 1,006.66 | 1,173.79 | 1,276.82 | 1,362.31 | 1,433.27 | 1,596.61 |
| 79 | 515.16 | 654.81 | 844.85 | 1,099.76 | 1,282.92 | 1,395.89 | 1,488.23 | 1,562.26 | 1,737.79 |
| 80 | 557.89 | 710.53 | 920.41 | 1,200.50 | 1,401.99 | 1,525.63 | 1,624.84 | 1,702.68 | 1,891.19 |
| 81 | 604.45 | 771.58 | 1,002.07 | 1,311.16 | 1,532.49 | 1,666.81 | 1,774.43 | 1,856.09 | 2,058.33 |
| 82 | 654.81 | 837.22 | 1,090.61 | 1,431.75 | 1,674.44 | 1,821.74 | 1,937.75 | 2,023.22 | 2,240.74 |
| 83 | 696.04 | 892.94 | 1,167.69 | 1,537.07 | 1,799.61 | 1,956.07 | 2,076.65 | 2,164.42 | 2,394.90 |
| 84 | 740.30 | 952.46 | 1,249.35 | 1,650.79 | 1,933.17 | 2,099.54 | 2,225.48 | 2,314.77 | 2,558.99 |
| 85 | 787.62 | 1,015.81 | 1,337.12 | 1,772.90 | 2,077.42 | 2,253.71 | 2,385.75 | 2,475.04 | 2,734.52 |
| 86 | 837.98 | 1,082.98 | 1,430.99 | 1,904.17 | 2,232.35 | 2,419.32 | 2,556.70 | 2,647.52 | 2,923.03 |
| 87 | 890.65 | 1,154.71 | 1,531.73 | 2,044.60 | 2,397.96 | 2,597.15 | 2,739.87 | 2,831.45 | 3,123.75 |
| 88 | 947.89 | 1,231.79 | 1,639.33 | 2,195.71 | 2,576.54 | 2,788.71 | 2,936.76 | 3,028.35 | 3,338.21 |
| 89 | 1,007.42 | 1,313.45 | 1,754.59 | 2,358.27 | 2,768.86 | 2,993.25 | 3,147.41 | 3,238.99 | 3,567.16 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $44.26 | $52.66 | $63.35 | $77.85 | $89.29 | $95.41 | $102.27 | $108.38 | $123.64 |
| 35-39 | 50.37 | 60.30 | 73.27 | 90.82 | 103.80 | 112.19 | 119.82 | 126.69 | 144.25 |
| 40-44 | 58.76 | 70.98 | 87.00 | 108.38 | 124.40 | 134.32 | 143.48 | 151.88 | 172.48 |
| 45-49 | 70.98 | 86.24 | 106.09 | 132.03 | 151.88 | 164.09 | 175.53 | 186.22 | 211.40 |
| 50 | 78.61 | 95.41 | 118.30 | 148.06 | 170.19 | 183.93 | 196.90 | 208.35 | 235.83 |
| 51 | 80.90 | 99.22 | 122.87 | 154.17 | 177.07 | 190.80 | 204.53 | 216.74 | 244.98 |
| 52 | 83.95 | 103.04 | 127.45 | 159.51 | 183.93 | 198.43 | 212.16 | 225.15 | 254.14 |
| 53 | 87.77 | 107.61 | 133.57 | 167.90 | 193.09 | 208.35 | 222.86 | 235.83 | 266.36 |
| 54 | 91.58 | 112.95 | 139.67 | 175.53 | 202.25 | 218.28 | 233.54 | 247.27 | 279.33 |
| 55 | 96.17 | 118.30 | 146.54 | 184.70 | 212.16 | 229.72 | 244.98 | 259.49 | 293.06 |
| 56 | 100.75 | 123.64 | 154.17 | 193.85 | 222.86 | 241.17 | 257.19 | 272.46 | 307.57 |
| 57 | 105.32 | 129.74 | 161.03 | 203.01 | 233.54 | 252.61 | 270.17 | 286.20 | 322.83 |
| 58 | 110.67 | 136.62 | 170.19 | 214.45 | 247.27 | 267.12 | 285.43 | 302.23 | 341.15 |
| 59 | 116.77 | 143.48 | 179.36 | 226.67 | 260.25 | 281.62 | 301.47 | 319.01 | 359.46 |
| 60 | 122.87 | 151.88 | 189.27 | 238.88 | 274.75 | 297.65 | 318.25 | 336.56 | 379.31 |
| 61 | 128.98 | 159.51 | 199.96 | 251.85 | 290.77 | 314.44 | 335.81 | 354.89 | 400.68 |
| 62 | 135.84 | 167.90 | 210.64 | 266.36 | 306.81 | 332.00 | 354.12 | 374.72 | 422.81 |
| 63 | 145.01 | 179.36 | 225.15 | 284.67 | 328.17 | 354.89 | 379.31 | 401.44 | 451.82 |
| 64 | 154.93 | 191.56 | 240.41 | 304.52 | 351.07 | 380.07 | 406.02 | 429.68 | 483.86 |
| 65 | 164.85 | 204.53 | 257.19 | 325.88 | 376.26 | 407.54 | 435.02 | 460.21 | 518.21 |
| 66 | 176.29 | 219.04 | 274.75 | 348.78 | 402.20 | 435.78 | 465.55 | 492.27 | 554.08 |
| 67 | 187.75 | 233.54 | 293.84 | 373.21 | 431.21 | 467.08 | 498.37 | 527.36 | 593.00 |
| 68 | 201.48 | 251.09 | 315.96 | 401.44 | 464.02 | 502.95 | 536.53 | 567.81 | 638.03 |
| 69 | 215.99 | 269.41 | 339.63 | 431.97 | 499.13 | 541.11 | 577.74 | 610.55 | 686.12 |
| 70 | 232.01 | 289.25 | 364.80 | 464.79 | 537.29 | 582.32 | 622.01 | 657.11 | 738.01 |
| 71 | 248.80 | 310.62 | 392.28 | 499.90 | 578.50 | 627.35 | 669.32 | 707.48 | 793.72 |
| 72 | 267.12 | 333.51 | 421.29 | 538.06 | 622.01 | 675.43 | 720.45 | 761.66 | 854.02 |
| 73 | 290.01 | 362.52 | 459.45 | 587.66 | 680.00 | 738.01 | 787.62 | 831.12 | 931.10 |
| 74 | 314.44 | 393.81 | 500.66 | 641.08 | 743.35 | 806.69 | 860.88 | 908.20 | 1,015.81 |
| 75 | 341.15 | 428.15 | 544.92 | 699.85 | 812.04 | 881.50 | 941.02 | 991.39 | 1,107.39 |
| 76 | 370.16 | 465.55 | 593.76 | 763.95 | 886.84 | 963.91 | 1,028.02 | 1,082.98 | 1,208.14 |
| 77 | 401.44 | 506.00 | 647.18 | 834.17 | 969.26 | 1,053.21 | 1,123.43 | 1,182.19 | 1,317.27 |
| 78 | 436.55 | 551.79 | 707.48 | 915.07 | 1,064.66 | 1,156.24 | 1,232.56 | 1,295.14 | 1,440.90 |
| 79 | 474.71 | 602.16 | 774.65 | 1,004.37 | 1,168.45 | 1,269.95 | 1,352.38 | 1,418.01 | 1,576.00 |
| 80 | 516.68 | 656.35 | 847.14 | 1,102.05 | 1,283.70 | 1,394.35 | 1,483.65 | 1,553.11 | 1,723.29 |
| 81 | 562.47 | 715.87 | 927.29 | 1,208.90 | 1,409.62 | 1,530.97 | 1,627.89 | 1,701.16 | 1,885.09 |
| 82 | 611.31 | 780.75 | 1,014.29 | 1,326.43 | 1,547.75 | 1,681.32 | 1,786.63 | 1,862.95 | 2,061.38 |
| 83 | 652.54 | 835.70 | 1,089.08 | 1,429.46 | 1,669.10 | 1,811.82 | 1,921.72 | 2,000.33 | 2,210.97 |
| 84 | 696.80 | 894.47 | 1,169.98 | 1,540.89 | 1,800.38 | 1,951.48 | 2,066.72 | 2,146.87 | 2,371.24 |
| 85 | 743.35 | 957.04 | 1,256.98 | 1,660.71 | 1,941.56 | 2,102.61 | 2,223.18 | 2,304.09 | 2,543.73 |
| 86 | 793.72 | 1,024.97 | 1,350.09 | 1,790.45 | 2,093.44 | 2,265.93 | 2,391.09 | 2,473.51 | 2,727.65 |
| 87 | 847.14 | 1,096.71 | 1,450.07 | 1,929.35 | 2,257.52 | 2,440.69 | 2,571.96 | 2,654.38 | 2,925.32 |
| 88 | 904.39 | 1,173.79 | 1,557.67 | 2,079.71 | 2,434.59 | 2,629.97 | 2,766.58 | 2,849.76 | 3,137.49 |
| 89 | 965.45 | 1,256.22 | 1,672.93 | 2,241.50 | 2,625.39 | 2,833.74 | 2,975.70 | 3,058.12 | 3,364.92 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N580

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N580 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 500 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 730 | 0.93 | 0.85 | 0.81 | 0.74 | 0.66 |
| 1,095 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,460 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,825 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,190 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,920 | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |
| Unlimited | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |

To determine the annual premium rates for Policy Form GR-N580 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N580)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.340 | 0.325 | 0.280 | 0.215 | 0.220 |
| 35-39 | 0.375 | 0.350 | 0.290 | 0.225 | 0.230 |
| 40-44 | 0.405 | 0.360 | 0.310 | 0.230 | 0.240 |
| 45-49 | 0.410 | 0.370 | 0.320 | 0.235 | 0.250 |
| 50-54 | 0.400 | 0.360 | 0.315 | 0.235 | 0.250 |
| 55-59 | 0.390 | 0.360 | 0.310 | 0.235 | 0.240 |
| 60-64 | 0.390 | 0.360 | 0.300 | 0.230 | 0.220 |
| 65-69 | 0.390 | 0.350 | 0.290 | 0.225 | 0.200 |
| 70-74 | 0.390 | 0.340 | 0.280 | 0.210 | 0.180 |
| 75-79 | 0.390 | 0.330 | 0.260 | 0.190 | 0.150 |
| 80-84 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |
| 85-89 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.380 | 0.360 | 0.330 | 0.260 | 0.260 |
| 35-39 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 40-44 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 45-49 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 50-54 | 0.380 | 0.360 | 0.330 | 0.265 | 0.250 |
| 55-59 | 0.380 | 0.360 | 0.325 | 0.260 | 0.240 |
| 60-64 | 0.380 | 0.360 | 0.320 | 0.255 | 0.225 |
| 65-69 | 0.380 | 0.360 | 0.310 | 0.245 | 0.205 |
| 70-74 | 0.380 | 0.360 | 0.300 | 0.230 | 0.185 |
| 75-79 | 0.380 | 0.350 | 0.280 | 0.200 | 0.150 |
| 80-84 | 0.380 | 0.340 | 0.250 | 0.170 | 0.150 |
| 85-89 | 0.400 | 0.330 | 0.250 | 0.170 | 0.150 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.115 | 0.108 | 0.087 | 0.065 | 0.050 |
| 35-39 | 0.122 | 0.114 | 0.091 | 0.069 | 0.053 |
| 40-44 | 0.130 | 0.120 | 0.096 | 0.073 | 0.056 |
| 45-49 | 0.138 | 0.126 | 0.100 | 0.076 | 0.058 |
| 50 | 0.144 | 0.130 | 0.104 | 0.078 | 0.060 |
| 51 | 0.146 | 0.132 | 0.105 | 0.079 | 0.060 |
| 52 | 0.148 | 0.133 | 0.106 | 0.080 | 0.061 |
| 53 | 0.150 | 0.134 | 0.107 | 0.080 | 0.061 |
| 54 | 0.151 | 0.135 | 0.108 | 0.081 | 0.062 |
| 55 | 0.153 | 0.137 | 0.108 | 0.081 | 0.062 |
| 56 | 0.154 | 0.138 | 0.109 | 0.082 | 0.063 |
| 57 | 0.156 | 0.139 | 0.110 | 0.082 | 0.063 |
| 58 | 0.157 | 0.140 | 0.110 | 0.082 | 0.063 |
| 59 | 0.158 | 0.141 | 0.111 | 0.082 | 0.063 |
| 60 | 0.160 | 0.141 | 0.111 | 0.083 | 0.063 |
| 61 | 0.161 | 0.142 | 0.112 | 0.083 | 0.063 |
| 62 | 0.162 | 0.143 | 0.112 | 0.083 | 0.063 |
| 63 | 0.163 | 0.143 | 0.112 | 0.083 | 0.063 |
| 64 | 0.163 | 0.144 | 0.112 | 0.083 | 0.062 |
| 65 | 0.164 | 0.144 | 0.112 | 0.082 | 0.062 |
| 66 | 0.164 | 0.145 | 0.112 | 0.082 | 0.061 |
| 67 | 0.165 | 0.145 | 0.112 | 0.082 | 0.061 |
| 68 | 0.164 | 0.144 | 0.111 | 0.081 | 0.060 |
| 69 | 0.164 | 0.143 | 0.110 | 0.080 | 0.058 |
| 70 | 0.163 | 0.143 | 0.109 | 0.078 | 0.057 |
| 71 | 0.163 | 0.142 | 0.108 | 0.077 | 0.055 |
| 72 | 0.162 | 0.141 | 0.107 | 0.076 | 0.054 |
| 73 | 0.163 | 0.141 | 0.106 | 0.075 | 0.052 |
| 74 | 0.164 | 0.141 | 0.106 | 0.073 | 0.051 |
| 75 | 0.164 | 0.142 | 0.105 | 0.072 | 0.049 |
| 76 | 0.165 | 0.142 | 0.105 | 0.070 | 0.047 |
| 77 | 0.166 | 0.142 | 0.104 | 0.069 | 0.046 |
| 78 | 0.166 | 0.141 | 0.102 | 0.066 | 0.043 |
| 79 | 0.165 | 0.140 | 0.099 | 0.063 | 0.040 |
| 80 | 0.165 | 0.138 | 0.097 | 0.060 | 0.038 |
| 81 | 0.164 | 0.137 | 0.095 | 0.058 | 0.035 |
| 82 | 0.164 | 0.136 | 0.093 | 0.055 | 0.033 |
| 83 | 0.163 | 0.134 | 0.089 | 0.051 | 0.029 |
| 84 | 0.161 | 0.132 | 0.086 | 0.046 | 0.025 |
| 85 | 0.160 | 0.130 | 0.082 | 0.043 | 0.022 |
| 86 | 0.158 | 0.128 | 0.079 | 0.039 | 0.019 |
| 87 | 0.157 | 0.126 | 0.076 | 0.036 | 0.017 |
| 88 | 0.156 | 0.124 | 0.073 | 0.033 | 0.015 |
| 89 | 0.154 | 0.122 | 0.070 | 0.030 | 0.013 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.053 | 0.074 | 0.110 | 0.098 | 0.086 |
| 35-39 | 0.064 | 0.084 | 0.116 | 0.106 | 0.095 |
| 40-44 | 0.077 | 0.095 | 0.123 | 0.113 | 0.104 |
| 45-49 | 0.089 | 0.106 | 0.130 | 0.122 | 0.113 |
| 50 | 0.097 | 0.113 | 0.134 | 0.126 | 0.119 |
| 51 | 0.100 | 0.115 | 0.135 | 0.128 | 0.120 |
| 52 | 0.102 | 0.117 | 0.137 | 0.129 | 0.122 |
| 53 | 0.103 | 0.118 | 0.136 | 0.130 | 0.123 |
| 54 | 0.105 | 0.119 | 0.136 | 0.130 | 0.123 |
| 55 | 0.106 | 0.119 | 0.136 | 0.130 | 0.124 |
| 56 | 0.107 | 0.120 | 0.136 | 0.130 | 0.124 |
| 57 | 0.108 | 0.121 | 0.136 | 0.130 | 0.125 |
| 58 | 0.108 | 0.120 | 0.134 | 0.129 | 0.123 |
| 59 | 0.107 | 0.119 | 0.132 | 0.127 | 0.122 |
| 60 | 0.107 | 0.118 | 0.130 | 0.125 | 0.120 |
| 61 | 0.106 | 0.117 | 0.128 | 0.124 | 0.119 |
| 62 | 0.105 | 0.115 | 0.127 | 0.122 | 0.118 |
| 63 | 0.103 | 0.113 | 0.123 | 0.119 | 0.115 |
| 64 | 0.101 | 0.110 | 0.120 | 0.116 | 0.112 |
| 65 | 0.099 | 0.108 | 0.117 | 0.113 | 0.109 |
| 66 | 0.097 | 0.105 | 0.113 | 0.110 | 0.107 |
| 67 | 0.095 | 0.103 | 0.110 | 0.107 | 0.104 |
| 68 | 0.091 | 0.098 | 0.105 | 0.102 | 0.099 |
| 69 | 0.088 | 0.094 | 0.100 | 0.097 | 0.095 |
| 70 | 0.084 | 0.090 | 0.095 | 0.092 | 0.090 |
| 71 | 0.080 | 0.086 | 0.090 | 0.088 | 0.086 |
| 72 | 0.077 | 0.082 | 0.086 | 0.084 | 0.082 |
| 73 | 0.071 | 0.075 | 0.079 | 0.077 | 0.075 |
| 74 | 0.065 | 0.069 | 0.072 | 0.071 | 0.069 |
| 75 | 0.060 | 0.064 | 0.066 | 0.065 | 0.064 |
| 76 | 0.056 | 0.058 | 0.061 | 0.059 | 0.058 |
| 77 | 0.051 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N580)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N580)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $27.09 | $36.13 | $42.15 | $47.42 | $50.43 | $54.19 | $57.20 | $65.48 |
| 35-39 | 30.86 | 42.15 | 49.67 | 56.45 | 60.21 | 64.73 | 68.49 | 78.27 |
| 40-44 | 33.12 | 46.66 | 56.45 | 63.97 | 68.49 | 73.01 | 78.27 | 89.56 |
| 45-49 | 40.64 | 57.95 | 71.50 | 81.28 | 87.31 | 94.08 | 99.35 | 114.40 |
| 50 | 42.15 | 61.72 | 76.02 | 87.31 | 94.08 | 100.85 | 106.87 | 122.68 |
| 51 | 42.90 | 63.22 | 78.27 | 88.81 | 96.34 | 103.11 | 109.88 | 125.69 |
| 52 | 43.65 | 64.73 | 79.78 | 91.07 | 98.59 | 106.12 | 112.14 | 128.70 |
| 53 | 46.66 | 68.49 | 85.05 | 97.09 | 104.62 | 112.14 | 119.67 | 136.98 |
| 54 | 48.92 | 73.01 | 90.32 | 103.11 | 111.39 | 119.67 | 127.20 | 145.26 |
| 55 | 51.93 | 77.52 | 95.58 | 109.13 | 118.16 | 127.20 | 134.72 | 154.29 |
| 56 | 54.94 | 82.04 | 101.61 | 115.91 | 125.69 | 134.72 | 143.75 | 164.07 |
| 57 | 57.95 | 86.55 | 107.63 | 123.43 | 133.97 | 143.00 | 152.03 | 174.61 |
| 58 | 61.72 | 92.57 | 115.15 | 132.46 | 143.00 | 153.54 | 163.32 | 186.65 |
| 59 | 65.48 | 99.35 | 123.43 | 141.50 | 153.54 | 164.07 | 174.61 | 200.20 |
| 60 | 69.99 | 106.12 | 132.46 | 151.28 | 164.07 | 176.12 | 187.41 | 214.50 |
| 61 | 74.51 | 113.65 | 141.50 | 162.57 | 176.12 | 188.91 | 200.20 | 229.55 |
| 62 | 79.03 | 121.17 | 151.28 | 173.86 | 188.91 | 201.71 | 214.50 | 246.11 |
| 63 | 85.05 | 130.21 | 163.32 | 187.41 | 203.21 | 217.51 | 231.06 | 264.93 |
| 64 | 91.07 | 140.74 | 175.36 | 201.71 | 219.02 | 234.82 | 249.12 | 286.00 |
| 65 | 97.84 | 151.28 | 189.66 | 217.51 | 236.33 | 252.88 | 268.69 | 307.83 |
| 66 | 105.37 | 162.57 | 203.96 | 234.82 | 255.14 | 272.45 | 289.01 | 331.91 |
| 67 | 112.90 | 175.36 | 219.77 | 252.88 | 274.71 | 294.28 | 311.59 | 357.50 |
| 68 | 124.18 | 192.67 | 242.35 | 278.47 | 302.56 | 323.63 | 343.20 | 394.38 |
| 69 | 136.23 | 212.24 | 266.43 | 307.07 | 333.42 | 356.75 | 378.57 | 434.27 |
| 70 | 149.77 | 233.32 | 293.53 | 338.69 | 368.04 | 393.63 | 416.96 | 478.68 |
| 71 | 164.83 | 256.65 | 323.63 | 373.31 | 405.67 | 433.52 | 459.11 | 526.84 |
| 72 | 181.38 | 282.99 | 356.75 | 411.69 | 447.06 | 477.92 | 505.77 | 581.03 |
| 73 | 196.44 | 308.58 | 389.86 | 450.08 | 488.46 | 522.33 | 552.43 | 633.72 |
| 74 | 213.75 | 336.43 | 425.99 | 491.47 | 534.37 | 570.50 | 602.86 | 691.67 |
| 75 | 232.56 | 366.53 | 465.13 | 537.38 | 584.04 | 623.93 | 658.55 | 754.89 |
| 76 | 252.13 | 399.65 | 508.03 | 587.81 | 638.99 | 681.89 | 718.77 | 823.38 |
| 77 | 273.96 | 436.53 | 555.44 | 642.75 | 698.44 | 745.86 | 785.00 | 898.64 |
| 78 | 301.81 | 482.44 | 614.90 | 712.74 | 774.46 | 824.89 | 867.03 | 991.22 |
| 79 | 332.66 | 533.62 | 681.89 | 789.51 | 857.25 | 912.94 | 957.35 | 1,093.58 |
| 80 | 365.78 | 589.31 | 754.89 | 875.31 | 949.82 | 1,010.03 | 1,057.45 | 1,206.47 |
| 81 | 402.66 | 651.78 | 836.93 | 970.14 | 1,052.18 | 1,117.66 | 1,168.09 | 1,331.41 |
| 82 | 443.30 | 721.02 | 927.24 | 1,075.51 | 1,165.83 | 1,237.33 | 1,289.26 | 1,468.39 |
| 83 | 478.68 | 781.99 | 1,007.78 | 1,168.09 | 1,264.42 | 1,338.18 | 1,391.62 | 1,582.79 |
| 84 | 517.06 | 847.47 | 1,095.83 | 1,269.69 | 1,371.30 | 1,448.07 | 1,501.50 | 1,706.22 |
| 85 | 558.45 | 919.72 | 1,190.67 | 1,378.82 | 1,487.20 | 1,566.98 | 1,619.67 | 1,838.68 |
| 86 | 602.86 | 997.24 | 1,294.53 | 1,497.74 | 1,612.89 | 1,694.93 | 1,747.62 | 1,981.68 |
| 87 | 651.03 | 1,081.53 | 1,407.43 | 1,627.19 | 1,749.12 | 1,834.17 | 1,886.10 | 2,135.97 |
| 88 | 702.96 | 1,172.60 | 1,530.10 | 1,767.94 | 1,896.64 | 1,983.94 | 2,035.12 | 2,301.55 |
| 89 | 759.41 | 1,271.95 | 1,663.32 | 1,920.72 | 2,056.95 | 2,146.51 | 2,195.43 | 2,480.68 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $39.14 | $56.45 | $69.99 | $80.53 | $88.06 | $95.58 | $103.11 | $119.67 |
| 35-39 | 45.16 | 66.98 | 83.54 | 97.09 | 106.12 | 114.40 | 123.43 | 143.75 |
| 40-44 | 54.19 | 82.04 | 103.11 | 119.67 | 130.96 | 141.50 | 152.78 | 176.87 |
| 45-49 | 65.48 | 100.85 | 127.20 | 147.52 | 161.82 | 175.36 | 188.91 | 219.02 |
| 50 | 73.01 | 112.90 | 143.00 | 166.33 | 182.14 | 197.19 | 212.24 | 246.11 |
| 51 | 76.02 | 117.41 | 149.02 | 173.11 | 189.66 | 205.47 | 221.27 | 255.90 |
| 52 | 79.03 | 121.93 | 155.04 | 179.88 | 197.19 | 213.75 | 229.55 | 265.68 |
| 53 | 82.79 | 128.70 | 163.32 | 189.66 | 207.73 | 225.04 | 242.35 | 279.98 |
| 54 | 86.55 | 135.47 | 171.60 | 200.20 | 219.02 | 237.08 | 255.14 | 295.03 |
| 55 | 91.07 | 142.25 | 180.63 | 210.74 | 231.06 | 249.87 | 268.69 | 310.84 |
| 56 | 95.58 | 149.77 | 190.42 | 222.03 | 243.10 | 262.67 | 282.99 | 327.40 |
| 57 | 100.85 | 158.05 | 200.95 | 234.07 | 256.65 | 276.97 | 298.04 | 344.71 |
| 58 | 106.12 | 167.08 | 212.24 | 247.62 | 271.70 | 292.77 | 315.35 | 364.27 |
| 59 | 112.14 | 176.87 | 225.04 | 261.92 | 287.51 | 310.09 | 333.42 | 385.35 |
| 60 | 118.16 | 186.65 | 237.83 | 276.97 | 304.06 | 328.15 | 352.23 | 407.17 |
| 61 | 124.94 | 197.19 | 251.38 | 293.53 | 321.37 | 346.96 | 372.55 | 430.51 |
| 62 | 131.71 | 208.48 | 266.43 | 310.09 | 340.19 | 367.29 | 393.63 | 455.34 |
| 63 | 140.74 | 223.53 | 285.25 | 332.66 | 364.27 | 392.87 | 422.23 | 487.71 |
| 64 | 150.53 | 239.34 | 305.57 | 356.75 | 390.62 | 421.47 | 451.58 | 522.33 |
| 65 | 161.06 | 255.90 | 327.40 | 381.59 | 418.46 | 451.58 | 483.94 | 559.21 |
| 66 | 171.60 | 273.96 | 350.73 | 409.43 | 448.57 | 483.94 | 518.56 | 599.10 |
| 67 | 183.64 | 293.53 | 375.56 | 438.79 | 480.93 | 517.81 | 554.69 | 641.24 |
| 68 | 197.19 | 315.35 | 403.41 | 471.90 | 517.06 | 556.95 | 596.09 | 688.66 |
| 69 | 211.49 | 338.69 | 434.27 | 507.28 | 555.44 | 598.34 | 640.49 | 739.84 |
| 70 | 226.54 | 363.52 | 466.63 | 544.91 | 597.59 | 643.50 | 687.91 | 794.78 |
| 71 | 243.85 | 390.62 | 501.25 | 586.30 | 642.75 | 691.67 | 739.09 | 853.49 |
| 72 | 261.16 | 419.97 | 538.89 | 629.95 | 690.92 | 742.85 | 793.28 | 915.96 |
| 73 | 282.99 | 455.34 | 586.30 | 685.65 | 751.13 | 808.33 | 861.77 | 994.23 |
| 74 | 306.32 | 494.48 | 637.48 | 745.86 | 817.36 | 879.08 | 936.28 | 1,079.28 |
| 75 | 331.16 | 537.38 | 693.18 | 812.09 | 889.61 | 955.84 | 1,016.81 | 1,171.10 |
| 76 | 359.01 | 583.29 | 754.14 | 883.59 | 967.89 | 1,039.39 | 1,104.87 | 1,270.45 |
| 77 | 388.36 | 632.96 | 819.62 | 961.11 | 1,053.69 | 1,130.46 | 1,199.70 | 1,378.82 |
| 78 | 421.47 | 689.41 | 894.88 | 1,049.17 | 1,149.27 | 1,232.06 | 1,304.31 | 1,496.99 |
| 79 | 457.60 | 751.13 | 976.92 | 1,145.51 | 1,253.89 | 1,342.70 | 1,417.96 | 1,624.94 |
| 80 | 495.99 | 818.87 | 1,065.73 | 1,250.88 | 1,367.54 | 1,463.12 | 1,541.39 | 1,764.17 |
| 81 | 538.13 | 891.87 | 1,163.57 | 1,365.28 | 1,492.47 | 1,594.08 | 1,676.12 | 1,914.70 |
| 82 | 584.04 | 970.90 | 1,269.69 | 1,490.21 | 1,627.95 | 1,737.08 | 1,822.13 | 2,078.77 |
| 83 | 623.18 | 1,040.14 | 1,363.02 | 1,598.59 | 1,743.10 | 1,855.24 | 1,940.29 | 2,211.24 |
| 84 | 664.58 | 1,113.90 | 1,463.12 | 1,715.25 | 1,866.53 | 1,982.44 | 2,066.73 | 2,351.98 |
| 85 | 708.98 | 1,193.68 | 1,570.75 | 1,840.19 | 1,999.00 | 2,117.91 | 2,201.45 | 2,501.75 |
| 86 | 756.40 | 1,277.97 | 1,686.65 | 1,974.16 | 2,140.49 | 2,262.42 | 2,344.45 | 2,661.31 |
| 87 | 806.82 | 1,369.04 | 1,810.84 | 2,117.16 | 2,291.77 | 2,417.46 | 2,497.24 | 2,830.66 |
| 88 | 860.26 | 1,466.13 | 1,944.05 | 2,271.45 | 2,454.34 | 2,583.04 | 2,659.81 | 3,010.53 |
| 89 | 917.46 | 1,570.75 | 2,087.05 | 2,437.03 | 2,628.20 | 2,759.16 | 2,832.91 | 3,202.46 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $84.29 | $129.45 | $162.57 | $188.91 | $206.97 | $222.78 | $240.09 | $278.47 |
| 35-39 | 91.82 | 141.50 | 179.13 | 207.73 | 227.30 | 246.11 | 264.17 | 307.07 |
| 40-44 | 101.61 | 158.81 | 200.95 | 234.07 | 255.90 | 276.22 | 297.29 | 344.71 |
| 45-49 | 110.64 | 173.11 | 219.77 | 255.90 | 279.98 | 302.56 | 325.14 | 376.32 |
| 50 | 117.41 | 184.40 | 234.82 | 273.21 | 299.55 | 323.63 | 347.72 | 401.91 |
| 51 | 119.67 | 188.91 | 240.09 | 279.98 | 306.32 | 330.41 | 355.24 | 410.94 |
| 52 | 121.93 | 192.67 | 245.36 | 286.00 | 313.10 | 337.93 | 363.52 | 419.97 |
| 53 | 126.44 | 199.45 | 253.64 | 295.79 | 324.39 | 349.97 | 375.56 | 434.27 |
| 54 | 130.21 | 206.22 | 262.67 | 306.32 | 335.67 | 362.02 | 389.11 | 449.32 |
| 55 | 134.72 | 213.00 | 271.70 | 316.86 | 346.96 | 374.81 | 402.66 | 465.13 |
| 56 | 139.24 | 220.52 | 281.49 | 328.15 | 359.76 | 387.61 | 416.21 | 480.93 |
| 57 | 143.75 | 228.05 | 291.27 | 339.44 | 371.80 | 401.15 | 430.51 | 497.49 |
| 58 | 149.77 | 237.08 | 302.56 | 352.99 | 386.85 | 416.96 | 447.82 | 517.06 |
| 59 | 155.04 | 246.86 | 314.60 | 367.29 | 401.91 | 433.52 | 465.13 | 537.38 |
| 60 | 161.06 | 256.65 | 327.40 | 381.59 | 418.46 | 450.83 | 483.94 | 558.45 |
| 61 | 167.08 | 266.43 | 340.19 | 397.39 | 435.02 | 468.89 | 502.76 | 581.03 |
| 62 | 173.86 | 276.97 | 353.74 | 413.20 | 452.33 | 487.71 | 523.08 | 603.61 |
| 63 | 182.89 | 292.02 | 373.31 | 435.77 | 477.17 | 514.05 | 550.93 | 636.73 |
| 64 | 191.92 | 307.07 | 393.63 | 459.11 | 502.76 | 541.90 | 581.03 | 671.35 |
| 65 | 202.46 | 323.63 | 414.70 | 483.94 | 530.61 | 571.25 | 612.64 | 707.48 |
| 66 | 213.00 | 340.94 | 437.28 | 510.29 | 559.21 | 602.86 | 645.76 | 745.86 |
| 67 | 224.28 | 359.76 | 460.61 | 538.13 | 590.06 | 635.22 | 680.38 | 785.75 |
| 68 | 237.83 | 382.34 | 490.72 | 573.51 | 628.45 | 676.62 | 724.79 | 836.93 |
| 69 | 253.64 | 407.17 | 523.08 | 611.14 | 669.84 | 721.02 | 771.45 | 891.12 |
| 70 | 269.44 | 433.52 | 556.95 | 651.03 | 713.50 | 768.44 | 821.12 | 948.32 |
| 71 | 286.75 | 461.36 | 593.08 | 693.93 | 760.16 | 818.11 | 874.56 | 1,010.03 |
| 72 | 304.82 | 490.72 | 631.46 | 739.09 | 809.83 | 871.55 | 931.01 | 1,075.51 |
| 73 | 325.14 | 526.09 | 678.12 | 793.28 | 870.04 | 935.52 | 997.99 | 1,151.53 |
| 74 | 347.72 | 563.72 | 727.04 | 851.98 | 933.27 | 1,004.01 | 1,069.49 | 1,232.81 |
| 75 | 371.80 | 603.61 | 780.48 | 914.45 | 1,002.51 | 1,077.02 | 1,146.26 | 1,320.12 |
| 76 | 396.64 | 646.51 | 836.93 | 981.43 | 1,076.27 | 1,156.05 | 1,229.05 | 1,414.20 |
| 77 | 423.73 | 693.18 | 897.89 | 1,053.69 | 1,155.29 | 1,240.34 | 1,317.11 | 1,514.30 |
| 78 | 456.85 | 749.62 | 973.16 | 1,141.75 | 1,250.88 | 1,341.95 | 1,421.73 | 1,632.46 |
| 79 | 492.22 | 810.59 | 1,054.44 | 1,238.08 | 1,355.49 | 1,451.83 | 1,534.62 | 1,759.66 |
| 80 | 530.61 | 876.07 | 1,142.50 | 1,341.95 | 1,468.39 | 1,570.75 | 1,656.55 | 1,896.64 |
| 81 | 571.25 | 947.57 | 1,238.08 | 1,454.09 | 1,590.32 | 1,699.45 | 1,788.26 | 2,044.15 |
| 82 | 615.65 | 1,025.09 | 1,341.19 | 1,576.02 | 1,722.78 | 1,838.68 | 1,930.51 | 2,203.71 |
| 83 | 654.04 | 1,092.82 | 1,433.77 | 1,683.64 | 1,836.43 | 1,956.10 | 2,047.92 | 2,333.92 |
| 84 | 694.68 | 1,165.83 | 1,532.36 | 1,798.04 | 1,958.35 | 2,081.03 | 2,171.35 | 2,471.65 |
| 85 | 737.58 | 1,242.60 | 1,637.73 | 1,919.97 | 2,087.81 | 2,213.50 | 2,303.06 | 2,617.66 |
| 86 | 783.49 | 1,325.39 | 1,750.63 | 2,050.93 | 2,225.54 | 2,354.99 | 2,442.30 | 2,772.70 |
| 87 | 832.41 | 1,413.45 | 1,871.05 | 2,190.16 | 2,373.05 | 2,504.77 | 2,590.57 | 2,936.02 |
| 88 | 883.59 | 1,506.77 | 2,000.50 | 2,339.19 | 2,529.60 | 2,665.08 | 2,747.11 | 3,109.88 |
| 89 | 938.53 | 1,606.87 | 2,138.23 | 2,498.74 | 2,697.44 | 2,834.42 | 2,913.45 | 3,293.53 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $42.90 | $63.22 | $77.52 | $88.81 | $96.34 | $103.86 | $111.39 | $128.70 |
| 35-39 | 48.92 | 72.25 | 89.56 | 103.11 | 112.14 | 121.17 | 129.45 | 149.77 |
| 40-44 | 57.20 | 85.80 | 106.87 | 123.43 | 133.97 | 144.51 | 155.04 | 179.13 |
| 45-49 | 67.74 | 103.11 | 129.45 | 149.77 | 163.32 | 176.12 | 188.91 | 217.51 |
| 50 | 75.26 | 115.15 | 144.51 | 167.08 | 182.89 | 196.44 | 210.74 | 243.10 |
| 51 | 77.52 | 119.67 | 149.77 | 173.86 | 189.66 | 203.96 | 218.26 | 252.13 |
| 52 | 80.53 | 123.43 | 155.80 | 179.88 | 196.44 | 211.49 | 226.54 | 261.16 |
| 53 | 83.54 | 129.45 | 163.32 | 188.91 | 206.22 | 222.03 | 237.83 | 273.96 |
| 54 | 88.06 | 135.47 | 170.85 | 197.94 | 216.01 | 232.56 | 249.12 | 286.75 |
| 55 | 91.82 | 142.25 | 179.13 | 207.73 | 226.54 | 243.85 | 261.16 | 300.30 |
| 56 | 95.58 | 149.02 | 187.41 | 217.51 | 237.08 | 255.14 | 273.21 | 314.60 |
| 57 | 100.10 | 155.80 | 196.44 | 228.05 | 249.12 | 267.94 | 286.75 | 329.65 |
| 58 | 105.37 | 164.07 | 206.97 | 240.09 | 261.92 | 282.24 | 301.81 | 347.72 |
| 59 | 110.64 | 172.35 | 218.26 | 252.88 | 276.22 | 297.29 | 317.61 | 366.53 |
| 60 | 115.91 | 182.14 | 230.31 | 267.18 | 291.27 | 313.10 | 334.92 | 386.10 |
| 61 | 121.93 | 191.17 | 242.35 | 281.49 | 307.07 | 330.41 | 352.99 | 406.42 |
| 62 | 128.70 | 201.71 | 255.90 | 296.54 | 323.63 | 347.72 | 371.80 | 428.25 |
| 63 | 136.23 | 214.50 | 272.45 | 316.11 | 345.46 | 371.05 | 396.64 | 456.85 |
| 64 | 145.26 | 228.80 | 290.52 | 337.18 | 368.04 | 395.89 | 422.23 | 486.95 |
| 65 | 154.29 | 243.85 | 309.33 | 359.01 | 392.12 | 421.47 | 450.08 | 518.56 |
| 66 | 164.07 | 259.66 | 329.65 | 383.09 | 418.46 | 449.32 | 480.18 | 553.19 |
| 67 | 174.61 | 276.22 | 351.48 | 408.68 | 446.31 | 479.43 | 511.79 | 589.31 |
| 68 | 185.90 | 295.03 | 375.56 | 436.53 | 477.17 | 512.54 | 546.41 | 629.95 |
| 69 | 198.70 | 315.35 | 401.91 | 467.39 | 510.29 | 547.92 | 584.04 | 672.85 |
| 70 | 212.24 | 337.18 | 429.75 | 499.75 | 545.66 | 586.30 | 623.93 | 719.52 |
| 71 | 226.54 | 360.51 | 459.11 | 534.37 | 583.29 | 626.19 | 666.83 | 768.44 |
| 72 | 241.60 | 384.60 | 491.47 | 571.25 | 623.93 | 669.84 | 712.74 | 821.12 |
| 73 | 261.16 | 416.96 | 532.86 | 620.17 | 677.37 | 726.29 | 772.20 | 888.86 |
| 74 | 281.49 | 450.83 | 577.27 | 672.85 | 734.57 | 788.01 | 836.93 | 962.62 |
| 75 | 304.06 | 488.46 | 626.19 | 730.05 | 797.04 | 854.24 | 906.17 | 1,041.65 |
| 76 | 327.40 | 528.35 | 678.88 | 791.77 | 864.78 | 926.49 | 982.19 | 1,127.45 |
| 77 | 353.74 | 572.00 | 736.08 | 858.76 | 938.53 | 1,004.77 | 1,063.47 | 1,220.77 |
| 78 | 384.60 | 624.69 | 805.32 | 940.04 | 1,025.84 | 1,097.34 | 1,159.06 | 1,329.15 |
| 79 | 418.46 | 681.89 | 880.58 | 1,028.10 | 1,122.18 | 1,198.95 | 1,263.67 | 1,446.56 |
| 80 | 454.59 | 744.35 | 963.37 | 1,125.19 | 1,226.79 | 1,309.58 | 1,377.32 | 1,574.51 |
| 81 | 494.48 | 812.09 | 1,053.69 | 1,231.31 | 1,341.95 | 1,430.00 | 1,500.75 | 1,713.75 |
| 82 | 537.38 | 886.60 | 1,152.28 | 1,347.21 | 1,466.88 | 1,562.47 | 1,635.47 | 1,865.03 |
| 83 | 575.01 | 952.08 | 1,240.34 | 1,448.82 | 1,575.26 | 1,673.86 | 1,746.86 | 1,989.96 |
| 84 | 614.90 | 1,022.83 | 1,335.17 | 1,558.70 | 1,691.92 | 1,792.77 | 1,865.78 | 2,122.43 |
| 85 | 657.80 | 1,098.09 | 1,436.78 | 1,676.12 | 1,816.11 | 1,920.72 | 1,992.97 | 2,264.67 |
| 86 | 703.71 | 1,179.38 | 1,546.66 | 1,803.31 | 1,950.07 | 2,057.70 | 2,129.20 | 2,415.95 |
| 87 | 752.63 | 1,266.68 | 1,664.83 | 1,939.54 | 2,093.83 | 2,204.46 | 2,274.46 | 2,577.02 |
| 88 | 804.57 | 1,360.01 | 1,792.77 | 2,086.30 | 2,248.87 | 2,361.76 | 2,429.50 | 2,748.62 |
| 89 | 860.26 | 1,460.11 | 1,929.75 | 2,243.60 | 2,414.45 | 2,530.35 | 2,595.08 | 2,932.26 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $24.08 | $33.12 | $39.14 | $44.41 | $47.42 | $50.43 | $54.19 | n/a |
| 35-39 | 27.09 | 37.63 | 45.91 | 51.93 | 56.45 | 60.21 | 64.73 | n/a |
| 40-44 | 29.35 | 42.15 | 51.18 | 58.71 | 63.97 | 68.49 | 73.76 | n/a |
| 45-49 | 36.13 | 52.68 | 65.48 | 74.51 | 81.28 | 88.06 | 94.83 | n/a |
| 50 | 37.63 | 55.69 | 69.99 | 80.53 | 88.06 | 94.83 | 101.61 | n/a |
| 51 | 38.38 | 57.20 | 71.50 | 82.79 | 90.32 | 97.09 | 104.62 | n/a |
| 52 | 39.14 | 58.71 | 73.76 | 84.29 | 92.57 | 99.35 | 106.87 | n/a |
| 53 | 41.39 | 62.47 | 78.27 | 90.32 | 97.84 | 106.12 | 113.65 | n/a |
| 54 | 43.65 | 66.23 | 82.79 | 95.58 | 104.62 | 112.90 | 121.17 | n/a |
| 55 | 45.91 | 69.99 | 88.06 | 101.61 | 111.39 | 119.67 | 128.70 | n/a |
| 56 | 48.92 | 74.51 | 94.08 | 108.38 | 118.16 | 127.20 | 136.98 | n/a |
| 57 | 51.18 | 79.03 | 100.10 | 115.15 | 125.69 | 135.47 | 146.01 | n/a |
| 58 | 54.94 | 84.29 | 106.87 | 123.43 | 134.72 | 145.26 | 156.55 | n/a |
| 59 | 58.71 | 90.32 | 114.40 | 132.46 | 144.51 | 155.80 | 167.84 | n/a |
| 60 | 62.47 | 97.09 | 122.68 | 142.25 | 155.04 | 167.08 | 179.88 | n/a |
| 61 | 66.98 | 103.86 | 131.71 | 152.78 | 166.33 | 179.13 | 192.67 | n/a |
| 62 | 71.50 | 111.39 | 141.50 | 163.32 | 179.13 | 192.67 | 206.97 | n/a |
| 63 | 76.77 | 120.42 | 152.78 | 176.87 | 193.43 | 207.73 | 223.53 | n/a |
| 64 | 82.79 | 129.45 | 164.83 | 191.17 | 208.48 | 224.28 | 240.84 | n/a |
| 65 | 88.81 | 139.99 | 177.62 | 206.22 | 225.04 | 242.35 | 260.41 | n/a |
| 66 | 95.58 | 150.53 | 191.92 | 222.78 | 243.10 | 261.92 | 280.73 | n/a |
| 67 | 102.36 | 162.57 | 206.97 | 240.09 | 262.67 | 282.24 | 303.31 | n/a |
| 68 | 112.90 | 179.13 | 228.80 | 264.93 | 289.76 | 312.34 | 334.17 | n/a |
| 69 | 124.18 | 197.94 | 252.13 | 292.77 | 320.62 | 344.71 | 368.79 | n/a |
| 70 | 136.98 | 218.26 | 278.47 | 323.63 | 353.74 | 380.08 | 407.17 | n/a |
| 71 | 151.28 | 240.84 | 307.07 | 357.50 | 390.62 | 419.97 | 449.32 | n/a |
| 72 | 166.33 | 265.68 | 339.44 | 394.38 | 431.26 | 463.62 | 495.99 | n/a |
| 73 | 181.38 | 290.52 | 371.80 | 432.76 | 472.65 | 508.03 | 542.65 | n/a |
| 74 | 197.94 | 316.86 | 407.17 | 474.16 | 517.81 | 556.20 | 593.08 | n/a |
| 75 | 215.25 | 346.96 | 445.56 | 519.32 | 567.49 | 609.63 | 648.77 | n/a |
| 76 | 234.07 | 379.33 | 487.71 | 568.99 | 622.43 | 667.59 | 709.73 | n/a |
| 77 | 255.14 | 414.70 | 534.37 | 623.18 | 681.89 | 731.56 | 775.97 | n/a |
| 78 | 281.49 | 459.11 | 593.08 | 692.42 | 756.40 | 810.59 | 858.00 | n/a |
| 79 | 310.84 | 508.03 | 658.55 | 768.44 | 839.94 | 897.89 | 949.07 | n/a |
| 80 | 342.45 | 562.97 | 730.81 | 853.49 | 931.76 | 995.73 | 1,049.17 | n/a |
| 81 | 377.82 | 623.93 | 810.59 | 947.57 | 1,034.12 | 1,103.36 | 1,159.81 | n/a |
| 82 | 416.21 | 690.92 | 900.15 | 1,051.43 | 1,147.01 | 1,222.28 | 1,281.74 | n/a |
| 83 | 450.08 | 749.62 | 979.18 | 1,144.00 | 1,245.61 | 1,323.88 | 1,384.09 | n/a |
| 84 | 486.20 | 813.60 | 1,064.98 | 1,243.35 | 1,351.73 | 1,433.77 | 1,493.98 | n/a |
| 85 | 525.34 | 882.84 | 1,158.30 | 1,352.48 | 1,467.64 | 1,551.93 | 1,612.89 | n/a |
| 86 | 568.24 | 958.10 | 1,260.66 | 1,470.65 | 1,592.57 | 1,680.63 | 1,741.59 | n/a |
| 87 | 614.15 | 1,040.14 | 1,371.30 | 1,598.59 | 1,728.80 | 1,819.87 | 1,880.08 | n/a |
| 88 | 663.07 | 1,128.95 | 1,491.72 | 1,738.58 | 1,877.07 | 1,971.15 | 2,029.85 | n/a |
| 89 | 716.51 | 1,224.54 | 1,623.43 | 1,890.62 | 2,037.38 | 2,134.47 | 2,191.67 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $35.37 | $52.68 | $66.23 | $76.02 | $83.54 | $91.07 | $99.35 | n/a |
| 35-39 | 41.39 | 62.47 | 79.03 | 91.82 | 100.85 | 109.13 | 119.67 | n/a |
| 40-44 | 49.67 | 76.02 | 97.09 | 112.90 | 124.18 | 135.47 | 147.52 | n/a |
| 45-49 | 59.46 | 93.33 | 119.67 | 139.99 | 154.29 | 167.84 | 183.64 | n/a |
| 50 | 66.98 | 105.37 | 135.47 | 158.05 | 174.61 | 189.66 | 206.97 | n/a |
| 51 | 69.24 | 109.13 | 140.74 | 164.83 | 182.14 | 197.94 | 216.01 | n/a |
| 52 | 72.25 | 113.65 | 146.76 | 171.60 | 189.66 | 206.22 | 224.28 | n/a |
| 53 | 76.02 | 119.67 | 154.29 | 181.38 | 200.20 | 217.51 | 237.08 | n/a |
| 54 | 79.78 | 126.44 | 163.32 | 191.17 | 210.74 | 229.55 | 249.87 | n/a |
| 55 | 83.54 | 133.22 | 172.35 | 201.71 | 222.78 | 241.60 | 263.42 | n/a |
| 56 | 88.06 | 140.74 | 181.38 | 213.00 | 234.82 | 255.14 | 277.72 | n/a |
| 57 | 92.57 | 148.27 | 191.92 | 225.04 | 247.62 | 269.44 | 292.77 | n/a |
| 58 | 97.84 | 157.30 | 203.21 | 238.58 | 262.67 | 285.25 | 310.09 | n/a |
| 59 | 103.86 | 166.33 | 215.25 | 252.88 | 278.47 | 302.56 | 328.90 | n/a |
| 60 | 109.88 | 176.12 | 228.05 | 267.94 | 295.03 | 319.87 | 347.72 | n/a |
| 61 | 115.91 | 186.65 | 241.60 | 283.74 | 313.10 | 339.44 | 368.79 | n/a |
| 62 | 122.68 | 197.94 | 255.90 | 300.30 | 331.91 | 359.76 | 390.62 | n/a |
| 63 | 130.96 | 212.24 | 275.46 | 323.63 | 356.75 | 386.85 | 419.22 | n/a |
| 64 | 140.74 | 228.05 | 295.79 | 347.72 | 383.84 | 415.45 | 450.83 | n/a |
| 65 | 151.28 | 245.36 | 318.36 | 374.06 | 412.44 | 447.06 | 484.70 | n/a |
| 66 | 161.82 | 263.42 | 342.45 | 402.66 | 444.05 | 480.93 | 520.82 | n/a |
| 67 | 173.86 | 282.99 | 368.04 | 432.76 | 477.17 | 517.06 | 559.96 | n/a |
| 68 | 185.90 | 303.31 | 394.38 | 464.37 | 512.54 | 554.69 | 599.85 | n/a |
| 69 | 199.45 | 325.89 | 423.73 | 498.24 | 549.42 | 595.33 | 643.50 | n/a |
| 70 | 213.75 | 349.22 | 454.59 | 535.12 | 590.06 | 638.23 | 689.41 | n/a |
| 71 | 228.80 | 374.81 | 487.71 | 573.51 | 632.96 | 684.90 | 739.09 | n/a |
| 72 | 245.36 | 401.91 | 523.08 | 615.65 | 679.63 | 734.57 | 792.52 | n/a |
| 73 | 264.93 | 435.02 | 567.49 | 669.09 | 737.58 | 797.79 | 858.76 | n/a |
| 74 | 286.00 | 471.90 | 616.41 | 726.29 | 801.55 | 865.53 | 931.01 | n/a |
| 75 | 309.33 | 511.04 | 669.09 | 788.76 | 870.04 | 940.04 | 1,008.53 | n/a |
| 76 | 334.17 | 553.94 | 726.29 | 857.25 | 945.31 | 1,019.82 | 1,093.58 | n/a |
| 77 | 361.26 | 600.60 | 788.01 | 930.26 | 1,026.59 | 1,107.12 | 1,185.40 | n/a |
| 78 | 392.12 | 655.54 | 861.77 | 1,017.56 | 1,121.42 | 1,207.98 | 1,290.01 | n/a |
| 79 | 426.74 | 715.00 | 941.54 | 1,113.15 | 1,225.29 | 1,318.61 | 1,403.66 | n/a |
| 80 | 463.62 | 780.48 | 1,029.60 | 1,217.01 | 1,338.94 | 1,439.04 | 1,527.85 | n/a |
| 81 | 503.51 | 851.23 | 1,125.19 | 1,330.66 | 1,463.87 | 1,569.99 | 1,662.57 | n/a |
| 82 | 547.92 | 928.75 | 1,230.56 | 1,454.84 | 1,599.35 | 1,712.99 | 1,809.33 | n/a |
| 83 | 584.80 | 995.73 | 1,321.62 | 1,562.47 | 1,713.75 | 1,831.91 | 1,928.25 | n/a |
| 84 | 623.93 | 1,066.48 | 1,420.22 | 1,677.62 | 1,837.18 | 1,958.35 | 2,055.44 | n/a |
| 85 | 666.08 | 1,143.25 | 1,525.59 | 1,801.05 | 1,968.89 | 2,094.58 | 2,190.92 | n/a |
| 86 | 710.49 | 1,225.29 | 1,638.48 | 1,933.52 | 2,110.38 | 2,239.09 | 2,334.67 | n/a |
| 87 | 758.65 | 1,312.59 | 1,760.41 | 2,075.76 | 2,262.42 | 2,394.13 | 2,488.21 | n/a |
| 88 | 809.83 | 1,406.67 | 1,890.62 | 2,229.30 | 2,424.23 | 2,559.71 | 2,651.53 | n/a |
| 89 | 864.02 | 1,507.53 | 2,031.36 | 2,393.38 | 2,598.84 | 2,737.33 | 2,826.14 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $75.26 | $118.16 | $151.28 | $176.12 | $193.43 | $209.98 | $228.05 | n/a |
| 35-39 | 82.04 | 129.45 | 165.58 | 194.18 | 213.00 | 231.06 | 251.38 | n/a |
| 40-44 | 91.07 | 144.51 | 185.90 | 218.26 | 240.09 | 260.41 | 283.74 | n/a |
| 45-49 | 98.59 | 158.05 | 203.96 | 238.58 | 263.42 | 285.25 | 310.09 | n/a |
| 50 | 105.37 | 169.34 | 218.26 | 255.90 | 282.24 | 305.57 | 332.66 | n/a |
| 51 | 107.63 | 173.11 | 223.53 | 261.92 | 288.26 | 313.10 | 340.19 | n/a |
| 52 | 109.88 | 176.87 | 228.05 | 267.94 | 295.03 | 319.87 | 347.72 | n/a |
| 53 | 113.65 | 182.89 | 236.33 | 277.72 | 305.57 | 331.16 | 359.76 | n/a |
| 54 | 117.41 | 189.66 | 245.36 | 287.51 | 316.86 | 343.20 | 372.55 | n/a |
| 55 | 121.17 | 196.44 | 253.64 | 298.04 | 328.15 | 356.00 | 386.10 | n/a |
| 56 | 125.69 | 203.21 | 262.67 | 308.58 | 340.19 | 368.04 | 399.65 | n/a |
| 57 | 130.21 | 209.98 | 272.45 | 319.87 | 352.23 | 381.59 | 413.95 | n/a |
| 58 | 135.47 | 219.02 | 282.99 | 332.66 | 366.53 | 397.39 | 430.51 | n/a |
| 59 | 140.74 | 228.05 | 295.03 | 346.21 | 381.59 | 413.20 | 448.57 | n/a |
| 60 | 146.01 | 237.08 | 307.07 | 360.51 | 397.39 | 430.51 | 466.63 | n/a |
| 61 | 152.03 | 246.86 | 319.87 | 375.56 | 413.95 | 447.82 | 485.45 | n/a |
| 62 | 157.30 | 256.65 | 332.66 | 390.62 | 430.51 | 465.88 | 505.02 | n/a |
| 63 | 166.33 | 270.95 | 351.48 | 413.20 | 455.34 | 492.98 | 534.37 | n/a |
| 64 | 175.36 | 286.75 | 371.80 | 437.28 | 481.69 | 521.58 | 564.48 | n/a |
| 65 | 185.15 | 303.31 | 393.63 | 462.87 | 509.53 | 551.68 | 597.59 | n/a |
| 66 | 195.68 | 319.87 | 416.21 | 489.21 | 539.64 | 584.04 | 631.46 | n/a |
| 67 | 206.22 | 338.69 | 440.29 | 517.81 | 570.50 | 617.91 | 667.59 | n/a |
| 68 | 219.77 | 360.51 | 468.89 | 550.93 | 608.13 | 657.80 | 710.49 | n/a |
| 69 | 233.32 | 383.09 | 499.00 | 587.05 | 647.27 | 700.70 | 756.40 | n/a |
| 70 | 248.37 | 407.93 | 531.36 | 625.44 | 689.41 | 745.86 | 805.32 | n/a |
| 71 | 264.17 | 434.27 | 565.23 | 666.08 | 734.57 | 794.03 | 857.25 | n/a |
| 72 | 280.73 | 462.12 | 602.11 | 708.98 | 782.74 | 845.96 | 912.19 | n/a |
| 73 | 300.30 | 495.99 | 647.27 | 763.17 | 841.44 | 909.18 | 979.18 | n/a |
| 74 | 321.37 | 532.11 | 695.43 | 820.37 | 904.67 | 977.67 | 1,051.43 | n/a |
| 75 | 343.95 | 571.25 | 748.12 | 882.09 | 973.16 | 1,050.68 | 1,128.20 | n/a |
| 76 | 368.79 | 612.64 | 803.81 | 949.07 | 1,046.91 | 1,129.70 | 1,211.74 | n/a |
| 77 | 394.38 | 657.80 | 864.02 | 1,020.57 | 1,125.94 | 1,214.75 | 1,300.55 | n/a |
| 78 | 425.99 | 712.74 | 937.78 | 1,107.88 | 1,221.52 | 1,315.60 | 1,405.92 | n/a |
| 79 | 459.11 | 771.45 | 1,017.56 | 1,202.71 | 1,325.39 | 1,425.49 | 1,518.81 | n/a |
| 80 | 495.99 | 835.42 | 1,104.11 | 1,305.82 | 1,437.53 | 1,545.16 | 1,641.49 | n/a |
| 81 | 535.12 | 905.42 | 1,198.19 | 1,417.21 | 1,559.46 | 1,673.86 | 1,773.96 | n/a |
| 82 | 577.27 | 980.68 | 1,299.80 | 1,538.38 | 1,691.92 | 1,813.85 | 1,917.71 | n/a |
| 83 | 613.40 | 1,046.16 | 1,390.11 | 1,644.50 | 1,805.57 | 1,931.26 | 2,035.12 | n/a |
| 84 | 651.78 | 1,116.16 | 1,487.20 | 1,758.15 | 1,926.74 | 2,055.44 | 2,159.31 | n/a |
| 85 | 692.42 | 1,190.67 | 1,590.32 | 1,879.33 | 2,056.20 | 2,188.66 | 2,291.02 | n/a |
| 86 | 736.08 | 1,270.45 | 1,700.20 | 2,008.78 | 2,193.93 | 2,330.15 | 2,431.76 | n/a |
| 87 | 781.99 | 1,354.74 | 1,818.36 | 2,147.26 | 2,341.44 | 2,480.68 | 2,580.03 | n/a |
| 88 | 830.91 | 1,445.81 | 1,944.81 | 2,295.53 | 2,498.74 | 2,640.99 | 2,738.08 | n/a |
| 89 | 883.59 | 1,542.15 | 2,080.28 | 2,453.59 | 2,666.58 | 2,811.09 | 2,905.17 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $38.38 | $57.20 | $71.50 | $82.79 | $90.32 | $97.09 | $105.37 | $125.69 |
| 35-39 | 43.65 | 65.48 | 82.79 | 95.58 | 104.62 | 113.65 | 122.68 | 146.76 |
| 40-44 | 50.43 | 77.52 | 98.59 | 114.40 | 124.94 | 135.47 | 146.76 | 174.61 |
| 45-49 | 60.21 | 94.08 | 119.67 | 139.24 | 152.78 | 165.58 | 179.13 | 213.00 |
| 50 | 66.98 | 104.62 | 133.97 | 155.80 | 170.85 | 185.15 | 200.95 | 237.83 |
| 51 | 69.24 | 108.38 | 138.48 | 161.82 | 177.62 | 191.92 | 208.48 | 246.86 |
| 52 | 71.50 | 112.90 | 143.75 | 167.84 | 184.40 | 199.45 | 216.01 | 255.90 |
| 53 | 75.26 | 118.16 | 151.28 | 176.12 | 193.43 | 209.23 | 226.54 | 268.69 |
| 54 | 78.27 | 124.18 | 158.81 | 185.15 | 203.21 | 219.77 | 237.83 | 281.49 |
| 55 | 82.04 | 130.21 | 166.33 | 194.18 | 213.00 | 230.31 | 249.87 | 295.03 |
| 56 | 85.80 | 136.23 | 174.61 | 203.96 | 223.53 | 241.60 | 261.92 | 309.33 |
| 57 | 89.56 | 143.00 | 182.89 | 213.75 | 234.82 | 253.64 | 274.71 | 324.39 |
| 58 | 94.83 | 150.53 | 193.43 | 225.79 | 247.62 | 267.94 | 289.76 | 342.45 |
| 59 | 99.35 | 158.81 | 203.96 | 237.83 | 261.16 | 282.99 | 305.57 | 360.51 |
| 60 | 104.62 | 167.08 | 215.25 | 251.38 | 276.22 | 298.04 | 322.13 | 380.08 |
| 61 | 110.64 | 176.87 | 227.30 | 264.93 | 291.27 | 314.60 | 340.19 | 401.15 |
| 62 | 115.91 | 185.90 | 239.34 | 279.98 | 307.07 | 331.91 | 359.01 | 422.98 |
| 63 | 124.18 | 198.70 | 255.90 | 299.55 | 328.90 | 355.24 | 383.84 | 451.58 |
| 64 | 132.46 | 213.00 | 273.96 | 320.62 | 352.23 | 380.08 | 410.19 | 483.19 |
| 65 | 140.74 | 227.30 | 292.77 | 342.45 | 376.32 | 406.42 | 438.79 | 516.31 |
| 66 | 150.53 | 243.10 | 313.10 | 366.53 | 402.66 | 435.02 | 469.64 | 551.68 |
| 67 | 160.31 | 259.66 | 334.92 | 392.12 | 431.26 | 465.13 | 502.01 | 589.31 |
| 68 | 171.60 | 277.72 | 358.25 | 419.22 | 460.61 | 497.49 | 535.88 | 629.20 |
| 69 | 182.89 | 296.54 | 383.09 | 448.57 | 492.98 | 532.11 | 572.75 | 671.35 |
| 70 | 195.68 | 316.86 | 409.43 | 479.43 | 526.84 | 568.99 | 611.89 | 716.51 |
| 71 | 208.48 | 338.69 | 438.03 | 512.54 | 563.72 | 608.13 | 654.04 | 764.68 |
| 72 | 222.78 | 362.02 | 468.14 | 547.92 | 602.86 | 650.28 | 698.44 | 815.85 |
| 73 | 240.84 | 392.12 | 508.03 | 596.09 | 655.54 | 706.72 | 757.90 | 884.34 |
| 74 | 260.41 | 425.24 | 552.43 | 648.02 | 711.99 | 767.69 | 822.63 | 957.35 |
| 75 | 281.49 | 461.36 | 599.85 | 704.47 | 774.46 | 833.92 | 892.62 | 1,037.13 |
| 76 | 304.06 | 500.50 | 651.78 | 765.43 | 841.44 | 906.17 | 968.64 | 1,123.68 |
| 77 | 328.90 | 542.65 | 708.23 | 832.41 | 915.20 | 985.20 | 1,050.68 | 1,217.01 |
| 78 | 358.25 | 593.83 | 775.97 | 912.19 | 1,002.51 | 1,077.02 | 1,147.01 | 1,324.64 |
| 79 | 390.62 | 649.52 | 849.72 | 999.50 | 1,097.34 | 1,178.62 | 1,250.88 | 1,442.80 |
| 80 | 425.24 | 709.73 | 931.01 | 1,095.08 | 1,201.96 | 1,289.26 | 1,365.28 | 1,570.75 |
| 81 | 462.87 | 775.97 | 1,019.82 | 1,200.45 | 1,317.11 | 1,409.68 | 1,489.46 | 1,709.98 |
| 82 | 504.26 | 848.97 | 1,117.66 | 1,315.60 | 1,442.05 | 1,542.15 | 1,624.94 | 1,862.02 |
| 83 | 539.64 | 912.19 | 1,203.46 | 1,416.46 | 1,549.67 | 1,653.54 | 1,737.08 | 1,986.95 |
| 84 | 578.02 | 979.93 | 1,296.04 | 1,524.84 | 1,665.58 | 1,772.45 | 1,855.99 | 2,120.17 |
| 85 | 617.91 | 1,052.93 | 1,396.14 | 1,641.49 | 1,790.52 | 1,900.40 | 1,983.94 | 2,262.42 |
| 86 | 661.57 | 1,131.21 | 1,503.76 | 1,767.18 | 1,924.48 | 2,037.38 | 2,120.17 | 2,413.70 |
| 87 | 708.23 | 1,215.50 | 1,619.67 | 1,902.66 | 2,068.24 | 2,184.14 | 2,266.18 | 2,575.51 |
| 88 | 757.90 | 1,305.82 | 1,744.61 | 2,048.67 | 2,222.53 | 2,342.20 | 2,421.98 | 2,747.87 |
| 89 | 810.59 | 1,403.66 | 1,879.33 | 2,205.22 | 2,388.86 | 2,510.79 | 2,589.06 | 2,932.26 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N520

Elimination Period Factors

To determine the annual premium rates for Policy Form GR-N520 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period 30 Day | 90 Day | 180 Day |
|---|---|---|---|
| 365 | 0.85 | 0.74 | NA |
| 730 | 0.85 | 0.74 | 0.66 |
| 1,095 | 0.87 | 0.77 | 0.66 |
| 1,460 | 0.87 | 0.77 | 0.66 |
| 1,825 | 0.87 | 0.77 | 0.66 |
| 2,190 | 0.87 | 0.77 | 0.66 |
| 2,920 | 0.89 | 0.80 | 0.71 |
| Unlimited | 0.89 | 0.80 | 0.71 |

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 206A-VA
(When attached to Base Policy GR-N520)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $21.83 | $24.84 | $29.35 | $34.62 | $38.38 | $41.39 | $43.65 | $45.91 | $49.67 |
| 35-39 | 24.84 | 28.60 | 33.87 | 40.64 | 45.91 | 49.67 | 51.93 | 54.94 | 60.21 |
| 40-44 | 27.09 | 31.61 | 37.63 | 46.66 | 51.93 | 56.45 | 59.46 | 63.22 | 68.49 |
| 45-49 | 33.12 | 39.14 | 48.17 | 59.46 | 66.98 | 73.01 | 76.77 | 81.28 | 88.06 |
| 50 | 35.37 | 42.15 | 51.93 | 63.97 | 73.01 | 79.03 | 83.54 | 88.81 | 96.34 |
| 51 | 36.13 | 42.90 | 53.44 | 66.23 | 75.26 | 81.28 | 85.80 | 91.07 | 99.35 |
| 52 | 36.88 | 44.41 | 54.94 | 67.74 | 77.52 | 84.29 | 88.81 | 94.08 | 102.36 |
| 53 | 39.14 | 47.42 | 57.95 | 72.25 | 82.79 | 89.56 | 94.83 | 100.85 | 109.13 |
| 54 | 41.39 | 50.43 | 62.47 | 77.52 | 88.81 | 96.34 | 101.61 | 107.63 | 116.66 |
| 55 | 43.65 | 53.44 | 66.23 | 82.79 | 94.83 | 102.36 | 108.38 | 115.15 | 124.94 |
| 56 | 46.66 | 57.20 | 70.75 | 88.81 | 100.85 | 109.88 | 115.91 | 122.68 | 133.22 |
| 57 | 48.92 | 60.21 | 75.26 | 94.83 | 108.38 | 117.41 | 124.18 | 131.71 | 143.00 |
| 58 | 52.68 | 64.73 | 81.28 | 102.36 | 116.66 | 126.44 | 133.97 | 142.25 | 154.29 |
| 59 | 56.45 | 69.99 | 87.31 | 109.88 | 125.69 | 136.98 | 144.51 | 153.54 | 166.33 |
| 60 | 60.96 | 75.26 | 94.08 | 118.92 | 136.23 | 147.52 | 155.80 | 165.58 | 179.13 |
| 61 | 65.48 | 80.53 | 101.61 | 127.95 | 146.76 | 159.56 | 167.84 | 178.37 | 193.43 |
| 62 | 69.99 | 86.55 | 109.13 | 137.73 | 158.05 | 171.60 | 181.38 | 192.67 | 208.48 |
| 63 | 76.02 | 94.08 | 118.92 | 149.77 | 172.35 | 187.41 | 197.94 | 209.98 | 227.30 |
| 64 | 82.04 | 102.36 | 128.70 | 163.32 | 187.41 | 203.96 | 215.25 | 228.80 | 246.86 |
| 65 | 88.81 | 111.39 | 139.99 | 177.62 | 203.96 | 222.03 | 234.07 | 249.12 | 268.69 |
| 66 | 96.34 | 120.42 | 152.78 | 193.43 | 222.03 | 241.60 | 255.14 | 270.95 | 292.77 |
| 67 | 104.62 | 130.96 | 165.58 | 210.74 | 241.60 | 263.42 | 277.72 | 295.03 | 318.36 |
| 68 | 115.91 | 145.26 | 184.40 | 234.07 | 269.44 | 293.53 | 310.09 | 328.90 | 355.24 |
| 69 | 129.45 | 161.82 | 205.47 | 261.16 | 300.30 | 327.40 | 346.21 | 366.53 | 395.13 |
| 70 | 143.75 | 179.88 | 228.05 | 291.27 | 334.92 | 365.03 | 385.35 | 409.43 | 440.29 |
| 71 | 159.56 | 199.45 | 253.64 | 324.39 | 373.31 | 407.17 | 430.51 | 456.10 | 490.72 |
| 72 | 176.87 | 222.03 | 282.24 | 361.26 | 416.21 | 453.84 | 479.43 | 508.78 | 547.16 |
| 73 | 194.18 | 243.85 | 310.84 | 398.14 | 459.86 | 501.25 | 529.85 | 561.46 | 602.11 |
| 74 | 212.24 | 267.94 | 342.45 | 438.79 | 507.28 | 553.94 | 584.80 | 619.42 | 663.07 |
| 75 | 232.56 | 294.28 | 376.32 | 483.94 | 559.96 | 611.89 | 645.76 | 682.64 | 730.81 |
| 76 | 255.14 | 322.88 | 413.95 | 533.62 | 618.66 | 675.11 | 713.50 | 753.39 | 804.57 |
| 77 | 279.23 | 354.49 | 456.10 | 588.56 | 682.64 | 745.86 | 787.25 | 830.91 | 885.85 |
| 78 | 309.33 | 392.87 | 506.52 | 657.05 | 762.42 | 832.41 | 878.32 | 924.99 | 984.44 |
| 79 | 341.70 | 435.77 | 563.72 | 732.31 | 851.23 | 929.50 | 979.93 | 1,030.36 | 1,094.33 |
| 80 | 377.82 | 482.44 | 626.94 | 816.61 | 950.58 | 1,037.88 | 1,093.58 | 1,147.01 | 1,216.26 |
| 81 | 417.71 | 535.12 | 696.94 | 911.44 | 1,061.21 | 1,158.30 | 1,220.02 | 1,277.22 | 1,351.73 |
| 82 | 461.36 | 593.08 | 775.21 | 1,016.06 | 1,184.65 | 1,293.02 | 1,360.76 | 1,421.73 | 1,502.26 |
| 83 | 496.74 | 639.74 | 839.19 | 1,104.87 | 1,288.51 | 1,405.17 | 1,475.91 | 1,539.14 | 1,624.94 |
| 84 | 534.37 | 690.17 | 908.43 | 1,200.45 | 1,401.40 | 1,526.34 | 1,601.60 | 1,666.33 | 1,757.40 |
| 85 | 575.01 | 745.11 | 984.44 | 1,304.31 | 1,523.33 | 1,658.05 | 1,737.08 | 1,803.31 | 1,901.15 |
| 86 | 619.42 | 803.81 | 1,065.73 | 1,417.96 | 1,656.55 | 1,800.30 | 1,884.59 | 1,952.33 | 2,056.95 |
| 87 | 666.08 | 867.03 | 1,153.79 | 1,540.64 | 1,801.05 | 1,956.10 | 2,044.91 | 2,113.40 | 2,224.79 |
| 88 | 717.26 | 935.52 | 1,249.37 | 1,674.61 | 1,958.35 | 2,124.69 | 2,218.01 | 2,288.01 | 2,406.92 |
| 89 | 771.45 | 1,010.03 | 1,353.24 | 1,819.87 | 2,129.95 | 2,307.57 | 2,406.17 | 2,476.92 | 2,603.36 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $31.61 | $37.63 | $46.66 | $58.71 | $66.98 | $73.01 | $77.52 | $83.54 | $93.33 |
| 35-39 | 36.88 | 45.16 | 55.69 | 70.75 | 81.28 | 88.81 | 94.83 | 101.61 | 112.90 |
| 40-44 | 45.16 | 54.94 | 69.24 | 88.06 | 101.61 | 111.39 | 118.16 | 127.20 | 140.74 |
| 45-49 | 55.69 | 68.49 | 85.80 | 109.88 | 127.20 | 139.99 | 148.27 | 159.56 | 176.12 |
| 50 | 62.47 | 77.52 | 97.84 | 125.69 | 145.26 | 159.56 | 170.10 | 182.14 | 200.95 |
| 51 | 65.48 | 80.53 | 102.36 | 130.96 | 152.03 | 167.08 | 177.62 | 190.42 | 209.98 |
| 52 | 67.74 | 84.29 | 106.87 | 136.98 | 158.81 | 174.61 | 185.90 | 199.45 | 219.02 |
| 53 | 71.50 | 88.81 | 113.65 | 145.26 | 168.59 | 185.15 | 196.44 | 211.49 | 231.81 |
| 54 | 76.02 | 94.08 | 119.67 | 153.54 | 178.37 | 195.68 | 208.48 | 223.53 | 246.11 |
| 55 | 79.78 | 99.35 | 127.20 | 162.57 | 188.91 | 207.73 | 220.52 | 237.08 | 260.41 |
| 56 | 84.29 | 105.37 | 134.72 | 172.35 | 200.20 | 219.77 | 234.07 | 251.38 | 275.46 |
| 57 | 88.81 | 111.39 | 142.25 | 182.89 | 212.24 | 233.32 | 247.62 | 266.43 | 292.02 |
| 58 | 94.83 | 118.16 | 151.28 | 194.93 | 225.79 | 248.37 | 264.17 | 282.99 | 310.09 |
| 59 | 100.10 | 125.69 | 161.06 | 206.97 | 240.84 | 264.17 | 280.73 | 301.81 | 330.41 |
| 60 | 106.87 | 133.97 | 171.60 | 220.52 | 255.90 | 281.49 | 299.55 | 320.62 | 351.48 |
| 61 | 112.90 | 142.25 | 182.14 | 234.82 | 272.45 | 299.55 | 318.36 | 341.70 | 373.31 |
| 62 | 120.42 | 151.28 | 193.43 | 249.87 | 290.52 | 319.12 | 339.44 | 363.52 | 397.39 |
| 63 | 129.45 | 162.57 | 209.23 | 270.20 | 313.85 | 344.71 | 366.53 | 392.87 | 429.00 |
| 64 | 139.24 | 175.36 | 225.79 | 292.02 | 339.44 | 372.55 | 396.64 | 425.24 | 463.62 |
| 65 | 149.77 | 189.66 | 243.85 | 315.35 | 366.53 | 403.41 | 428.25 | 459.11 | 500.50 |
| 66 | 161.82 | 203.96 | 263.42 | 340.19 | 396.64 | 435.77 | 463.62 | 496.74 | 541.14 |
| 67 | 173.86 | 220.52 | 284.50 | 368.04 | 428.25 | 471.15 | 501.25 | 536.63 | 584.04 |
| 68 | 188.91 | 238.58 | 307.83 | 398.90 | 465.13 | 511.79 | 544.15 | 582.54 | 633.72 |
| 69 | 203.96 | 258.91 | 334.17 | 433.52 | 505.02 | 555.44 | 590.82 | 632.21 | 686.40 |
| 70 | 221.27 | 279.98 | 362.02 | 469.64 | 548.67 | 602.86 | 641.24 | 686.40 | 744.35 |
| 71 | 239.34 | 303.31 | 392.12 | 510.29 | 595.33 | 654.79 | 696.19 | 745.11 | 806.82 |
| 72 | 258.91 | 328.90 | 425.24 | 553.19 | 646.51 | 711.24 | 756.40 | 808.33 | 875.31 |
| 73 | 282.24 | 359.01 | 465.13 | 606.62 | 708.98 | 780.48 | 830.16 | 886.60 | 957.35 |
| 74 | 307.83 | 391.37 | 508.78 | 664.58 | 778.22 | 856.50 | 910.69 | 971.65 | 1,046.91 |
| 75 | 335.67 | 427.50 | 556.95 | 728.55 | 854.24 | 940.04 | 999.50 | 1,064.98 | 1,145.51 |
| 76 | 365.78 | 466.63 | 608.88 | 799.30 | 937.03 | 1,031.86 | 1,096.59 | 1,167.33 | 1,253.14 |
| 77 | 398.14 | 509.53 | 666.08 | 876.07 | 1,028.10 | 1,132.71 | 1,203.46 | 1,279.48 | 1,370.55 |
| 78 | 433.52 | 556.20 | 728.55 | 961.11 | 1,129.70 | 1,244.10 | 1,320.87 | 1,401.40 | 1,497.74 |
| 79 | 471.90 | 606.62 | 797.79 | 1,055.19 | 1,241.09 | 1,366.78 | 1,449.57 | 1,534.62 | 1,636.23 |
| 80 | 513.30 | 661.57 | 873.06 | 1,157.55 | 1,363.02 | 1,500.75 | 1,590.32 | 1,680.63 | 1,788.26 |
| 81 | 558.45 | 721.78 | 955.09 | 1,270.45 | 1,497.74 | 1,648.27 | 1,745.36 | 1,840.19 | 1,953.84 |
| 82 | 608.13 | 787.25 | 1,045.41 | 1,394.63 | 1,645.26 | 1,810.84 | 1,915.45 | 2,015.55 | 2,135.22 |
| 83 | 646.51 | 839.19 | 1,116.91 | 1,495.48 | 1,765.68 | 1,941.04 | 2,050.93 | 2,154.04 | 2,279.73 |
| 84 | 686.40 | 893.38 | 1,194.43 | 1,604.62 | 1,895.13 | 2,081.78 | 2,196.19 | 2,301.55 | 2,434.02 |
| 85 | 729.30 | 952.08 | 1,276.47 | 1,721.27 | 2,034.37 | 2,232.31 | 2,351.98 | 2,459.61 | 2,598.84 |
| 86 | 775.21 | 1,013.80 | 1,364.52 | 1,846.21 | 2,183.39 | 2,393.38 | 2,519.07 | 2,628.20 | 2,774.21 |
| 87 | 823.38 | 1,080.03 | 1,458.60 | 1,980.93 | 2,343.70 | 2,566.48 | 2,697.44 | 2,808.83 | 2,961.61 |
| 88 | 875.31 | 1,150.02 | 1,559.46 | 2,124.69 | 2,515.30 | 2,751.63 | 2,888.61 | 3,001.50 | 3,162.57 |
| 89 | 930.26 | 1,225.29 | 1,666.33 | 2,279.73 | 2,699.70 | 2,950.32 | 3,093.32 | 3,206.97 | 3,376.31 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $71.50 | $88.81 | $112.14 | $143.00 | $164.83 | $180.63 | $191.17 | $205.47 | $225.79 |
| 35-39 | 78.27 | 97.09 | 123.43 | 157.30 | 182.14 | 199.45 | 211.49 | 226.54 | 249.12 |
| 40-44 | 88.06 | 109.13 | 138.48 | 177.62 | 205.47 | 225.04 | 239.34 | 256.65 | 281.49 |
| 45-49 | 95.58 | 119.67 | 152.03 | 195.68 | 226.54 | 248.37 | 263.42 | 282.24 | 310.09 |
| 50 | 102.36 | 128.70 | 164.07 | 210.74 | 243.85 | 267.18 | 283.74 | 304.06 | 333.42 |
| 51 | 105.37 | 131.71 | 167.84 | 216.01 | 249.87 | 273.96 | 291.27 | 311.59 | 341.70 |
| 52 | 107.63 | 134.72 | 172.35 | 221.27 | 256.65 | 280.73 | 298.80 | 319.87 | 349.97 |
| 53 | 111.39 | 139.99 | 178.37 | 229.55 | 266.43 | 292.02 | 310.09 | 331.91 | 363.52 |
| 54 | 115.15 | 144.51 | 185.15 | 238.58 | 276.22 | 303.31 | 322.13 | 344.71 | 377.07 |
| 55 | 119.67 | 150.53 | 191.92 | 247.62 | 286.75 | 314.60 | 334.17 | 357.50 | 391.37 |
| 56 | 124.18 | 155.80 | 199.45 | 256.65 | 298.04 | 326.64 | 346.96 | 371.80 | 406.42 |
| 57 | 128.70 | 161.82 | 206.97 | 266.43 | 309.33 | 339.44 | 360.51 | 386.10 | 421.47 |
| 58 | 133.97 | 168.59 | 216.01 | 278.47 | 322.88 | 354.49 | 376.32 | 402.66 | 440.29 |
| 59 | 139.24 | 175.36 | 225.04 | 290.52 | 337.18 | 370.30 | 392.87 | 420.72 | 459.11 |
| 60 | 145.26 | 182.89 | 234.82 | 303.31 | 352.23 | 386.10 | 410.19 | 439.54 | 479.43 |
| 61 | 151.28 | 191.17 | 245.36 | 316.86 | 368.04 | 403.41 | 428.25 | 458.35 | 500.50 |
| 62 | 158.05 | 198.70 | 255.90 | 330.41 | 383.84 | 421.47 | 447.06 | 478.68 | 522.33 |
| 63 | 167.08 | 210.74 | 271.70 | 350.73 | 407.93 | 447.06 | 474.91 | 508.78 | 553.94 |
| 64 | 176.87 | 223.53 | 288.26 | 371.80 | 432.76 | 474.91 | 504.26 | 539.64 | 588.56 |
| 65 | 187.41 | 237.08 | 305.57 | 395.13 | 459.11 | 504.26 | 535.88 | 573.51 | 623.93 |
| 66 | 197.94 | 250.63 | 323.63 | 419.22 | 487.71 | 535.88 | 568.99 | 608.88 | 662.32 |
| 67 | 209.98 | 265.68 | 343.20 | 444.81 | 517.81 | 568.99 | 604.36 | 646.51 | 702.96 |
| 68 | 225.04 | 285.25 | 368.79 | 478.68 | 557.70 | 612.64 | 651.03 | 696.19 | 756.40 |
| 69 | 241.60 | 306.32 | 396.64 | 514.80 | 599.85 | 659.31 | 700.70 | 749.62 | 813.60 |
| 70 | 259.66 | 328.90 | 425.99 | 553.94 | 645.76 | 709.73 | 754.89 | 806.82 | 875.31 |
| 71 | 278.47 | 353.74 | 457.60 | 595.33 | 695.43 | 764.68 | 812.84 | 868.54 | 941.54 |
| 72 | 298.80 | 379.33 | 492.22 | 640.49 | 748.12 | 823.38 | 875.31 | 935.52 | 1,013.04 |
| 73 | 322.13 | 410.19 | 532.11 | 694.68 | 812.84 | 894.13 | 950.58 | 1,015.30 | 1,096.59 |
| 74 | 347.72 | 443.30 | 576.52 | 753.39 | 882.09 | 970.90 | 1,032.61 | 1,101.10 | 1,187.66 |
| 75 | 374.81 | 478.68 | 623.93 | 817.36 | 958.10 | 1,055.19 | 1,121.42 | 1,195.18 | 1,286.25 |
| 76 | 404.16 | 517.06 | 675.11 | 886.60 | 1,040.14 | 1,145.51 | 1,217.76 | 1,296.79 | 1,393.13 |
| 77 | 435.77 | 558.45 | 730.81 | 961.87 | 1,129.70 | 1,244.86 | 1,322.38 | 1,407.43 | 1,508.28 |
| 78 | 471.15 | 604.36 | 793.28 | 1,047.67 | 1,231.31 | 1,357.00 | 1,440.54 | 1,530.10 | 1,636.23 |
| 79 | 508.78 | 654.79 | 861.77 | 1,140.99 | 1,342.70 | 1,478.93 | 1,569.24 | 1,663.32 | 1,774.71 |
| 80 | 549.42 | 708.98 | 935.52 | 1,242.60 | 1,463.87 | 1,612.14 | 1,709.23 | 1,807.83 | 1,925.24 |
| 81 | 593.83 | 767.69 | 1,016.06 | 1,353.24 | 1,595.58 | 1,757.40 | 1,862.02 | 1,965.88 | 2,088.56 |
| 82 | 641.24 | 830.91 | 1,103.36 | 1,473.66 | 1,740.09 | 1,916.21 | 2,028.35 | 2,137.48 | 2,266.18 |
| 83 | 678.12 | 881.33 | 1,174.11 | 1,573.76 | 1,859.01 | 2,045.66 | 2,162.32 | 2,273.71 | 2,408.43 |
| 84 | 718.01 | 934.02 | 1,249.37 | 1,680.63 | 1,986.95 | 2,184.14 | 2,306.07 | 2,419.72 | 2,560.46 |
| 85 | 759.41 | 990.47 | 1,329.90 | 1,794.28 | 2,122.43 | 2,331.66 | 2,458.85 | 2,574.01 | 2,721.52 |
| 86 | 803.06 | 1,050.68 | 1,414.95 | 1,916.21 | 2,268.44 | 2,488.96 | 2,621.42 | 2,738.83 | 2,893.12 |
| 87 | 849.72 | 1,113.90 | 1,505.27 | 2,046.41 | 2,423.48 | 2,656.80 | 2,794.53 | 2,914.20 | 3,075.26 |
| 88 | 898.64 | 1,180.88 | 1,601.60 | 2,185.65 | 2,589.81 | 2,836.68 | 2,979.68 | 3,100.85 | 3,268.69 |
| 89 | 950.58 | 1,252.38 | 1,704.72 | 2,333.92 | 2,767.43 | 3,027.85 | 3,176.87 | 3,299.55 | 3,474.91 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $48.92 | $60.21 | $75.26 | $94.08 | $108.38 | $118.16 | $125.69 | $133.97 | $147.52 |
| 35-39 | 54.94 | 67.74 | 85.05 | 107.63 | 123.43 | 135.47 | 143.00 | 153.54 | 168.59 |
| 40-44 | 63.22 | 78.27 | 98.59 | 125.69 | 144.51 | 158.05 | 167.84 | 179.88 | 197.19 |
| 45-49 | 73.76 | 91.07 | 115.15 | 147.52 | 170.10 | 185.90 | 197.19 | 211.49 | 231.81 |
| 50 | 80.53 | 100.10 | 126.44 | 161.82 | 186.65 | 204.72 | 216.76 | 231.81 | 253.64 |
| 51 | 82.79 | 103.11 | 130.21 | 167.08 | 192.67 | 210.74 | 223.53 | 239.34 | 261.92 |
| 52 | 85.05 | 106.12 | 134.72 | 172.35 | 198.70 | 217.51 | 231.06 | 246.86 | 270.20 |
| 53 | 88.81 | 110.64 | 140.74 | 179.88 | 208.48 | 228.05 | 241.60 | 258.15 | 282.24 |
| 54 | 92.57 | 115.91 | 146.76 | 188.16 | 217.51 | 238.58 | 252.88 | 270.20 | 295.03 |
| 55 | 96.34 | 120.42 | 153.54 | 196.44 | 228.05 | 249.12 | 264.17 | 282.99 | 308.58 |
| 56 | 100.85 | 125.69 | 160.31 | 205.47 | 237.83 | 260.41 | 276.22 | 295.79 | 322.88 |
| 57 | 105.37 | 131.71 | 167.84 | 215.25 | 249.12 | 272.45 | 289.01 | 309.33 | 337.93 |
| 58 | 109.88 | 138.48 | 176.12 | 226.54 | 261.92 | 286.75 | 304.06 | 325.14 | 355.24 |
| 59 | 115.91 | 145.26 | 185.15 | 237.83 | 275.46 | 301.81 | 320.62 | 342.45 | 373.31 |
| 60 | 121.17 | 152.78 | 194.93 | 250.63 | 289.76 | 317.61 | 337.18 | 360.51 | 392.87 |
| 61 | 127.20 | 160.31 | 204.72 | 263.42 | 304.82 | 334.17 | 354.49 | 379.33 | 413.20 |
| 62 | 133.97 | 167.84 | 215.25 | 276.97 | 321.37 | 351.48 | 373.31 | 398.90 | 434.27 |
| 63 | 143.00 | 179.88 | 230.31 | 296.54 | 343.20 | 376.32 | 399.65 | 426.74 | 464.37 |
| 64 | 152.03 | 191.92 | 246.11 | 316.86 | 367.29 | 402.66 | 427.50 | 456.85 | 496.74 |
| 65 | 162.57 | 204.72 | 262.67 | 338.69 | 393.63 | 431.26 | 457.60 | 489.21 | 532.11 |
| 66 | 173.11 | 218.26 | 280.73 | 362.77 | 420.72 | 461.36 | 489.96 | 523.08 | 568.99 |
| 67 | 184.40 | 233.32 | 300.30 | 387.61 | 450.83 | 493.73 | 524.59 | 559.96 | 608.88 |
| 68 | 198.70 | 250.63 | 322.88 | 417.71 | 485.45 | 532.11 | 565.23 | 603.61 | 655.54 |
| 69 | 213.00 | 270.20 | 347.72 | 449.32 | 523.08 | 574.26 | 608.88 | 650.28 | 705.22 |
| 70 | 229.55 | 289.76 | 374.06 | 483.94 | 563.72 | 618.66 | 656.30 | 700.70 | 759.41 |
| 71 | 246.11 | 311.59 | 402.66 | 521.58 | 607.38 | 666.83 | 707.48 | 755.64 | 817.36 |
| 72 | 264.93 | 334.92 | 432.76 | 561.46 | 654.04 | 718.77 | 763.17 | 814.35 | 879.83 |
| 73 | 286.75 | 364.27 | 471.15 | 612.64 | 714.25 | 785.00 | 833.17 | 888.86 | 958.86 |
| 74 | 311.59 | 395.89 | 513.30 | 668.34 | 780.48 | 857.25 | 910.69 | 969.39 | 1,044.66 |
| 75 | 337.93 | 429.75 | 558.45 | 729.30 | 852.73 | 937.03 | 994.23 | 1,058.20 | 1,137.98 |
| 76 | 366.53 | 467.39 | 608.13 | 795.53 | 931.01 | 1,023.58 | 1,086.80 | 1,155.29 | 1,239.59 |
| 77 | 397.39 | 507.28 | 662.32 | 867.79 | 1,016.81 | 1,118.41 | 1,186.90 | 1,260.66 | 1,350.22 |
| 78 | 431.26 | 552.43 | 722.53 | 949.82 | 1,113.90 | 1,225.29 | 1,299.80 | 1,377.32 | 1,472.15 |
| 79 | 468.14 | 601.35 | 788.76 | 1,040.14 | 1,220.77 | 1,342.70 | 1,422.48 | 1,505.27 | 1,604.62 |
| 80 | 508.03 | 654.04 | 861.01 | 1,138.73 | 1,338.18 | 1,471.40 | 1,557.95 | 1,644.50 | 1,749.87 |
| 81 | 551.68 | 711.99 | 939.29 | 1,246.36 | 1,466.13 | 1,612.14 | 1,705.47 | 1,797.29 | 1,907.93 |
| 82 | 599.10 | 774.46 | 1,025.09 | 1,364.52 | 1,606.87 | 1,766.43 | 1,867.28 | 1,963.62 | 2,080.28 |
| 83 | 635.98 | 824.13 | 1,095.08 | 1,462.37 | 1,722.78 | 1,892.12 | 1,998.24 | 2,096.84 | 2,219.52 |
| 84 | 675.11 | 877.57 | 1,169.59 | 1,566.98 | 1,847.72 | 2,027.60 | 2,138.23 | 2,239.09 | 2,368.54 |
| 85 | 716.51 | 934.02 | 1,249.37 | 1,679.88 | 1,981.68 | 2,172.85 | 2,288.01 | 2,391.12 | 2,526.59 |
| 86 | 760.91 | 993.48 | 1,334.42 | 1,800.30 | 2,125.44 | 2,327.90 | 2,448.32 | 2,553.69 | 2,695.93 |
| 87 | 807.58 | 1,057.45 | 1,424.74 | 1,929.75 | 2,279.73 | 2,494.23 | 2,619.92 | 2,726.79 | 2,875.81 |
| 88 | 857.25 | 1,125.19 | 1,521.83 | 2,068.99 | 2,444.55 | 2,672.60 | 2,803.56 | 2,911.94 | 3,068.49 |
| 89 | 910.69 | 1,198.19 | 1,625.69 | 2,217.26 | 2,622.18 | 2,863.77 | 3,000.75 | 3,109.88 | 3,273.20 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $35.37 | $42.15 | $51.93 | $64.73 | $73.76 | $80.53 | $85.05 | $91.07 | $100.10 |
| 35-39 | 39.89 | 48.92 | 60.21 | 75.26 | 86.55 | 94.08 | 99.35 | 106.87 | 116.66 |
| 40-44 | 47.42 | 57.95 | 71.50 | 90.32 | 103.86 | 113.65 | 119.67 | 127.95 | 140.74 |
| 45-49 | 56.45 | 69.99 | 87.31 | 110.64 | 127.95 | 139.24 | 147.52 | 158.05 | 173.11 |
| 50 | 63.22 | 78.27 | 98.59 | 124.94 | 144.51 | 157.30 | 167.08 | 178.37 | 194.93 |
| 51 | 65.48 | 81.28 | 102.36 | 130.21 | 149.77 | 164.07 | 173.86 | 185.15 | 202.46 |
| 52 | 68.49 | 84.29 | 106.87 | 135.47 | 156.55 | 170.85 | 180.63 | 193.43 | 210.74 |
| 53 | 71.50 | 88.81 | 112.14 | 143.00 | 164.83 | 179.88 | 190.42 | 203.21 | 222.03 |
| 54 | 75.26 | 93.33 | 118.16 | 150.53 | 173.11 | 189.66 | 200.20 | 214.50 | 234.07 |
| 55 | 79.03 | 97.84 | 124.18 | 158.05 | 182.14 | 199.45 | 211.49 | 225.79 | 246.11 |
| 56 | 82.79 | 103.11 | 130.96 | 166.33 | 191.92 | 209.98 | 222.78 | 237.83 | 258.91 |
| 57 | 86.55 | 108.38 | 137.73 | 175.36 | 202.46 | 221.27 | 234.07 | 249.87 | 272.45 |
| 58 | 91.82 | 114.40 | 145.26 | 185.90 | 214.50 | 234.07 | 248.37 | 264.93 | 289.01 |
| 59 | 97.09 | 121.17 | 154.29 | 196.44 | 227.30 | 248.37 | 263.42 | 280.73 | 306.32 |
| 60 | 102.36 | 127.95 | 162.57 | 208.48 | 240.84 | 263.42 | 279.23 | 297.29 | 324.39 |
| 61 | 108.38 | 135.47 | 172.35 | 220.52 | 255.14 | 279.23 | 295.79 | 315.35 | 343.20 |
| 62 | 114.40 | 143.00 | 182.89 | 234.07 | 270.20 | 295.79 | 313.10 | 334.17 | 363.52 |
| 63 | 121.93 | 153.54 | 195.68 | 251.38 | 290.52 | 317.61 | 336.43 | 359.01 | 390.62 |
| 64 | 130.96 | 164.83 | 209.98 | 269.44 | 312.34 | 341.70 | 362.02 | 386.10 | 419.97 |
| 65 | 139.99 | 176.12 | 225.79 | 289.76 | 335.67 | 367.29 | 389.11 | 415.45 | 450.83 |
| 66 | 150.53 | 188.91 | 242.35 | 311.59 | 360.51 | 394.38 | 418.46 | 446.31 | 484.70 |
| 67 | 161.06 | 203.21 | 260.41 | 334.17 | 387.61 | 424.49 | 450.08 | 480.18 | 520.82 |
| 68 | 173.86 | 219.02 | 280.73 | 361.26 | 419.22 | 459.11 | 486.95 | 519.32 | 562.97 |
| 69 | 187.41 | 236.33 | 303.31 | 390.62 | 453.84 | 496.74 | 526.84 | 561.46 | 608.13 |
| 70 | 201.71 | 255.14 | 327.40 | 422.23 | 490.72 | 537.38 | 569.74 | 607.38 | 657.05 |
| 71 | 218.26 | 275.46 | 353.74 | 456.85 | 530.61 | 581.79 | 616.41 | 657.05 | 709.73 |
| 72 | 234.82 | 297.29 | 382.34 | 493.73 | 573.51 | 629.20 | 666.83 | 710.49 | 766.93 |
| 73 | 256.65 | 324.39 | 418.46 | 541.90 | 629.95 | 690.92 | 733.07 | 779.73 | 840.69 |
| 74 | 279.23 | 354.49 | 458.35 | 594.58 | 692.42 | 759.41 | 805.32 | 856.50 | 921.22 |
| 75 | 304.82 | 387.61 | 501.25 | 652.53 | 760.16 | 834.67 | 884.34 | 940.04 | 1,009.28 |
| 76 | 332.66 | 422.98 | 548.67 | 715.75 | 835.42 | 916.71 | 971.65 | 1,031.86 | 1,105.62 |
| 77 | 362.77 | 462.12 | 601.35 | 785.00 | 917.46 | 1,007.02 | 1,067.99 | 1,131.96 | 1,210.99 |
| 78 | 395.13 | 505.77 | 659.31 | 863.27 | 1,010.03 | 1,109.38 | 1,174.86 | 1,243.35 | 1,326.89 |
| 79 | 431.26 | 553.19 | 723.28 | 949.82 | 1,112.39 | 1,221.52 | 1,292.27 | 1,365.28 | 1,454.09 |
| 80 | 470.40 | 604.36 | 793.28 | 1,045.41 | 1,225.29 | 1,344.96 | 1,421.73 | 1,499.25 | 1,593.33 |
| 81 | 513.30 | 660.81 | 870.04 | 1,150.02 | 1,349.47 | 1,480.43 | 1,564.73 | 1,646.01 | 1,746.11 |
| 82 | 559.96 | 723.28 | 953.59 | 1,264.42 | 1,485.70 | 1,630.20 | 1,721.27 | 1,807.07 | 1,913.19 |
| 83 | 596.84 | 772.20 | 1,022.83 | 1,360.76 | 1,599.35 | 1,752.88 | 1,848.47 | 1,936.53 | 2,048.67 |
| 84 | 635.22 | 824.89 | 1,095.83 | 1,463.87 | 1,721.27 | 1,885.35 | 1,985.45 | 2,075.76 | 2,193.93 |
| 85 | 677.37 | 881.33 | 1,174.86 | 1,574.51 | 1,852.23 | 2,026.84 | 2,132.21 | 2,224.03 | 2,348.97 |
| 86 | 721.78 | 940.79 | 1,259.16 | 1,693.43 | 1,993.73 | 2,179.63 | 2,289.51 | 2,383.59 | 2,514.55 |
| 87 | 768.44 | 1,004.77 | 1,350.22 | 1,822.13 | 2,146.51 | 2,343.70 | 2,458.85 | 2,554.44 | 2,692.92 |
| 88 | 818.87 | 1,073.26 | 1,447.31 | 1,959.86 | 2,309.83 | 2,519.82 | 2,640.99 | 2,737.33 | 2,883.34 |
| 89 | 873.06 | 1,146.26 | 1,551.18 | 2,108.13 | 2,486.70 | 2,710.23 | 2,835.92 | 2,933.77 | 3,087.30 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N540

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N540 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 500 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 730 | 0.94 | 0.86 | 0.83 | 0.76 | 0.69 |
| 1,095 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,460 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,825 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,190 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,920 | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |
| Unlimited | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |

To determine the annual premium rates for Policy Form GR-N540 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.226 | 0.170 | 0.148 | 0.131 | 0.118 |
| 53 | 0.214 | 0.162 | 0.142 | 0.126 | 0.114 |
| 54 | 0.203 | 0.155 | 0.136 | 0.122 | 0.110 |
| 55 | 0.193 | 0.148 | 0.131 | 0.117 | 0.107 |
| 56 | 0.182 | 0.141 | 0.125 | 0.113 | 0.103 |
| 57 | 0.173 | 0.135 | 0.120 | 0.109 | 0.100 |
| 58 | 0.167 | 0.131 | 0.117 | 0.107 | 0.098 |
| 59 | 0.161 | 0.127 | 0.115 | 0.104 | 0.097 |
| 60 | 0.155 | 0.123 | 0.112 | 0.102 | 0.095 |
| 61 | 0.149 | 0.120 | 0.109 | 0.100 | 0.094 |
| 62 | 0.144 | 0.116 | 0.107 | 0.098 | 0.092 |
| 63 | 0.140 | 0.114 | 0.105 | 0.097 | 0.091 |
| 64 | 0.136 | 0.112 | 0.103 | 0.095 | 0.090 |
| 65 | 0.132 | 0.110 | 0.102 | 0.094 | 0.088 |
| 66 | 0.128 | 0.108 | 0.100 | 0.092 | 0.087 |
| 67 | 0.124 | 0.106 | 0.098 | 0.091 | 0.086 |
| 68 | 0.121 | 0.104 | 0.096 | 0.090 | 0.085 |
| 69 | 0.118 | 0.102 | 0.095 | 0.089 | 0.084 |
| 70 | 0.115 | 0.100 | 0.093 | 0.087 | 0.084 |
| 71 | 0.112 | 0.098 | 0.092 | 0.086 | 0.083 |
| 72 | 0.109 | 0.096 | 0.090 | 0.085 | 0.082 |
| 73 | 0.104 | 0.092 | 0.087 | 0.082 | 0.079 |
| 74 | 0.099 | 0.088 | 0.083 | 0.079 | 0.076 |
| 75 | 0.095 | 0.085 | 0.080 | 0.076 | 0.073 |
| 76 | 0.090 | 0.081 | 0.077 | 0.074 | 0.071 |
| 77 | 0.086 | 0.078 | 0.074 | 0.071 | 0.068 |
| 78 | 0.083 | 0.076 | 0.072 | 0.070 | 0.067 |
| 79 | 0.081 | 0.074 | 0.071 | 0.068 | 0.066 |
| 80 | 0.079 | 0.072 | 0.069 | 0.067 | 0.065 |
| 81 | 0.076 | 0.071 | 0.068 | 0.065 | 0.064 |
| 82 | 0.074 | 0.069 | 0.066 | 0.064 | 0.063 |
| 83 | 0.071 | 0.067 | 0.064 | 0.063 | 0.062 |
| 84 | 0.069 | 0.064 | 0.062 | 0.061 | 0.060 |
| 85 | 0.067 | 0.062 | 0.060 | 0.060 | 0.059 |
| 86 | 0.064 | 0.060 | 0.059 | 0.058 | 0.057 |
| 87 | 0.062 | 0.058 | 0.057 | 0.057 | 0.056 |
| 88 | 0.060 | 0.056 | 0.055 | 0.056 | 0.055 |
| 89 | 0.058 | 0.054 | 0.054 | 0.054 | 0.053 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N540)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.335 | 0.320 | 0.250 | 0.185 | 0.190 |
| 35-39 | 0.370 | 0.350 | 0.265 | 0.195 | 0.175 |
| 40-44 | 0.410 | 0.375 | 0.280 | 0.200 | 0.175 |
| 45-49 | 0.450 | 0.400 | 0.290 | 0.210 | 0.170 |
| 50-54 | 0.450 | 0.400 | 0.300 | 0.210 | 0.165 |
| 55-59 | 0.450 | 0.400 | 0.300 | 0.215 | 0.160 |
| 60-64 | 0.450 | 0.400 | 0.300 | 0.215 | 0.155 |
| 65-69 | 0.450 | 0.390 | 0.290 | 0.210 | 0.150 |
| 70-74 | 0.450 | 0.380 | 0.280 | 0.200 | 0.140 |
| 75-79 | 0.450 | 0.380 | 0.255 | 0.170 | 0.110 |
| 80-84 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |
| 85-89 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.430 | 0.420 | 0.330 | 0.250 | 0.200 |
| 35-39 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 40-44 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 45-49 | 0.430 | 0.400 | 0.330 | 0.250 | 0.190 |
| 50-54 | 0.430 | 0.400 | 0.320 | 0.245 | 0.185 |
| 55-59 | 0.430 | 0.400 | 0.320 | 0.240 | 0.180 |
| 60-64 | 0.430 | 0.400 | 0.320 | 0.235 | 0.175 |
| 65-69 | 0.430 | 0.400 | 0.310 | 0.230 | 0.170 |
| 70-74 | 0.430 | 0.390 | 0.300 | 0.220 | 0.160 |
| 75-79 | 0.430 | 0.380 | 0.280 | 0.190 | 0.135 |
| 80-84 | 0.430 | 0.370 | 0.260 | 0.160 | 0.135 |
| 85-89 | 0.430 | 0.360 | 0.260 | 0.160 | 0.135 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.058 | 0.053 | 0.042 | 0.030 | 0.022 |
| 35-39 | 0.062 | 0.057 | 0.045 | 0.033 | 0.024 |
| 40-44 | 0.068 | 0.062 | 0.049 | 0.036 | 0.026 |
| 45-49 | 0.076 | 0.069 | 0.054 | 0.039 | 0.029 |
| 50 | 0.080 | 0.073 | 0.057 | 0.041 | 0.030 |
| 51 | 0.082 | 0.074 | 0.058 | 0.042 | 0.031 |
| 52 | 0.083 | 0.075 | 0.059 | 0.043 | 0.031 |
| 53 | 0.085 | 0.076 | 0.060 | 0.044 | 0.032 |
| 54 | 0.086 | 0.078 | 0.061 | 0.044 | 0.032 |
| 55 | 0.088 | 0.079 | 0.062 | 0.045 | 0.033 |
| 56 | 0.090 | 0.081 | 0.063 | 0.045 | 0.033 |
| 57 | 0.092 | 0.082 | 0.064 | 0.046 | 0.034 |
| 58 | 0.094 | 0.083 | 0.065 | 0.047 | 0.034 |
| 59 | 0.095 | 0.085 | 0.066 | 0.048 | 0.035 |
| 60 | 0.097 | 0.086 | 0.067 | 0.048 | 0.035 |
| 61 | 0.099 | 0.088 | 0.068 | 0.049 | 0.036 |
| 62 | 0.101 | 0.089 | 0.069 | 0.050 | 0.036 |
| 63 | 0.102 | 0.090 | 0.070 | 0.050 | 0.036 |
| 64 | 0.103 | 0.091 | 0.070 | 0.050 | 0.036 |
| 65 | 0.105 | 0.092 | 0.071 | 0.051 | 0.037 |
| 66 | 0.106 | 0.093 | 0.071 | 0.051 | 0.037 |
| 67 | 0.107 | 0.094 | 0.072 | 0.051 | 0.037 |
| 68 | 0.108 | 0.095 | 0.072 | 0.051 | 0.037 |
| 69 | 0.109 | 0.096 | 0.073 | 0.051 | 0.037 |
| 70 | 0.110 | 0.096 | 0.073 | 0.052 | 0.036 |
| 71 | 0.111 | 0.097 | 0.074 | 0.052 | 0.036 |
| 72 | 0.112 | 0.098 | 0.074 | 0.052 | 0.036 |
| 73 | 0.113 | 0.099 | 0.074 | 0.051 | 0.035 |
| 74 | 0.114 | 0.099 | 0.074 | 0.051 | 0.034 |
| 75 | 0.116 | 0.100 | 0.074 | 0.050 | 0.034 |
| 76 | 0.117 | 0.100 | 0.074 | 0.050 | 0.033 |
| 77 | 0.118 | 0.101 | 0.074 | 0.049 | 0.032 |
| 78 | 0.119 | 0.101 | 0.073 | 0.047 | 0.030 |
| 79 | 0.119 | 0.101 | 0.072 | 0.046 | 0.029 |
| 80 | 0.120 | 0.102 | 0.072 | 0.044 | 0.027 |
| 81 | 0.120 | 0.102 | 0.071 | 0.042 | 0.025 |
| 82 | 0.121 | 0.102 | 0.070 | 0.041 | 0.024 |
| 83 | 0.121 | 0.101 | 0.068 | 0.038 | 0.021 |
| 84 | 0.120 | 0.100 | 0.065 | 0.035 | 0.019 |
| 85 | 0.120 | 0.099 | 0.063 | 0.033 | 0.017 |
| 86 | 0.119 | 0.098 | 0.061 | 0.030 | 0.015 |
| 87 | 0.119 | 0.097 | 0.059 | 0.028 | 0.013 |
| 88 | 0.119 | 0.096 | 0.057 | 0.026 | 0.011 |
| 89 | 0.118 | 0.095 | 0.055 | 0.024 | 0.010 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.063 | 0.087 | 0.124 | 0.112 | 0.100 |
| 35-39 | 0.076 | 0.097 | 0.129 | 0.119 | 0.109 |
| 40-44 | 0.089 | 0.108 | 0.135 | 0.127 | 0.117 |
| 45-49 | 0.102 | 0.119 | 0.142 | 0.134 | 0.126 |
| 50 | 0.108 | 0.124 | 0.145 | 0.137 | 0.130 |
| 51 | 0.111 | 0.126 | 0.146 | 0.139 | 0.132 |
| 52 | 0.113 | 0.128 | 0.147 | 0.140 | 0.133 |
| 53 | 0.114 | 0.128 | 0.146 | 0.140 | 0.133 |
| 54 | 0.115 | 0.128 | 0.146 | 0.139 | 0.133 |
| 55 | 0.115 | 0.129 | 0.145 | 0.139 | 0.133 |
| 56 | 0.116 | 0.129 | 0.145 | 0.139 | 0.133 |
| 57 | 0.117 | 0.129 | 0.144 | 0.138 | 0.133 |
| 58 | 0.116 | 0.127 | 0.142 | 0.136 | 0.131 |
| 59 | 0.114 | 0.126 | 0.139 | 0.134 | 0.129 |
| 60 | 0.113 | 0.124 | 0.137 | 0.132 | 0.127 |
| 61 | 0.112 | 0.122 | 0.134 | 0.130 | 0.125 |
| 62 | 0.111 | 0.121 | 0.132 | 0.127 | 0.123 |
| 63 | 0.108 | 0.118 | 0.128 | 0.124 | 0.120 |
| 64 | 0.106 | 0.115 | 0.124 | 0.120 | 0.116 |
| 65 | 0.103 | 0.112 | 0.120 | 0.117 | 0.113 |
| 66 | 0.101 | 0.109 | 0.117 | 0.113 | 0.110 |
| 67 | 0.098 | 0.106 | 0.113 | 0.110 | 0.107 |
| 68 | 0.094 | 0.101 | 0.108 | 0.105 | 0.102 |
| 69 | 0.090 | 0.096 | 0.102 | 0.099 | 0.097 |
| 70 | 0.086 | 0.091 | 0.097 | 0.094 | 0.092 |
| 71 | 0.082 | 0.087 | 0.092 | 0.090 | 0.087 |
| 72 | 0.078 | 0.083 | 0.087 | 0.085 | 0.083 |
| 73 | 0.072 | 0.076 | 0.080 | 0.078 | 0.076 |
| 74 | 0.066 | 0.070 | 0.073 | 0.071 | 0.070 |
| 75 | 0.061 | 0.064 | 0.067 | 0.065 | 0.064 |
| 76 | 0.056 | 0.059 | 0.061 | 0.060 | 0.059 |
| 77 | 0.052 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N540)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N540)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $29.35 | $33.87 | $39.14 | $46.66 | $51.93 | $55.69 | $59.46 | $63.22 | $73.76 |
| 35-39 | 33.12 | 39.14 | 45.91 | 54.94 | 62.47 | 66.98 | 71.50 | 76.02 | 88.81 |
| 40-44 | 36.13 | 42.90 | 51.18 | 62.47 | 70.75 | 76.02 | 81.28 | 87.31 | 100.85 |
| 45-49 | 44.41 | 53.44 | 64.73 | 79.03 | 90.32 | 97.84 | 104.62 | 111.39 | 129.45 |
| 50 | 46.66 | 56.45 | 68.49 | 85.05 | 97.09 | 105.37 | 112.90 | 120.42 | 138.48 |
| 51 | 47.42 | 57.95 | 70.75 | 87.31 | 99.35 | 107.63 | 115.91 | 123.43 | 142.25 |
| 52 | 48.92 | 58.71 | 72.25 | 89.56 | 102.36 | 110.64 | 118.16 | 126.44 | 145.26 |
| 53 | 51.18 | 62.47 | 76.77 | 94.83 | 108.38 | 117.41 | 125.69 | 134.72 | 154.29 |
| 54 | 54.19 | 66.23 | 81.28 | 100.85 | 115.15 | 124.94 | 133.97 | 143.00 | 164.07 |
| 55 | 57.20 | 69.99 | 85.80 | 106.87 | 122.68 | 132.46 | 142.25 | 152.03 | 173.86 |
| 56 | 60.96 | 74.51 | 91.07 | 113.65 | 130.21 | 141.50 | 151.28 | 161.06 | 185.15 |
| 57 | 63.97 | 78.27 | 97.09 | 121.17 | 138.48 | 150.53 | 161.06 | 171.60 | 196.44 |
| 58 | 68.49 | 84.29 | 103.86 | 129.45 | 148.27 | 161.06 | 172.35 | 183.64 | 209.98 |
| 59 | 73.01 | 89.56 | 111.39 | 139.24 | 159.56 | 172.35 | 185.15 | 197.19 | 225.04 |
| 60 | 78.27 | 95.58 | 118.92 | 149.02 | 170.85 | 185.15 | 197.94 | 210.74 | 240.84 |
| 61 | 83.54 | 102.36 | 127.20 | 159.56 | 182.89 | 197.94 | 212.24 | 225.79 | 257.40 |
| 62 | 88.81 | 109.88 | 136.23 | 170.85 | 195.68 | 212.24 | 228.05 | 242.35 | 276.22 |
| 63 | 95.58 | 118.16 | 146.76 | 184.40 | 212.24 | 229.55 | 246.11 | 261.92 | 298.04 |
| 64 | 103.11 | 127.20 | 158.81 | 199.45 | 228.80 | 248.37 | 266.43 | 282.99 | 321.37 |
| 65 | 110.64 | 136.98 | 171.60 | 216.01 | 247.62 | 268.69 | 287.51 | 305.57 | 346.96 |
| 66 | 119.67 | 147.52 | 185.15 | 233.32 | 267.94 | 290.52 | 310.84 | 330.41 | 374.81 |
| 67 | 128.70 | 159.56 | 199.45 | 252.13 | 289.76 | 314.60 | 336.43 | 356.75 | 404.16 |
| 68 | 141.50 | 176.12 | 220.52 | 278.47 | 320.62 | 347.72 | 372.55 | 394.38 | 446.31 |
| 69 | 155.80 | 194.18 | 243.10 | 307.83 | 354.49 | 384.60 | 411.69 | 436.53 | 492.98 |
| 70 | 171.60 | 213.75 | 268.69 | 340.19 | 392.12 | 425.24 | 455.34 | 482.44 | 544.91 |
| 71 | 188.91 | 235.57 | 296.54 | 376.32 | 433.52 | 470.40 | 503.51 | 532.86 | 601.35 |
| 72 | 208.48 | 259.66 | 327.40 | 415.45 | 479.43 | 520.82 | 556.95 | 589.31 | 663.82 |
| 73 | 226.54 | 282.99 | 357.50 | 454.59 | 525.34 | 570.50 | 609.63 | 644.25 | 724.79 |
| 74 | 246.11 | 308.58 | 389.86 | 497.49 | 575.01 | 624.69 | 667.59 | 704.47 | 791.02 |
| 75 | 267.94 | 336.43 | 425.99 | 544.91 | 629.95 | 684.14 | 731.56 | 770.70 | 863.27 |
| 76 | 291.27 | 366.53 | 465.13 | 596.09 | 690.17 | 749.62 | 800.80 | 842.95 | 942.30 |
| 77 | 316.86 | 398.90 | 508.03 | 652.53 | 755.64 | 821.12 | 876.82 | 921.22 | 1,028.85 |
| 78 | 348.47 | 440.29 | 562.22 | 724.79 | 839.94 | 912.19 | 973.16 | 1,020.57 | 1,137.98 |
| 79 | 383.84 | 486.20 | 623.18 | 804.57 | 934.02 | 1,013.80 | 1,080.78 | 1,131.21 | 1,259.16 |
| 80 | 422.23 | 536.63 | 689.41 | 893.38 | 1,038.63 | 1,126.69 | 1,199.70 | 1,253.14 | 1,393.13 |
| 81 | 465.13 | 592.32 | 763.17 | 991.97 | 1,154.54 | 1,252.38 | 1,331.41 | 1,388.61 | 1,541.39 |
| 82 | 511.79 | 653.29 | 845.21 | 1,101.86 | 1,283.24 | 1,391.62 | 1,478.93 | 1,538.38 | 1,704.72 |
| 83 | 551.68 | 705.97 | 916.71 | 1,198.95 | 1,396.89 | 1,514.30 | 1,605.37 | 1,666.33 | 1,845.46 |
| 84 | 593.83 | 762.42 | 994.23 | 1,305.07 | 1,521.07 | 1,646.76 | 1,743.10 | 1,805.57 | 1,997.49 |
| 85 | 639.74 | 824.13 | 1,077.77 | 1,420.22 | 1,656.55 | 1,791.27 | 1,892.87 | 1,956.10 | 2,162.32 |
| 86 | 689.41 | 889.61 | 1,168.84 | 1,545.91 | 1,804.06 | 1,948.57 | 2,055.44 | 2,119.42 | 2,340.69 |
| 87 | 742.85 | 961.11 | 1,267.44 | 1,682.14 | 1,964.37 | 2,120.17 | 2,231.56 | 2,296.29 | 2,534.12 |
| 88 | 800.05 | 1,038.63 | 1,374.31 | 1,831.16 | 2,138.99 | 2,306.07 | 2,423.48 | 2,487.45 | 2,743.35 |
| 89 | 861.77 | 1,122.18 | 1,490.21 | 1,992.97 | 2,329.40 | 2,508.53 | 2,631.21 | 2,695.18 | 2,969.14 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $42.90 | $51.93 | $63.22 | $78.27 | $89.56 | $97.84 | $106.12 | $114.40 | $136.23 |
| 35-39 | 50.43 | 60.96 | 74.51 | 93.33 | 107.63 | 118.16 | 127.95 | 138.48 | 163.32 |
| 40-44 | 60.21 | 73.76 | 91.07 | 115.15 | 133.22 | 146.01 | 158.05 | 170.85 | 200.95 |
| 45-49 | 73.01 | 90.32 | 112.14 | 142.25 | 164.83 | 180.63 | 195.68 | 211.49 | 248.37 |
| 50 | 82.04 | 100.85 | 126.44 | 160.31 | 186.65 | 203.96 | 220.52 | 238.58 | 278.47 |
| 51 | 85.05 | 104.62 | 131.71 | 167.08 | 194.18 | 212.24 | 229.55 | 247.62 | 289.01 |
| 52 | 88.06 | 109.13 | 136.98 | 173.86 | 201.71 | 221.27 | 239.34 | 258.15 | 300.30 |
| 53 | 92.57 | 114.40 | 143.75 | 182.89 | 213.00 | 233.32 | 252.13 | 271.70 | 316.11 |
| 54 | 97.09 | 120.42 | 152.03 | 193.43 | 224.28 | 246.11 | 265.68 | 286.00 | 332.66 |
| 55 | 102.36 | 127.20 | 159.56 | 203.96 | 236.33 | 258.91 | 279.98 | 301.81 | 349.97 |
| 56 | 107.63 | 133.97 | 168.59 | 214.50 | 249.12 | 273.21 | 295.03 | 317.61 | 368.04 |
| 57 | 112.90 | 140.74 | 177.62 | 226.54 | 262.67 | 288.26 | 310.84 | 334.92 | 386.85 |
| 58 | 119.67 | 149.02 | 187.41 | 239.34 | 278.47 | 304.82 | 328.90 | 353.74 | 408.68 |
| 59 | 126.44 | 157.30 | 198.70 | 253.64 | 295.03 | 322.88 | 348.47 | 374.81 | 432.01 |
| 60 | 133.22 | 166.33 | 209.98 | 268.69 | 312.34 | 341.70 | 368.79 | 396.64 | 456.85 |
| 61 | 140.74 | 175.36 | 222.78 | 284.50 | 330.41 | 362.02 | 390.62 | 419.22 | 482.44 |
| 62 | 149.02 | 185.90 | 235.57 | 301.05 | 349.97 | 383.09 | 413.20 | 443.30 | 509.53 |
| 63 | 159.56 | 199.45 | 252.88 | 323.63 | 376.32 | 412.44 | 444.05 | 476.42 | 546.41 |
| 64 | 170.85 | 213.75 | 270.95 | 347.72 | 404.92 | 443.30 | 477.92 | 511.79 | 586.30 |
| 65 | 182.89 | 229.55 | 291.27 | 374.06 | 435.02 | 476.42 | 513.30 | 550.18 | 629.20 |
| 66 | 195.68 | 246.11 | 313.10 | 401.91 | 468.14 | 511.79 | 551.68 | 590.82 | 675.11 |
| 67 | 209.98 | 263.42 | 335.67 | 432.01 | 502.76 | 550.93 | 593.08 | 634.47 | 724.03 |
| 68 | 225.79 | 283.74 | 362.02 | 465.88 | 542.65 | 593.83 | 639.74 | 684.14 | 778.98 |
| 69 | 243.10 | 305.57 | 389.86 | 502.01 | 585.55 | 641.24 | 690.17 | 737.58 | 838.43 |
| 70 | 261.16 | 328.90 | 419.97 | 541.14 | 631.46 | 691.67 | 744.35 | 794.78 | 902.41 |
| 71 | 280.73 | 353.74 | 452.33 | 584.04 | 681.13 | 745.86 | 803.06 | 856.50 | 970.90 |
| 72 | 302.56 | 380.83 | 486.95 | 629.95 | 735.32 | 804.57 | 865.53 | 922.73 | 1,044.66 |
| 73 | 327.40 | 413.20 | 529.85 | 685.65 | 801.55 | 877.57 | 943.80 | 1,004.01 | 1,134.97 |
| 74 | 354.49 | 447.82 | 575.76 | 747.37 | 873.81 | 956.60 | 1,028.10 | 1,092.82 | 1,232.06 |
| 75 | 383.84 | 486.20 | 626.19 | 814.35 | 952.83 | 1,043.15 | 1,120.67 | 1,189.16 | 1,338.18 |
| 76 | 415.45 | 527.60 | 680.38 | 886.60 | 1,038.63 | 1,137.23 | 1,221.52 | 1,293.78 | 1,453.34 |
| 77 | 450.08 | 572.00 | 739.84 | 966.38 | 1,132.71 | 1,240.34 | 1,330.66 | 1,408.18 | 1,578.27 |
| 78 | 488.46 | 622.43 | 806.82 | 1,056.70 | 1,240.34 | 1,357.00 | 1,454.84 | 1,536.13 | 1,719.02 |
| 79 | 529.10 | 676.62 | 879.83 | 1,156.05 | 1,357.75 | 1,484.95 | 1,590.32 | 1,674.61 | 1,871.05 |
| 80 | 574.26 | 735.32 | 959.61 | 1,264.42 | 1,485.70 | 1,624.94 | 1,737.83 | 1,826.64 | 2,037.38 |
| 81 | 622.43 | 800.05 | 1,046.91 | 1,382.59 | 1,626.44 | 1,778.47 | 1,900.40 | 1,992.22 | 2,218.01 |
| 82 | 675.11 | 869.29 | 1,141.75 | 1,512.04 | 1,780.73 | 1,945.56 | 2,077.27 | 2,172.85 | 2,415.20 |
| 83 | 718.77 | 927.24 | 1,221.52 | 1,624.94 | 1,913.95 | 2,089.31 | 2,226.29 | 2,323.38 | 2,580.78 |
| 84 | 763.92 | 988.96 | 1,308.08 | 1,745.36 | 2,057.70 | 2,243.60 | 2,385.85 | 2,484.44 | 2,757.65 |
| 85 | 812.84 | 1,054.44 | 1,399.90 | 1,875.56 | 2,211.99 | 2,409.18 | 2,557.45 | 2,656.80 | 2,947.31 |
| 86 | 864.78 | 1,125.19 | 1,498.49 | 2,014.80 | 2,377.57 | 2,586.80 | 2,741.09 | 2,841.19 | 3,149.77 |
| 87 | 919.72 | 1,199.70 | 1,603.86 | 2,164.57 | 2,555.94 | 2,777.97 | 2,938.28 | 3,038.38 | 3,365.78 |
| 88 | 978.42 | 1,279.48 | 1,717.51 | 2,324.89 | 2,747.11 | 2,982.69 | 3,149.77 | 3,249.12 | 3,596.84 |
| 89 | 1,040.14 | 1,364.52 | 1,837.93 | 2,497.99 | 2,953.33 | 3,203.21 | 3,375.56 | 3,474.16 | 3,842.95 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $91.82 | $112.90 | $140.74 | $177.62 | $205.47 | $223.53 | $241.60 | $259.66 | $302.56 |
| 35-39 | 100.10 | 123.43 | 154.29 | 195.68 | 225.79 | 246.86 | 266.43 | 286.00 | 333.42 |
| 40-44 | 111.39 | 137.73 | 173.11 | 219.77 | 254.39 | 277.72 | 299.55 | 322.88 | 374.81 |
| 45-49 | 121.17 | 150.53 | 188.91 | 240.09 | 278.47 | 304.82 | 328.90 | 352.99 | 409.43 |
| 50 | 128.70 | 160.31 | 201.71 | 257.40 | 298.04 | 325.89 | 351.48 | 377.82 | 436.53 |
| 51 | 131.71 | 163.32 | 206.22 | 262.67 | 304.82 | 333.42 | 359.76 | 386.10 | 446.31 |
| 52 | 134.72 | 167.08 | 210.74 | 268.69 | 311.59 | 340.94 | 367.29 | 394.38 | 456.10 |
| 53 | 139.24 | 173.11 | 218.26 | 278.47 | 322.88 | 352.99 | 380.83 | 408.68 | 471.15 |
| 54 | 143.75 | 179.13 | 225.79 | 288.26 | 334.17 | 365.78 | 393.63 | 422.98 | 487.71 |
| 55 | 148.27 | 185.15 | 234.07 | 298.04 | 346.21 | 378.57 | 407.93 | 437.28 | 504.26 |
| 56 | 153.54 | 191.17 | 241.60 | 308.58 | 358.25 | 392.12 | 422.23 | 453.09 | 521.58 |
| 57 | 158.81 | 197.94 | 250.63 | 319.87 | 371.05 | 405.67 | 437.28 | 468.89 | 538.89 |
| 58 | 164.83 | 205.47 | 260.41 | 332.66 | 386.10 | 422.23 | 454.59 | 487.71 | 559.96 |
| 59 | 170.85 | 213.75 | 270.95 | 346.21 | 401.91 | 439.54 | 473.41 | 507.28 | 582.54 |
| 60 | 177.62 | 222.03 | 281.49 | 360.51 | 418.46 | 457.60 | 492.22 | 527.60 | 605.12 |
| 61 | 184.40 | 231.06 | 292.77 | 374.81 | 435.02 | 475.66 | 512.54 | 548.67 | 628.45 |
| 62 | 191.92 | 240.09 | 304.82 | 389.86 | 453.09 | 495.23 | 532.86 | 570.50 | 653.29 |
| 63 | 202.46 | 252.88 | 321.37 | 412.44 | 479.43 | 523.83 | 563.72 | 603.61 | 690.17 |
| 64 | 213.00 | 267.18 | 340.19 | 435.77 | 507.28 | 553.94 | 596.09 | 638.23 | 728.55 |
| 65 | 225.04 | 282.24 | 359.01 | 461.36 | 535.88 | 586.30 | 630.71 | 674.36 | 769.94 |
| 66 | 237.08 | 298.04 | 379.33 | 487.71 | 567.49 | 620.17 | 667.59 | 713.50 | 813.60 |
| 67 | 249.87 | 313.85 | 400.40 | 515.55 | 599.85 | 656.30 | 705.97 | 754.14 | 858.76 |
| 68 | 267.18 | 335.67 | 428.25 | 551.68 | 642.75 | 702.96 | 756.40 | 807.58 | 918.97 |
| 69 | 285.25 | 359.01 | 458.35 | 590.82 | 688.66 | 753.39 | 809.83 | 864.78 | 982.19 |
| 70 | 304.06 | 383.09 | 489.96 | 632.21 | 737.58 | 806.82 | 867.79 | 925.74 | 1,050.68 |
| 71 | 325.14 | 409.43 | 523.83 | 677.37 | 790.27 | 864.78 | 929.50 | 991.22 | 1,123.68 |
| 72 | 346.96 | 437.28 | 560.71 | 724.79 | 845.96 | 926.49 | 995.73 | 1,061.21 | 1,201.20 |
| 73 | 371.80 | 469.64 | 603.61 | 781.99 | 913.70 | 1,000.25 | 1,074.76 | 1,144.00 | 1,292.27 |
| 74 | 398.90 | 505.02 | 649.52 | 843.70 | 986.70 | 1,080.03 | 1,160.56 | 1,232.81 | 1,390.87 |
| 75 | 428.25 | 542.65 | 699.20 | 909.93 | 1,065.73 | 1,166.58 | 1,252.38 | 1,329.15 | 1,496.99 |
| 76 | 459.11 | 583.29 | 753.39 | 982.19 | 1,150.78 | 1,259.91 | 1,352.48 | 1,433.01 | 1,610.64 |
| 77 | 492.22 | 626.19 | 810.59 | 1,059.71 | 1,242.60 | 1,360.76 | 1,460.11 | 1,545.16 | 1,733.32 |
| 78 | 529.85 | 675.87 | 877.57 | 1,150.78 | 1,350.22 | 1,478.17 | 1,584.29 | 1,673.86 | 1,874.06 |
| 79 | 570.50 | 730.05 | 949.82 | 1,249.37 | 1,467.64 | 1,606.12 | 1,719.77 | 1,812.34 | 2,026.09 |
| 80 | 614.90 | 788.01 | 1,028.85 | 1,356.25 | 1,594.83 | 1,744.61 | 1,866.53 | 1,962.87 | 2,190.92 |
| 81 | 661.57 | 850.48 | 1,113.90 | 1,472.15 | 1,733.32 | 1,895.88 | 2,026.09 | 2,126.19 | 2,368.54 |
| 82 | 712.74 | 917.46 | 1,205.72 | 1,598.59 | 1,883.84 | 2,059.21 | 2,199.20 | 2,302.31 | 2,561.21 |
| 83 | 754.89 | 973.91 | 1,284.75 | 1,709.98 | 2,015.55 | 2,201.45 | 2,347.46 | 2,451.33 | 2,725.29 |
| 84 | 799.30 | 1,034.12 | 1,369.04 | 1,828.15 | 2,157.05 | 2,353.49 | 2,504.77 | 2,610.13 | 2,899.90 |
| 85 | 845.96 | 1,098.09 | 1,458.60 | 1,955.34 | 2,308.33 | 2,516.05 | 2,673.35 | 2,779.48 | 3,085.80 |
| 86 | 895.63 | 1,165.83 | 1,554.19 | 2,091.57 | 2,470.14 | 2,689.91 | 2,853.23 | 2,959.36 | 3,282.99 |
| 87 | 948.32 | 1,238.08 | 1,655.79 | 2,236.83 | 2,644.00 | 2,875.81 | 3,044.40 | 3,151.28 | 3,492.97 |
| 88 | 1,004.77 | 1,314.10 | 1,764.93 | 2,391.87 | 2,829.15 | 3,074.51 | 3,249.12 | 3,355.24 | 3,717.26 |
| 89 | 1,063.47 | 1,395.38 | 1,880.83 | 2,558.20 | 3,027.85 | 3,286.75 | 3,467.38 | 3,572.00 | 3,955.09 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $63.97 | $78.27 | $96.34 | $119.67 | $137.73 | $150.53 | $161.82 | $173.86 | $203.21 |
| 35-39 | 71.50 | 87.31 | 108.38 | 136.23 | 156.55 | 170.85 | 184.40 | 197.94 | 231.06 |
| 40-44 | 82.04 | 100.85 | 125.69 | 158.05 | 182.14 | 198.70 | 214.50 | 230.31 | 268.69 |
| 45-49 | 94.08 | 116.66 | 145.26 | 184.40 | 213.00 | 232.56 | 250.63 | 269.44 | 312.34 |
| 50 | 102.36 | 126.44 | 158.05 | 200.95 | 231.81 | 253.64 | 273.21 | 293.53 | 339.44 |
| 51 | 104.62 | 130.21 | 162.57 | 206.22 | 238.58 | 261.16 | 280.73 | 301.81 | 348.47 |
| 52 | 107.63 | 133.22 | 167.84 | 212.24 | 246.11 | 268.69 | 289.01 | 310.09 | 358.25 |
| 53 | 112.14 | 139.24 | 174.61 | 221.27 | 256.65 | 279.98 | 301.05 | 322.88 | 373.31 |
| 54 | 116.66 | 144.51 | 181.38 | 231.06 | 267.18 | 291.27 | 313.85 | 337.18 | 388.36 |
| 55 | 121.17 | 150.53 | 189.66 | 240.84 | 278.47 | 304.06 | 327.40 | 350.73 | 404.16 |
| 56 | 125.69 | 156.55 | 197.19 | 250.63 | 290.52 | 316.86 | 340.94 | 365.78 | 420.72 |
| 57 | 130.96 | 163.32 | 205.47 | 261.16 | 302.56 | 330.41 | 355.24 | 380.83 | 438.03 |
| 58 | 136.98 | 170.85 | 215.25 | 273.96 | 316.86 | 346.21 | 372.55 | 398.90 | 458.35 |
| 59 | 143.00 | 178.37 | 225.04 | 286.75 | 332.66 | 362.77 | 390.62 | 417.71 | 479.43 |
| 60 | 149.77 | 186.65 | 235.57 | 300.30 | 348.47 | 380.08 | 408.68 | 438.03 | 502.01 |
| 61 | 156.55 | 195.68 | 246.86 | 314.60 | 365.03 | 398.14 | 428.25 | 458.35 | 525.34 |
| 62 | 164.07 | 204.72 | 258.91 | 329.65 | 382.34 | 417.71 | 448.57 | 480.18 | 549.42 |
| 63 | 173.86 | 217.51 | 275.46 | 351.48 | 407.17 | 444.81 | 478.68 | 511.79 | 584.80 |
| 64 | 184.40 | 231.06 | 292.77 | 374.06 | 434.27 | 474.16 | 509.53 | 544.91 | 621.68 |
| 65 | 196.44 | 245.36 | 311.59 | 398.90 | 462.87 | 505.02 | 543.40 | 580.28 | 661.57 |
| 66 | 208.48 | 261.16 | 331.91 | 424.49 | 492.98 | 538.13 | 578.78 | 617.91 | 704.47 |
| 67 | 221.27 | 277.72 | 352.99 | 452.33 | 525.34 | 573.51 | 616.41 | 658.55 | 749.62 |
| 68 | 236.33 | 296.54 | 377.82 | 484.70 | 562.97 | 614.90 | 660.81 | 705.22 | 801.55 |
| 69 | 252.88 | 316.86 | 404.16 | 518.56 | 602.86 | 659.31 | 708.23 | 754.89 | 857.25 |
| 70 | 269.44 | 338.69 | 432.01 | 555.44 | 646.51 | 705.97 | 758.65 | 808.33 | 916.71 |
| 71 | 288.26 | 362.02 | 462.12 | 595.33 | 692.42 | 757.15 | 812.84 | 865.53 | 979.93 |
| 72 | 307.83 | 387.61 | 494.48 | 637.48 | 742.10 | 811.34 | 871.55 | 927.24 | 1,048.42 |
| 73 | 331.91 | 418.46 | 535.12 | 691.67 | 806.07 | 880.58 | 945.31 | 1,004.77 | 1,134.22 |
| 74 | 358.25 | 452.33 | 579.53 | 749.62 | 875.31 | 956.60 | 1,026.59 | 1,089.06 | 1,227.55 |
| 75 | 386.10 | 488.46 | 627.70 | 813.60 | 949.82 | 1,038.63 | 1,113.90 | 1,180.88 | 1,327.65 |
| 76 | 416.21 | 527.60 | 678.88 | 882.84 | 1,031.11 | 1,127.45 | 1,208.73 | 1,279.48 | 1,436.78 |
| 77 | 448.57 | 569.74 | 735.32 | 957.35 | 1,119.92 | 1,224.54 | 1,312.59 | 1,387.10 | 1,554.19 |
| 78 | 485.45 | 617.91 | 799.30 | 1,044.66 | 1,223.03 | 1,336.68 | 1,431.51 | 1,509.78 | 1,688.91 |
| 79 | 525.34 | 669.84 | 870.04 | 1,139.49 | 1,335.17 | 1,459.36 | 1,560.96 | 1,643.00 | 1,834.92 |
| 80 | 568.24 | 727.04 | 946.06 | 1,243.35 | 1,458.60 | 1,593.33 | 1,702.46 | 1,788.26 | 1,993.73 |
| 81 | 614.90 | 788.01 | 1,029.60 | 1,356.25 | 1,592.57 | 1,739.34 | 1,856.75 | 1,946.31 | 2,166.08 |
| 82 | 665.33 | 854.99 | 1,119.92 | 1,479.68 | 1,739.34 | 1,898.89 | 2,025.34 | 2,117.91 | 2,353.49 |
| 83 | 706.72 | 910.69 | 1,197.44 | 1,588.06 | 1,868.04 | 2,037.38 | 2,169.09 | 2,263.17 | 2,513.80 |
| 84 | 751.13 | 970.90 | 1,280.98 | 1,704.72 | 2,006.52 | 2,185.65 | 2,323.38 | 2,418.21 | 2,683.89 |
| 85 | 798.54 | 1,034.12 | 1,369.79 | 1,830.41 | 2,155.54 | 2,345.21 | 2,488.21 | 2,584.54 | 2,866.03 |
| 86 | 848.22 | 1,102.61 | 1,465.38 | 1,964.37 | 2,315.10 | 2,516.81 | 2,665.83 | 2,761.41 | 3,060.96 |
| 87 | 901.66 | 1,174.86 | 1,566.98 | 2,108.88 | 2,486.70 | 2,700.45 | 2,854.74 | 2,951.08 | 3,268.69 |
| 88 | 958.10 | 1,251.63 | 1,676.12 | 2,263.92 | 2,670.34 | 2,897.64 | 3,057.95 | 3,153.54 | 3,490.72 |
| 89 | 1,018.31 | 1,333.67 | 1,792.77 | 2,429.50 | 2,868.29 | 3,109.13 | 3,275.46 | 3,370.29 | 3,727.79 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $46.66 | $55.69 | $67.74 | $84.29 | $96.34 | $103.86 | $112.14 | $120.42 | $140.74 |
| 35-39 | 52.68 | 63.97 | 78.27 | 97.84 | 112.14 | 121.93 | 130.96 | 140.74 | 164.07 |
| 40-44 | 61.72 | 75.26 | 92.57 | 115.91 | 133.22 | 145.26 | 156.55 | 167.84 | 195.68 |
| 45-49 | 73.76 | 90.32 | 112.14 | 141.50 | 163.32 | 177.62 | 191.17 | 205.47 | 238.58 |
| 50 | 82.04 | 100.85 | 124.94 | 158.05 | 182.14 | 198.70 | 213.75 | 229.55 | 265.68 |
| 51 | 84.29 | 103.86 | 130.21 | 164.07 | 188.91 | 206.22 | 222.03 | 237.83 | 274.71 |
| 52 | 87.31 | 107.63 | 134.72 | 170.10 | 196.44 | 213.75 | 230.31 | 246.86 | 285.25 |
| 53 | 91.82 | 112.90 | 141.50 | 178.37 | 205.47 | 224.28 | 241.60 | 258.91 | 298.80 |
| 54 | 95.58 | 118.16 | 148.27 | 186.65 | 216.01 | 235.57 | 252.88 | 270.95 | 312.34 |
| 55 | 100.10 | 124.18 | 155.04 | 195.68 | 226.54 | 246.86 | 265.68 | 284.50 | 327.40 |
| 56 | 104.62 | 129.45 | 162.57 | 205.47 | 237.83 | 258.91 | 278.47 | 298.04 | 343.20 |
| 57 | 109.88 | 135.47 | 170.10 | 215.25 | 249.12 | 271.70 | 292.02 | 312.34 | 359.01 |
| 58 | 115.15 | 143.00 | 179.13 | 227.30 | 262.67 | 286.00 | 307.83 | 329.65 | 378.57 |
| 59 | 121.17 | 150.53 | 188.91 | 240.09 | 276.97 | 301.81 | 324.39 | 346.96 | 398.14 |
| 60 | 127.20 | 158.05 | 199.45 | 252.88 | 292.02 | 318.36 | 342.45 | 365.78 | 419.22 |
| 61 | 133.97 | 167.08 | 209.98 | 266.43 | 308.58 | 335.67 | 361.26 | 386.10 | 441.80 |
| 62 | 140.74 | 175.36 | 221.27 | 280.73 | 325.14 | 354.49 | 380.83 | 407.17 | 465.13 |
| 63 | 150.53 | 187.41 | 236.33 | 300.30 | 347.72 | 379.33 | 407.17 | 435.02 | 496.74 |
| 64 | 160.31 | 200.20 | 252.13 | 321.37 | 371.80 | 405.67 | 435.77 | 465.13 | 530.61 |
| 65 | 170.85 | 213.00 | 269.44 | 343.20 | 397.39 | 433.52 | 465.88 | 496.74 | 566.73 |
| 66 | 182.14 | 227.30 | 287.51 | 367.29 | 425.24 | 463.62 | 498.24 | 531.36 | 605.12 |
| 67 | 194.18 | 242.35 | 307.07 | 392.87 | 455.34 | 495.99 | 532.86 | 568.24 | 645.76 |
| 68 | 207.73 | 260.41 | 329.65 | 421.47 | 489.21 | 533.62 | 572.75 | 610.39 | 693.18 |
| 69 | 222.78 | 279.23 | 354.49 | 453.09 | 526.09 | 573.51 | 615.65 | 655.54 | 743.60 |
| 70 | 238.58 | 299.55 | 380.08 | 486.95 | 565.23 | 616.41 | 661.57 | 704.47 | 797.79 |
| 71 | 255.90 | 321.37 | 407.93 | 523.08 | 607.38 | 663.07 | 711.24 | 756.40 | 855.74 |
| 72 | 273.96 | 344.71 | 438.03 | 562.22 | 653.29 | 712.74 | 764.68 | 812.84 | 918.21 |
| 73 | 297.29 | 374.06 | 476.42 | 613.40 | 712.74 | 778.22 | 834.67 | 885.10 | 997.99 |
| 74 | 322.13 | 405.67 | 518.56 | 668.34 | 778.22 | 848.97 | 910.69 | 964.88 | 1,086.05 |
| 75 | 349.22 | 441.04 | 564.48 | 729.30 | 848.97 | 926.49 | 993.48 | 1,051.43 | 1,180.88 |
| 76 | 378.57 | 478.68 | 614.15 | 794.78 | 927.24 | 1,011.54 | 1,083.79 | 1,145.51 | 1,284.75 |
| 77 | 410.19 | 519.32 | 667.59 | 867.03 | 1,011.54 | 1,104.11 | 1,182.39 | 1,247.87 | 1,397.64 |
| 78 | 445.56 | 565.98 | 730.05 | 949.82 | 1,110.13 | 1,210.99 | 1,295.28 | 1,364.52 | 1,525.59 |
| 79 | 483.94 | 616.41 | 797.79 | 1,041.65 | 1,217.76 | 1,328.40 | 1,419.47 | 1,492.47 | 1,664.83 |
| 80 | 526.09 | 672.10 | 872.30 | 1,141.75 | 1,335.92 | 1,457.10 | 1,555.69 | 1,631.71 | 1,817.61 |
| 81 | 572.00 | 732.31 | 952.83 | 1,251.63 | 1,466.13 | 1,598.59 | 1,704.72 | 1,783.74 | 1,984.70 |
| 82 | 621.68 | 797.79 | 1,041.65 | 1,371.30 | 1,608.38 | 1,752.88 | 1,868.04 | 1,950.83 | 2,166.08 |
| 83 | 663.07 | 852.73 | 1,117.66 | 1,477.42 | 1,734.07 | 1,887.61 | 2,007.27 | 2,092.32 | 2,321.88 |
| 84 | 706.72 | 912.19 | 1,199.70 | 1,591.82 | 1,868.79 | 2,032.86 | 2,157.80 | 2,243.60 | 2,488.21 |
| 85 | 754.14 | 975.41 | 1,287.76 | 1,714.50 | 2,014.80 | 2,188.66 | 2,319.62 | 2,406.17 | 2,665.83 |
| 86 | 804.57 | 1,043.15 | 1,382.59 | 1,847.72 | 2,171.35 | 2,357.25 | 2,493.48 | 2,580.03 | 2,857.00 |
| 87 | 858.00 | 1,116.16 | 1,484.19 | 1,989.96 | 2,340.69 | 2,537.88 | 2,680.13 | 2,767.43 | 3,061.71 |
| 88 | 914.45 | 1,192.92 | 1,593.33 | 2,144.25 | 2,523.58 | 2,732.81 | 2,880.33 | 2,967.63 | 3,281.48 |
| 89 | 975.41 | 1,276.47 | 1,709.98 | 2,309.83 | 2,720.02 | 2,942.80 | 3,096.34 | 3,182.89 | 3,516.30 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $27.09 | $30.86 | $35.37 | $42.15 | $47.42 | $49.67 | $52.68 | $55.69 | $63.22 |
| 35-39 | 30.86 | 36.13 | 42.15 | 50.43 | 56.45 | 60.21 | 63.97 | 66.98 | 76.02 |
| 40-44 | 33.87 | 39.89 | 46.66 | 56.45 | 63.97 | 68.49 | 73.01 | 76.77 | 86.55 |
| 45-49 | 41.39 | 49.67 | 59.46 | 72.25 | 82.04 | 88.06 | 93.33 | 98.59 | 111.39 |
| 50 | 44.41 | 52.68 | 63.22 | 77.52 | 88.81 | 94.83 | 100.85 | 106.12 | 119.67 |
| 51 | 45.16 | 53.44 | 64.73 | 79.78 | 91.07 | 97.09 | 103.86 | 109.13 | 122.68 |
| 52 | 45.91 | 54.94 | 66.23 | 82.04 | 93.33 | 100.10 | 106.12 | 112.14 | 125.69 |
| 53 | 48.17 | 57.95 | 70.75 | 87.31 | 99.35 | 106.12 | 112.90 | 118.92 | 133.97 |
| 54 | 51.18 | 61.72 | 75.26 | 92.57 | 105.37 | 112.90 | 120.42 | 126.44 | 143.00 |
| 55 | 54.19 | 65.48 | 79.78 | 98.59 | 112.14 | 120.42 | 127.95 | 134.72 | 152.03 |
| 56 | 57.20 | 69.24 | 85.05 | 104.62 | 119.67 | 127.95 | 136.23 | 143.75 | 161.82 |
| 57 | 60.96 | 73.76 | 90.32 | 111.39 | 127.20 | 136.23 | 145.26 | 152.78 | 172.35 |
| 58 | 64.73 | 78.27 | 96.34 | 119.67 | 136.23 | 146.76 | 155.80 | 164.07 | 184.40 |
| 59 | 69.24 | 84.29 | 103.11 | 127.95 | 146.01 | 157.30 | 167.08 | 176.12 | 197.94 |
| 60 | 73.76 | 90.32 | 110.64 | 137.73 | 157.30 | 168.59 | 179.88 | 188.91 | 212.24 |
| 61 | 79.03 | 96.34 | 118.16 | 147.52 | 168.59 | 181.38 | 192.67 | 203.21 | 228.05 |
| 62 | 84.29 | 103.11 | 127.20 | 158.05 | 180.63 | 194.18 | 206.97 | 218.26 | 244.61 |
| 63 | 90.32 | 111.39 | 136.98 | 170.85 | 195.68 | 210.74 | 224.28 | 236.33 | 264.93 |
| 64 | 97.84 | 119.67 | 148.27 | 185.15 | 211.49 | 228.05 | 242.35 | 255.90 | 286.75 |
| 65 | 105.37 | 129.45 | 160.31 | 200.20 | 229.55 | 246.86 | 262.67 | 276.97 | 310.09 |
| 66 | 112.90 | 139.24 | 173.11 | 216.76 | 248.37 | 267.18 | 284.50 | 299.55 | 335.67 |
| 67 | 121.93 | 150.53 | 187.41 | 234.82 | 268.69 | 289.76 | 308.58 | 324.39 | 363.52 |
| 68 | 134.72 | 166.33 | 206.97 | 259.66 | 298.04 | 320.62 | 341.70 | 359.76 | 402.66 |
| 69 | 148.27 | 183.64 | 228.80 | 287.51 | 329.65 | 356.00 | 378.57 | 398.14 | 446.31 |
| 70 | 164.07 | 202.46 | 252.88 | 318.36 | 365.78 | 394.38 | 419.97 | 441.80 | 494.48 |
| 71 | 180.63 | 224.28 | 279.98 | 352.99 | 404.92 | 437.28 | 465.13 | 489.21 | 547.92 |
| 72 | 199.45 | 247.62 | 309.33 | 390.62 | 448.57 | 484.70 | 515.55 | 542.65 | 606.62 |
| 73 | 217.51 | 270.20 | 338.69 | 428.25 | 492.22 | 531.36 | 565.98 | 594.58 | 664.58 |
| 74 | 236.33 | 294.28 | 370.30 | 468.89 | 539.64 | 583.29 | 620.92 | 651.78 | 727.04 |
| 75 | 257.40 | 321.37 | 404.92 | 514.05 | 592.32 | 639.74 | 681.13 | 714.25 | 796.29 |
| 76 | 279.98 | 350.73 | 442.55 | 563.72 | 649.52 | 702.21 | 747.37 | 783.49 | 871.55 |
| 77 | 304.82 | 382.34 | 483.94 | 617.91 | 712.74 | 770.70 | 819.62 | 858.76 | 954.34 |
| 78 | 336.43 | 422.23 | 536.63 | 687.15 | 793.28 | 857.25 | 911.44 | 953.59 | 1,058.20 |
| 79 | 370.30 | 466.63 | 595.33 | 763.92 | 882.09 | 954.34 | 1,013.04 | 1,058.20 | 1,173.36 |
| 80 | 408.68 | 516.31 | 659.31 | 848.97 | 982.19 | 1,061.97 | 1,126.69 | 1,174.86 | 1,300.55 |
| 81 | 450.08 | 570.50 | 731.56 | 943.80 | 1,092.82 | 1,181.63 | 1,253.14 | 1,304.31 | 1,442.05 |
| 82 | 495.99 | 629.95 | 810.59 | 1,049.92 | 1,216.26 | 1,314.85 | 1,393.13 | 1,448.07 | 1,598.59 |
| 83 | 534.37 | 681.13 | 879.83 | 1,143.25 | 1,325.39 | 1,431.51 | 1,514.30 | 1,569.99 | 1,732.56 |
| 84 | 576.52 | 736.83 | 955.09 | 1,244.86 | 1,443.55 | 1,558.70 | 1,645.26 | 1,702.46 | 1,877.07 |
| 85 | 621.68 | 796.29 | 1,036.38 | 1,355.49 | 1,573.00 | 1,696.44 | 1,788.26 | 1,846.21 | 2,033.62 |
| 86 | 669.84 | 861.01 | 1,124.43 | 1,475.91 | 1,713.75 | 1,846.21 | 1,943.30 | 2,002.01 | 2,202.96 |
| 87 | 722.53 | 931.01 | 1,220.02 | 1,606.87 | 1,867.28 | 2,010.28 | 2,111.89 | 2,171.35 | 2,387.35 |
| 88 | 778.98 | 1,006.27 | 1,324.64 | 1,749.87 | 2,034.37 | 2,187.91 | 2,294.78 | 2,354.99 | 2,586.05 |
| 89 | 839.94 | 1,088.31 | 1,437.53 | 1,905.67 | 2,216.51 | 2,381.33 | 2,494.23 | 2,553.69 | 2,802.06 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $39.89 | $47.42 | $57.95 | $71.50 | $82.04 | $88.06 | $94.83 | $100.85 | $116.66 |
| 35-39 | 47.42 | 56.45 | 69.24 | 85.80 | 98.59 | 106.87 | 114.40 | 122.68 | 140.74 |
| 40-44 | 57.20 | 68.49 | 84.29 | 106.12 | 121.93 | 132.46 | 142.25 | 152.03 | 173.86 |
| 45-49 | 69.24 | 84.29 | 104.62 | 131.71 | 152.03 | 164.83 | 176.87 | 188.91 | 215.25 |
| 50 | 77.52 | 94.83 | 117.41 | 148.27 | 171.60 | 186.65 | 200.20 | 213.00 | 243.10 |
| 51 | 80.53 | 98.59 | 122.68 | 154.29 | 179.13 | 194.18 | 208.48 | 222.03 | 252.88 |
| 52 | 83.54 | 102.36 | 127.20 | 161.06 | 186.65 | 202.46 | 216.76 | 231.06 | 262.67 |
| 53 | 88.06 | 107.63 | 134.72 | 170.10 | 196.44 | 213.75 | 228.80 | 243.85 | 276.97 |
| 54 | 92.57 | 113.65 | 141.50 | 179.13 | 207.73 | 225.04 | 241.60 | 257.40 | 292.02 |
| 55 | 97.09 | 119.67 | 149.77 | 188.91 | 219.02 | 237.83 | 255.14 | 270.95 | 307.83 |
| 56 | 102.36 | 125.69 | 157.30 | 199.45 | 231.06 | 250.63 | 268.69 | 286.00 | 325.14 |
| 57 | 107.63 | 132.46 | 166.33 | 210.74 | 243.85 | 264.93 | 283.74 | 301.81 | 342.45 |
| 58 | 113.65 | 139.99 | 176.12 | 222.78 | 258.15 | 280.73 | 301.05 | 319.87 | 362.77 |
| 59 | 119.67 | 148.27 | 185.90 | 236.33 | 273.96 | 297.29 | 318.36 | 338.69 | 383.84 |
| 60 | 126.44 | 157.30 | 197.19 | 250.63 | 290.52 | 315.35 | 337.93 | 359.01 | 406.42 |
| 61 | 133.97 | 166.33 | 208.48 | 265.68 | 307.83 | 334.17 | 358.25 | 380.08 | 430.51 |
| 62 | 141.50 | 175.36 | 221.27 | 281.49 | 325.89 | 353.74 | 379.33 | 403.41 | 456.10 |
| 63 | 152.03 | 188.91 | 237.83 | 302.56 | 350.73 | 380.83 | 407.93 | 433.52 | 489.96 |
| 64 | 162.57 | 202.46 | 255.14 | 325.89 | 377.82 | 410.19 | 439.54 | 466.63 | 527.60 |
| 65 | 174.61 | 217.51 | 274.71 | 349.97 | 406.42 | 441.04 | 472.65 | 502.01 | 566.73 |
| 66 | 187.41 | 233.32 | 295.03 | 377.07 | 437.28 | 474.91 | 508.78 | 540.39 | 609.63 |
| 67 | 200.95 | 250.63 | 316.86 | 405.67 | 470.40 | 511.04 | 547.92 | 581.03 | 655.54 |
| 68 | 216.01 | 270.20 | 342.45 | 438.03 | 508.03 | 552.43 | 591.57 | 627.70 | 707.48 |
| 69 | 232.56 | 290.52 | 368.79 | 472.65 | 548.67 | 596.84 | 638.99 | 677.37 | 763.17 |
| 70 | 250.63 | 313.10 | 398.14 | 510.29 | 592.32 | 645.01 | 690.17 | 731.56 | 824.13 |
| 71 | 269.44 | 337.93 | 429.00 | 550.93 | 639.74 | 696.19 | 745.86 | 790.27 | 888.86 |
| 72 | 290.52 | 364.27 | 462.87 | 594.58 | 690.92 | 752.63 | 805.32 | 853.49 | 958.86 |
| 73 | 314.60 | 395.13 | 504.26 | 648.77 | 754.89 | 821.12 | 879.08 | 930.26 | 1,044.66 |
| 74 | 341.70 | 429.00 | 548.67 | 707.48 | 823.38 | 897.14 | 959.61 | 1,014.55 | 1,137.23 |
| 75 | 370.30 | 466.63 | 596.84 | 771.45 | 898.64 | 979.18 | 1,047.67 | 1,106.37 | 1,238.84 |
| 76 | 401.15 | 506.52 | 650.28 | 841.44 | 981.43 | 1,069.49 | 1,143.25 | 1,206.47 | 1,348.72 |
| 77 | 435.02 | 550.18 | 707.48 | 918.21 | 1,071.00 | 1,167.33 | 1,247.87 | 1,315.60 | 1,468.39 |
| 78 | 471.90 | 598.34 | 772.20 | 1,004.77 | 1,173.36 | 1,278.72 | 1,366.03 | 1,437.53 | 1,601.60 |
| 79 | 512.54 | 651.78 | 842.95 | 1,100.35 | 1,285.50 | 1,400.65 | 1,494.73 | 1,570.75 | 1,747.62 |
| 80 | 556.20 | 708.98 | 920.47 | 1,204.21 | 1,408.93 | 1,534.62 | 1,636.23 | 1,715.25 | 1,905.67 |
| 81 | 604.36 | 772.20 | 1,004.77 | 1,318.61 | 1,543.65 | 1,680.63 | 1,790.52 | 1,874.06 | 2,078.77 |
| 82 | 656.30 | 839.94 | 1,097.34 | 1,443.55 | 1,691.17 | 1,841.69 | 1,959.86 | 2,047.16 | 2,267.69 |
| 83 | 698.44 | 896.39 | 1,174.86 | 1,551.18 | 1,818.36 | 1,977.92 | 2,102.11 | 2,190.92 | 2,424.99 |
| 84 | 743.60 | 957.35 | 1,258.40 | 1,667.08 | 1,955.34 | 2,125.44 | 2,254.14 | 2,345.21 | 2,593.58 |
| 85 | 791.02 | 1,021.32 | 1,347.97 | 1,792.02 | 2,102.86 | 2,283.49 | 2,418.21 | 2,510.03 | 2,773.46 |
| 86 | 842.20 | 1,089.81 | 1,444.30 | 1,925.99 | 2,260.91 | 2,452.83 | 2,593.58 | 2,686.15 | 2,966.13 |
| 87 | 896.39 | 1,163.57 | 1,546.66 | 2,069.74 | 2,431.01 | 2,634.97 | 2,781.73 | 2,875.06 | 3,171.60 |
| 88 | 954.34 | 1,241.85 | 1,657.30 | 2,224.79 | 2,614.65 | 2,830.66 | 2,983.44 | 3,076.77 | 3,392.12 |
| 89 | 1,015.30 | 1,325.39 | 1,774.71 | 2,391.12 | 2,811.09 | 3,041.39 | 3,199.45 | 3,292.77 | 3,627.69 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $86.55 | $106.12 | $130.96 | $164.83 | $189.66 | $204.72 | $219.77 | $233.32 | $265.68 |
| 35-39 | 94.83 | 115.91 | 143.75 | 181.38 | 209.23 | 226.54 | 242.35 | 258.15 | 293.53 |
| 40-44 | 105.37 | 129.45 | 161.82 | 203.96 | 235.57 | 255.14 | 273.96 | 291.27 | 330.41 |
| 45-49 | 115.15 | 141.50 | 176.87 | 223.53 | 258.15 | 279.98 | 300.30 | 319.12 | 362.02 |
| 50 | 122.68 | 151.28 | 188.91 | 239.34 | 276.97 | 300.30 | 321.37 | 341.70 | 387.61 |
| 51 | 124.94 | 154.29 | 193.43 | 245.36 | 283.74 | 307.07 | 328.90 | 349.97 | 395.89 |
| 52 | 127.95 | 158.05 | 197.94 | 250.63 | 289.76 | 314.60 | 337.18 | 358.25 | 404.92 |
| 53 | 131.71 | 163.32 | 204.72 | 259.66 | 300.30 | 325.89 | 349.22 | 371.05 | 419.22 |
| 54 | 136.23 | 168.59 | 212.24 | 268.69 | 311.59 | 337.93 | 361.26 | 383.84 | 434.27 |
| 55 | 141.50 | 174.61 | 219.77 | 278.47 | 322.13 | 349.97 | 374.81 | 398.14 | 450.08 |
| 56 | 146.01 | 180.63 | 227.30 | 289.01 | 334.17 | 362.02 | 387.61 | 411.69 | 465.88 |
| 57 | 150.53 | 187.41 | 235.57 | 298.80 | 346.21 | 375.56 | 401.91 | 426.74 | 482.44 |
| 58 | 156.55 | 194.93 | 244.61 | 311.59 | 360.51 | 390.62 | 418.46 | 444.05 | 502.01 |
| 59 | 162.57 | 202.46 | 255.14 | 324.39 | 374.81 | 407.17 | 435.77 | 462.87 | 522.33 |
| 60 | 169.34 | 210.74 | 264.93 | 337.18 | 390.62 | 423.73 | 453.84 | 481.69 | 543.40 |
| 61 | 176.12 | 219.02 | 276.22 | 351.48 | 406.42 | 441.04 | 472.65 | 501.25 | 565.98 |
| 62 | 182.89 | 227.30 | 286.75 | 365.78 | 423.73 | 459.86 | 491.47 | 522.33 | 588.56 |
| 63 | 192.67 | 240.09 | 303.31 | 386.85 | 447.82 | 486.95 | 520.82 | 552.43 | 623.18 |
| 64 | 203.21 | 253.64 | 320.62 | 409.43 | 474.16 | 514.80 | 550.93 | 584.80 | 659.31 |
| 65 | 214.50 | 267.94 | 339.44 | 433.52 | 502.01 | 545.66 | 583.29 | 619.42 | 697.69 |
| 66 | 226.54 | 282.99 | 359.01 | 458.35 | 531.36 | 577.27 | 617.91 | 655.54 | 738.33 |
| 67 | 239.34 | 298.80 | 379.33 | 485.45 | 562.22 | 611.14 | 654.04 | 693.93 | 781.23 |
| 68 | 255.90 | 319.87 | 405.67 | 520.07 | 602.86 | 655.54 | 701.45 | 743.60 | 837.68 |
| 69 | 273.21 | 341.70 | 434.27 | 556.95 | 646.51 | 702.96 | 752.63 | 797.79 | 897.89 |
| 70 | 292.02 | 365.78 | 465.13 | 596.84 | 693.18 | 754.14 | 806.82 | 854.99 | 961.87 |
| 71 | 312.34 | 391.37 | 498.24 | 639.74 | 743.60 | 809.08 | 865.53 | 916.71 | 1,031.11 |
| 72 | 333.42 | 418.46 | 532.86 | 685.65 | 797.04 | 867.79 | 928.00 | 982.94 | 1,104.87 |
| 73 | 358.25 | 450.08 | 575.01 | 740.59 | 861.77 | 937.78 | 1,003.26 | 1,061.97 | 1,192.17 |
| 74 | 384.60 | 483.94 | 619.42 | 800.05 | 931.01 | 1,013.80 | 1,084.55 | 1,147.01 | 1,286.25 |
| 75 | 412.44 | 520.82 | 667.59 | 864.02 | 1,006.27 | 1,096.59 | 1,172.60 | 1,238.84 | 1,387.10 |
| 76 | 443.30 | 559.96 | 719.52 | 932.51 | 1,087.56 | 1,185.40 | 1,267.44 | 1,338.18 | 1,496.24 |
| 77 | 475.66 | 602.11 | 775.97 | 1,007.78 | 1,175.61 | 1,281.74 | 1,369.79 | 1,445.06 | 1,613.65 |
| 78 | 512.54 | 651.03 | 840.69 | 1,094.33 | 1,278.72 | 1,393.88 | 1,488.71 | 1,567.74 | 1,747.62 |
| 79 | 552.43 | 702.96 | 910.69 | 1,189.16 | 1,390.87 | 1,515.80 | 1,617.41 | 1,700.20 | 1,892.87 |
| 80 | 596.09 | 759.41 | 986.70 | 1,292.27 | 1,512.79 | 1,648.27 | 1,758.15 | 1,844.71 | 2,050.17 |
| 81 | 642.00 | 821.12 | 1,069.49 | 1,404.41 | 1,645.26 | 1,792.77 | 1,910.18 | 2,000.50 | 2,221.02 |
| 82 | 692.42 | 886.60 | 1,159.06 | 1,526.34 | 1,789.01 | 1,949.32 | 2,075.76 | 2,170.60 | 2,405.42 |
| 83 | 733.07 | 942.30 | 1,235.82 | 1,632.46 | 1,915.45 | 2,084.80 | 2,216.51 | 2,312.84 | 2,561.21 |
| 84 | 777.47 | 1,001.00 | 1,317.86 | 1,746.86 | 2,050.17 | 2,230.05 | 2,367.03 | 2,464.12 | 2,726.79 |
| 85 | 823.38 | 1,063.47 | 1,405.17 | 1,868.79 | 2,194.68 | 2,385.10 | 2,527.34 | 2,625.94 | 2,903.66 |
| 86 | 873.06 | 1,129.70 | 1,497.74 | 1,999.75 | 2,349.72 | 2,550.68 | 2,698.94 | 2,798.29 | 3,091.82 |
| 87 | 924.99 | 1,200.45 | 1,597.09 | 2,138.99 | 2,515.30 | 2,728.30 | 2,881.83 | 2,981.18 | 3,292.02 |
| 88 | 979.93 | 1,275.71 | 1,703.21 | 2,288.76 | 2,692.17 | 2,917.96 | 3,077.52 | 3,176.87 | 3,505.77 |
| 89 | 1,038.63 | 1,355.49 | 1,816.11 | 2,449.07 | 2,881.83 | 3,121.17 | 3,286.75 | 3,385.35 | 3,733.06 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $60.21 | $73.01 | $88.81 | $110.64 | $127.20 | $136.98 | $146.76 | $155.80 | $176.87 |
| 35-39 | 67.74 | 82.04 | 100.85 | 125.69 | 144.51 | 155.80 | 167.08 | 177.62 | 201.71 |
| 40-44 | 77.52 | 94.08 | 116.66 | 146.01 | 168.59 | 182.14 | 194.93 | 206.97 | 234.82 |
| 45-49 | 89.56 | 109.13 | 135.47 | 170.85 | 197.19 | 213.00 | 228.05 | 242.35 | 274.71 |
| 50 | 97.09 | 118.92 | 148.27 | 186.65 | 215.25 | 232.56 | 249.12 | 264.17 | 299.55 |
| 51 | 99.35 | 121.93 | 152.03 | 191.92 | 221.27 | 239.34 | 255.90 | 271.70 | 307.83 |
| 52 | 102.36 | 125.69 | 156.55 | 197.19 | 228.05 | 246.86 | 264.17 | 279.98 | 316.86 |
| 53 | 106.12 | 130.96 | 163.32 | 206.22 | 237.83 | 257.40 | 275.46 | 292.02 | 330.41 |
| 54 | 110.64 | 136.23 | 170.10 | 214.50 | 247.62 | 267.94 | 286.75 | 304.82 | 344.71 |
| 55 | 115.15 | 142.25 | 177.62 | 224.28 | 258.15 | 279.98 | 299.55 | 317.61 | 359.01 |
| 56 | 119.67 | 147.52 | 185.15 | 233.32 | 269.44 | 292.02 | 312.34 | 331.16 | 374.06 |
| 57 | 124.18 | 153.54 | 192.67 | 243.85 | 281.49 | 304.82 | 325.89 | 345.46 | 389.86 |
| 58 | 130.21 | 161.06 | 201.71 | 255.14 | 295.03 | 319.12 | 341.70 | 362.02 | 408.68 |
| 59 | 136.23 | 168.59 | 211.49 | 267.94 | 309.33 | 334.92 | 358.25 | 380.08 | 429.00 |
| 60 | 142.25 | 176.87 | 221.27 | 280.73 | 324.39 | 351.48 | 375.56 | 398.14 | 449.32 |
| 61 | 149.02 | 185.15 | 231.81 | 294.28 | 340.19 | 368.79 | 393.63 | 417.71 | 471.15 |
| 62 | 155.80 | 193.43 | 243.10 | 308.58 | 356.75 | 386.10 | 413.20 | 438.03 | 493.73 |
| 63 | 165.58 | 206.22 | 258.91 | 328.90 | 380.08 | 412.44 | 440.29 | 466.63 | 526.09 |
| 64 | 176.12 | 219.02 | 276.22 | 350.73 | 405.67 | 439.54 | 469.64 | 498.24 | 561.46 |
| 65 | 187.41 | 233.32 | 293.53 | 374.06 | 432.01 | 468.89 | 501.25 | 531.36 | 598.34 |
| 66 | 198.70 | 247.62 | 313.10 | 398.90 | 461.36 | 500.50 | 534.37 | 566.73 | 638.23 |
| 67 | 211.49 | 263.42 | 333.42 | 425.24 | 491.47 | 533.62 | 570.50 | 604.36 | 680.38 |
| 68 | 225.79 | 282.24 | 356.75 | 455.34 | 527.60 | 572.75 | 611.89 | 648.02 | 729.30 |
| 69 | 241.60 | 301.81 | 382.34 | 488.46 | 565.98 | 614.15 | 656.30 | 694.68 | 781.99 |
| 70 | 258.91 | 323.63 | 409.43 | 523.83 | 606.62 | 659.31 | 704.47 | 745.86 | 837.68 |
| 71 | 276.22 | 346.21 | 438.79 | 561.46 | 651.03 | 707.48 | 755.64 | 800.05 | 898.64 |
| 72 | 295.79 | 370.30 | 470.40 | 602.11 | 698.44 | 758.65 | 810.59 | 858.00 | 963.37 |
| 73 | 319.12 | 400.40 | 509.53 | 654.04 | 758.65 | 824.89 | 881.33 | 931.76 | 1,044.66 |
| 74 | 344.71 | 432.76 | 552.43 | 709.73 | 824.89 | 897.14 | 958.10 | 1,012.29 | 1,133.47 |
| 75 | 371.80 | 468.14 | 598.34 | 771.45 | 896.39 | 974.66 | 1,041.65 | 1,098.85 | 1,229.05 |
| 76 | 401.15 | 506.52 | 648.77 | 837.68 | 973.91 | 1,059.71 | 1,131.96 | 1,193.68 | 1,333.67 |
| 77 | 433.52 | 547.92 | 702.96 | 909.18 | 1,058.96 | 1,152.28 | 1,230.56 | 1,296.79 | 1,446.56 |
| 78 | 469.64 | 594.58 | 765.43 | 992.72 | 1,157.55 | 1,259.16 | 1,343.45 | 1,413.45 | 1,574.51 |
| 79 | 508.03 | 645.76 | 833.17 | 1,084.55 | 1,265.18 | 1,376.57 | 1,467.64 | 1,540.64 | 1,713.75 |
| 80 | 550.18 | 700.70 | 907.68 | 1,183.89 | 1,382.59 | 1,504.51 | 1,602.36 | 1,679.13 | 1,865.03 |
| 81 | 596.09 | 760.91 | 988.21 | 1,293.02 | 1,511.29 | 1,643.75 | 1,749.87 | 1,830.41 | 2,029.85 |
| 82 | 645.76 | 825.64 | 1,075.51 | 1,411.94 | 1,651.28 | 1,796.54 | 1,910.94 | 1,995.23 | 2,209.73 |
| 83 | 686.40 | 880.58 | 1,151.53 | 1,515.80 | 1,774.71 | 1,929.00 | 2,047.92 | 2,134.47 | 2,361.76 |
| 84 | 730.05 | 939.29 | 1,232.06 | 1,627.95 | 1,906.42 | 2,070.50 | 2,194.68 | 2,282.74 | 2,523.58 |
| 85 | 776.72 | 1,001.76 | 1,318.61 | 1,748.37 | 2,048.67 | 2,222.53 | 2,352.73 | 2,440.79 | 2,696.69 |
| 86 | 826.39 | 1,067.99 | 1,411.19 | 1,877.82 | 2,201.45 | 2,385.85 | 2,521.32 | 2,610.89 | 2,882.59 |
| 87 | 878.32 | 1,138.73 | 1,510.54 | 2,016.31 | 2,364.78 | 2,561.21 | 2,701.96 | 2,792.27 | 3,080.53 |
| 88 | 934.77 | 1,214.75 | 1,616.66 | 2,165.33 | 2,540.89 | 2,750.12 | 2,896.13 | 2,986.45 | 3,292.02 |
| 89 | 993.48 | 1,295.28 | 1,730.30 | 2,325.64 | 2,730.56 | 2,951.83 | 3,103.86 | 3,194.18 | 3,517.81 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $43.65 | $51.93 | $62.47 | $76.77 | $88.06 | $94.08 | $100.85 | $106.87 | $121.93 |
| 35-39 | 49.67 | 59.46 | 72.25 | 89.56 | 102.36 | 110.64 | 118.16 | 124.94 | 142.25 |
| 40-44 | 57.95 | 69.99 | 85.80 | 106.87 | 122.68 | 132.46 | 141.50 | 149.77 | 170.10 |
| 45-49 | 69.99 | 85.05 | 104.62 | 130.21 | 149.77 | 161.82 | 173.11 | 183.64 | 208.48 |
| 50 | 77.52 | 94.08 | 116.66 | 146.01 | 167.84 | 181.38 | 194.18 | 205.47 | 232.56 |
| 51 | 79.78 | 97.84 | 121.17 | 152.03 | 174.61 | 188.16 | 201.71 | 213.75 | 241.60 |
| 52 | 82.79 | 101.61 | 125.69 | 157.30 | 181.38 | 195.68 | 209.23 | 222.03 | 250.63 |
| 53 | 86.55 | 106.12 | 131.71 | 165.58 | 190.42 | 205.47 | 219.77 | 232.56 | 262.67 |
| 54 | 90.32 | 111.39 | 137.73 | 173.11 | 199.45 | 215.25 | 230.31 | 243.85 | 275.46 |
| 55 | 94.83 | 116.66 | 144.51 | 182.14 | 209.23 | 226.54 | 241.60 | 255.90 | 289.01 |
| 56 | 99.35 | 121.93 | 152.03 | 191.17 | 219.77 | 237.83 | 253.64 | 268.69 | 303.31 |
| 57 | 103.86 | 127.95 | 158.81 | 200.20 | 230.31 | 249.12 | 266.43 | 282.24 | 318.36 |
| 58 | 109.13 | 134.72 | 167.84 | 211.49 | 243.85 | 263.42 | 281.49 | 298.04 | 336.43 |
| 59 | 115.15 | 141.50 | 176.87 | 223.53 | 256.65 | 277.72 | 297.29 | 314.60 | 354.49 |
| 60 | 121.17 | 149.77 | 186.65 | 235.57 | 270.95 | 293.53 | 313.85 | 331.91 | 374.06 |
| 61 | 127.20 | 157.30 | 197.19 | 248.37 | 286.75 | 310.09 | 331.16 | 349.97 | 395.13 |
| 62 | 133.97 | 165.58 | 207.73 | 262.67 | 302.56 | 327.40 | 349.22 | 369.54 | 416.96 |
| 63 | 143.00 | 176.87 | 222.03 | 280.73 | 323.63 | 349.97 | 374.06 | 395.89 | 445.56 |
| 64 | 152.78 | 188.91 | 237.08 | 300.30 | 346.21 | 374.81 | 400.40 | 423.73 | 477.17 |
| 65 | 162.57 | 201.71 | 253.64 | 321.37 | 371.05 | 401.91 | 429.00 | 453.84 | 511.04 |
| 66 | 173.86 | 216.01 | 270.95 | 343.95 | 396.64 | 429.75 | 459.11 | 485.45 | 546.41 |
| 67 | 185.15 | 230.31 | 289.76 | 368.04 | 425.24 | 460.61 | 491.47 | 520.07 | 584.80 |
| 68 | 198.70 | 247.62 | 311.59 | 395.89 | 457.60 | 495.99 | 529.10 | 559.96 | 629.20 |
| 69 | 213.00 | 265.68 | 334.92 | 425.99 | 492.22 | 533.62 | 569.74 | 602.11 | 676.62 |
| 70 | 228.80 | 285.25 | 359.76 | 458.35 | 529.85 | 574.26 | 613.40 | 648.02 | 727.80 |
| 71 | 245.36 | 306.32 | 386.85 | 492.98 | 570.50 | 618.66 | 660.06 | 697.69 | 782.74 |
| 72 | 263.42 | 328.90 | 415.45 | 530.61 | 613.40 | 666.08 | 710.49 | 751.13 | 842.20 |
| 73 | 286.00 | 357.50 | 453.09 | 579.53 | 670.60 | 727.80 | 776.72 | 819.62 | 918.21 |
| 74 | 310.09 | 388.36 | 493.73 | 632.21 | 733.07 | 795.53 | 848.97 | 895.63 | 1,001.76 |
| 75 | 336.43 | 422.23 | 537.38 | 690.17 | 800.80 | 869.29 | 928.00 | 977.67 | 1,092.07 |
| 76 | 365.03 | 459.11 | 585.55 | 753.39 | 874.56 | 950.58 | 1,013.80 | 1,067.99 | 1,191.42 |
| 77 | 395.89 | 499.00 | 638.23 | 822.63 | 955.84 | 1,038.63 | 1,107.88 | 1,165.83 | 1,299.05 |
| 78 | 430.51 | 544.15 | 697.69 | 902.41 | 1,049.92 | 1,140.24 | 1,215.50 | 1,277.22 | 1,420.97 |
| 79 | 468.14 | 593.83 | 763.92 | 990.47 | 1,152.28 | 1,252.38 | 1,333.67 | 1,398.39 | 1,554.19 |
| 80 | 509.53 | 647.27 | 835.42 | 1,086.80 | 1,265.93 | 1,375.06 | 1,463.12 | 1,531.61 | 1,699.45 |
| 81 | 554.69 | 705.97 | 914.45 | 1,192.17 | 1,390.11 | 1,509.78 | 1,605.37 | 1,677.62 | 1,859.01 |
| 82 | 602.86 | 769.94 | 1,000.25 | 1,308.08 | 1,526.34 | 1,658.05 | 1,761.92 | 1,837.18 | 2,032.86 |
| 83 | 643.50 | 824.13 | 1,074.01 | 1,409.68 | 1,646.01 | 1,786.75 | 1,895.13 | 1,972.65 | 2,180.38 |
| 84 | 687.15 | 882.09 | 1,153.79 | 1,519.57 | 1,775.46 | 1,924.48 | 2,038.13 | 2,117.16 | 2,338.43 |
| 85 | 733.07 | 943.80 | 1,239.59 | 1,637.73 | 1,914.70 | 2,073.51 | 2,192.42 | 2,272.20 | 2,508.53 |
| 86 | 782.74 | 1,010.79 | 1,331.41 | 1,765.68 | 2,064.47 | 2,234.57 | 2,358.00 | 2,439.29 | 2,689.91 |
| 87 | 835.42 | 1,081.53 | 1,430.00 | 1,902.66 | 2,226.29 | 2,406.92 | 2,536.38 | 2,617.66 | 2,884.85 |
| 88 | 891.87 | 1,157.55 | 1,536.13 | 2,050.93 | 2,400.90 | 2,593.58 | 2,728.30 | 2,810.33 | 3,094.08 |
| 89 | 952.08 | 1,238.84 | 1,649.77 | 2,210.49 | 2,589.06 | 2,794.53 | 2,934.52 | 3,015.80 | 3,318.36 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N550

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N550 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 500 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 730 | 0.93 | 0.85 | 0.81 | 0.74 | 0.66 |
| 1,095 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,460 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,825 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,190 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,920 | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |
| Unlimited | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |

To determine the annual premium rates for Policy Form GR-N550 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N550)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.340 | 0.325 | 0.280 | 0.215 | 0.220 |
| 35-39 | 0.375 | 0.350 | 0.290 | 0.225 | 0.230 |
| 40-44 | 0.405 | 0.360 | 0.310 | 0.230 | 0.240 |
| 45-49 | 0.410 | 0.370 | 0.320 | 0.235 | 0.250 |
| 50-54 | 0.400 | 0.360 | 0.315 | 0.235 | 0.250 |
| 55-59 | 0.390 | 0.360 | 0.310 | 0.235 | 0.240 |
| 60-64 | 0.390 | 0.360 | 0.300 | 0.230 | 0.220 |
| 65-69 | 0.390 | 0.350 | 0.290 | 0.225 | 0.200 |
| 70-74 | 0.390 | 0.340 | 0.280 | 0.210 | 0.180 |
| 75-79 | 0.390 | 0.330 | 0.260 | 0.190 | 0.150 |
| 80-84 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |
| 85-89 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.380 | 0.360 | 0.330 | 0.260 | 0.260 |
| 35-39 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 40-44 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 45-49 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 50-54 | 0.380 | 0.360 | 0.330 | 0.265 | 0.250 |
| 55-59 | 0.380 | 0.360 | 0.325 | 0.260 | 0.240 |
| 60-64 | 0.380 | 0.360 | 0.320 | 0.255 | 0.225 |
| 65-69 | 0.380 | 0.360 | 0.310 | 0.245 | 0.205 |
| 70-74 | 0.380 | 0.360 | 0.300 | 0.230 | 0.185 |
| 75-79 | 0.380 | 0.350 | 0.280 | 0.200 | 0.150 |
| 80-84 | 0.380 | 0.340 | 0.250 | 0.170 | 0.150 |
| 85-89 | 0.400 | 0.330 | 0.250 | 0.170 | 0.150 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.115 | 0.108 | 0.087 | 0.065 | 0.050 |
| 35-39 | 0.122 | 0.114 | 0.091 | 0.069 | 0.053 |
| 40-44 | 0.130 | 0.120 | 0.096 | 0.073 | 0.056 |
| 45-49 | 0.138 | 0.126 | 0.100 | 0.076 | 0.058 |
| 50 | 0.144 | 0.130 | 0.104 | 0.078 | 0.060 |
| 51 | 0.146 | 0.132 | 0.105 | 0.079 | 0.060 |
| 52 | 0.148 | 0.133 | 0.106 | 0.080 | 0.061 |
| 53 | 0.150 | 0.134 | 0.107 | 0.080 | 0.061 |
| 54 | 0.151 | 0.135 | 0.108 | 0.081 | 0.062 |
| 55 | 0.153 | 0.137 | 0.108 | 0.081 | 0.062 |
| 56 | 0.154 | 0.138 | 0.109 | 0.082 | 0.063 |
| 57 | 0.156 | 0.139 | 0.110 | 0.082 | 0.063 |
| 58 | 0.157 | 0.140 | 0.110 | 0.082 | 0.063 |
| 59 | 0.158 | 0.141 | 0.111 | 0.082 | 0.063 |
| 60 | 0.160 | 0.141 | 0.111 | 0.083 | 0.063 |
| 61 | 0.161 | 0.142 | 0.112 | 0.083 | 0.063 |
| 62 | 0.162 | 0.143 | 0.112 | 0.083 | 0.063 |
| 63 | 0.163 | 0.143 | 0.112 | 0.083 | 0.063 |
| 64 | 0.163 | 0.144 | 0.112 | 0.083 | 0.062 |
| 65 | 0.164 | 0.144 | 0.112 | 0.082 | 0.062 |
| 66 | 0.164 | 0.145 | 0.112 | 0.082 | 0.061 |
| 67 | 0.165 | 0.145 | 0.112 | 0.082 | 0.061 |
| 68 | 0.164 | 0.144 | 0.111 | 0.081 | 0.060 |
| 69 | 0.164 | 0.143 | 0.110 | 0.080 | 0.058 |
| 70 | 0.163 | 0.143 | 0.109 | 0.078 | 0.057 |
| 71 | 0.163 | 0.142 | 0.108 | 0.077 | 0.055 |
| 72 | 0.162 | 0.141 | 0.107 | 0.076 | 0.054 |
| 73 | 0.163 | 0.141 | 0.106 | 0.075 | 0.052 |
| 74 | 0.164 | 0.141 | 0.106 | 0.073 | 0.051 |
| 75 | 0.164 | 0.142 | 0.105 | 0.072 | 0.049 |
| 76 | 0.165 | 0.142 | 0.105 | 0.070 | 0.047 |
| 77 | 0.166 | 0.142 | 0.104 | 0.069 | 0.046 |
| 78 | 0.166 | 0.141 | 0.102 | 0.066 | 0.043 |
| 79 | 0.165 | 0.140 | 0.099 | 0.063 | 0.040 |
| 80 | 0.165 | 0.138 | 0.097 | 0.060 | 0.038 |
| 81 | 0.164 | 0.137 | 0.095 | 0.058 | 0.035 |
| 82 | 0.164 | 0.136 | 0.093 | 0.055 | 0.033 |
| 83 | 0.163 | 0.134 | 0.089 | 0.051 | 0.029 |
| 84 | 0.161 | 0.132 | 0.086 | 0.046 | 0.025 |
| 85 | 0.160 | 0.130 | 0.082 | 0.043 | 0.022 |
| 86 | 0.158 | 0.128 | 0.079 | 0.039 | 0.019 |
| 87 | 0.157 | 0.126 | 0.076 | 0.036 | 0.017 |
| 88 | 0.156 | 0.124 | 0.073 | 0.033 | 0.015 |
| 89 | 0.154 | 0.122 | 0.070 | 0.030 | 0.013 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.053 | 0.074 | 0.110 | 0.098 | 0.086 |
| 35-39 | 0.064 | 0.084 | 0.116 | 0.106 | 0.095 |
| 40-44 | 0.077 | 0.095 | 0.123 | 0.113 | 0.104 |
| 45-49 | 0.089 | 0.106 | 0.130 | 0.122 | 0.113 |
| 50 | 0.097 | 0.113 | 0.134 | 0.126 | 0.119 |
| 51 | 0.100 | 0.115 | 0.135 | 0.128 | 0.120 |
| 52 | 0.102 | 0.117 | 0.137 | 0.129 | 0.122 |
| 53 | 0.103 | 0.118 | 0.136 | 0.130 | 0.123 |
| 54 | 0.105 | 0.119 | 0.136 | 0.130 | 0.123 |
| 55 | 0.106 | 0.119 | 0.136 | 0.130 | 0.124 |
| 56 | 0.107 | 0.120 | 0.136 | 0.130 | 0.124 |
| 57 | 0.108 | 0.121 | 0.136 | 0.130 | 0.125 |
| 58 | 0.108 | 0.120 | 0.134 | 0.129 | 0.123 |
| 59 | 0.107 | 0.119 | 0.132 | 0.127 | 0.122 |
| 60 | 0.107 | 0.118 | 0.130 | 0.125 | 0.120 |
| 61 | 0.106 | 0.117 | 0.128 | 0.124 | 0.119 |
| 62 | 0.105 | 0.115 | 0.127 | 0.122 | 0.118 |
| 63 | 0.103 | 0.113 | 0.123 | 0.119 | 0.115 |
| 64 | 0.101 | 0.110 | 0.120 | 0.116 | 0.112 |
| 65 | 0.099 | 0.108 | 0.117 | 0.113 | 0.109 |
| 66 | 0.097 | 0.105 | 0.113 | 0.110 | 0.107 |
| 67 | 0.095 | 0.103 | 0.110 | 0.107 | 0.104 |
| 68 | 0.091 | 0.098 | 0.105 | 0.102 | 0.099 |
| 69 | 0.088 | 0.094 | 0.100 | 0.097 | 0.095 |
| 70 | 0.084 | 0.090 | 0.095 | 0.092 | 0.090 |
| 71 | 0.080 | 0.086 | 0.090 | 0.088 | 0.086 |
| 72 | 0.077 | 0.082 | 0.086 | 0.084 | 0.082 |
| 73 | 0.071 | 0.075 | 0.079 | 0.077 | 0.075 |
| 74 | 0.065 | 0.069 | 0.072 | 0.071 | 0.069 |
| 75 | 0.060 | 0.064 | 0.066 | 0.065 | 0.064 |
| 76 | 0.056 | 0.058 | 0.061 | 0.059 | 0.058 |
| 77 | 0.051 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N550)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N550)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $28.38 | $32.29 | $38.16 | $45.00 | $49.90 | $53.81 | $56.76 | $59.68 | $64.57 |
| 35-39 | 32.29 | 37.19 | 44.03 | 52.84 | 59.68 | 64.57 | 67.51 | 71.43 | 78.27 |
| 40-44 | 35.22 | 41.09 | 48.92 | 60.66 | 67.51 | 73.38 | 77.30 | 82.19 | 89.03 |
| 45-49 | 43.05 | 50.87 | 62.62 | 77.30 | 87.08 | 94.90 | 99.79 | 105.68 | 114.47 |
| 50 | 45.98 | 54.79 | 67.51 | 83.17 | 94.90 | 102.73 | 108.60 | 115.46 | 125.25 |
| 51 | 46.97 | 55.76 | 69.46 | 86.11 | 97.84 | 105.68 | 111.54 | 118.39 | 129.15 |
| 52 | 47.95 | 57.73 | 71.43 | 88.06 | 100.78 | 109.58 | 115.46 | 122.30 | 133.06 |
| 53 | 50.87 | 61.65 | 75.33 | 93.93 | 107.63 | 116.44 | 123.28 | 131.11 | 141.87 |
| 54 | 53.81 | 65.55 | 81.22 | 100.78 | 115.46 | 125.25 | 132.09 | 139.92 | 151.66 |
| 55 | 56.76 | 69.46 | 86.11 | 107.63 | 123.28 | 133.06 | 140.90 | 149.71 | 162.41 |
| 56 | 60.66 | 74.36 | 91.98 | 115.46 | 131.11 | 142.85 | 150.68 | 159.49 | 173.17 |
| 57 | 63.60 | 78.27 | 97.84 | 123.28 | 140.90 | 152.63 | 161.44 | 171.22 | 185.90 |
| 58 | 68.49 | 84.14 | 105.68 | 133.06 | 151.66 | 164.38 | 174.17 | 184.93 | 200.58 |
| 59 | 73.38 | 91.00 | 113.49 | 142.85 | 163.39 | 178.07 | 187.85 | 199.60 | 216.23 |
| 60 | 79.25 | 97.84 | 122.30 | 154.60 | 177.09 | 191.77 | 202.53 | 215.25 | 232.87 |
| 61 | 85.12 | 104.68 | 132.09 | 166.33 | 190.79 | 207.42 | 218.20 | 231.88 | 251.45 |
| 62 | 91.00 | 112.52 | 141.87 | 179.06 | 205.47 | 223.09 | 235.80 | 250.47 | 271.02 |
| 63 | 98.82 | 122.30 | 154.60 | 194.71 | 224.06 | 243.63 | 257.33 | 272.98 | 295.48 |
| 64 | 106.65 | 133.06 | 167.31 | 212.31 | 243.63 | 265.15 | 279.83 | 297.44 | 320.93 |
| 65 | 115.46 | 144.81 | 181.98 | 230.90 | 265.15 | 288.64 | 304.29 | 323.85 | 349.29 |
| 66 | 125.25 | 156.55 | 198.63 | 251.45 | 288.64 | 314.07 | 331.69 | 352.23 | 380.61 |
| 67 | 136.00 | 170.25 | 215.25 | 273.96 | 314.07 | 342.45 | 361.04 | 383.54 | 413.88 |
| 68 | 150.68 | 188.84 | 239.71 | 304.29 | 350.28 | 381.59 | 403.10 | 427.56 | 461.81 |
| 69 | 168.28 | 210.36 | 267.12 | 339.51 | 390.39 | 425.61 | 450.08 | 476.49 | 513.67 |
| 70 | 186.88 | 233.85 | 296.47 | 378.64 | 435.40 | 474.54 | 500.95 | 532.27 | 572.38 |
| 71 | 207.42 | 259.28 | 329.72 | 421.70 | 485.29 | 529.32 | 559.65 | 592.92 | 637.93 |
| 72 | 229.93 | 288.64 | 366.91 | 469.64 | 541.08 | 590.00 | 623.25 | 661.41 | 711.31 |
| 73 | 252.44 | 317.01 | 404.10 | 517.59 | 597.81 | 651.63 | 688.81 | 729.90 | 782.74 |
| 74 | 275.91 | 348.32 | 445.18 | 570.43 | 659.46 | 720.12 | 760.23 | 805.25 | 861.99 |
| 75 | 302.34 | 382.56 | 489.21 | 629.13 | 727.95 | 795.47 | 839.49 | 887.42 | 950.05 |
| 76 | 331.69 | 419.75 | 538.13 | 693.71 | 804.26 | 877.64 | 927.55 | 979.40 | 1,045.94 |
| 77 | 362.99 | 460.83 | 592.92 | 765.12 | 887.42 | 969.61 | 1,023.43 | 1,080.18 | 1,151.60 |
| 78 | 402.13 | 510.73 | 658.49 | 854.17 | 991.15 | 1,082.13 | 1,141.81 | 1,202.49 | 1,279.79 |
| 79 | 444.21 | 566.51 | 732.84 | 952.01 | 1,106.59 | 1,208.35 | 1,273.90 | 1,339.47 | 1,422.63 |
| 80 | 491.16 | 627.17 | 815.03 | 1,061.59 | 1,235.76 | 1,349.25 | 1,421.66 | 1,491.12 | 1,581.13 |
| 81 | 543.03 | 695.66 | 906.02 | 1,184.87 | 1,379.58 | 1,505.80 | 1,586.02 | 1,660.38 | 1,757.25 |
| 82 | 599.78 | 771.00 | 1,007.78 | 1,320.87 | 1,540.04 | 1,680.94 | 1,769.00 | 1,848.25 | 1,952.93 |
| 83 | 645.76 | 831.66 | 1,090.94 | 1,436.33 | 1,675.05 | 1,826.71 | 1,918.69 | 2,000.88 | 2,112.42 |
| 84 | 694.68 | 897.21 | 1,180.95 | 1,560.59 | 1,821.82 | 1,984.25 | 2,082.09 | 2,166.23 | 2,284.62 |
| 85 | 747.52 | 968.64 | 1,279.79 | 1,695.62 | 1,980.33 | 2,155.47 | 2,258.21 | 2,344.30 | 2,471.50 |
| 86 | 805.25 | 1,044.96 | 1,385.44 | 1,843.35 | 2,153.51 | 2,340.38 | 2,449.98 | 2,538.03 | 2,674.04 |
| 87 | 865.91 | 1,127.14 | 1,499.93 | 2,002.83 | 2,341.38 | 2,542.93 | 2,658.37 | 2,747.42 | 2,892.22 |
| 88 | 932.44 | 1,216.19 | 1,624.18 | 2,176.99 | 2,545.85 | 2,762.10 | 2,883.41 | 2,974.41 | 3,129.01 |
| 89 | 1,002.88 | 1,313.04 | 1,759.21 | 2,365.84 | 2,768.94 | 2,999.84 | 3,128.01 | 3,219.99 | 3,384.37 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $41.09 | $48.92 | $60.66 | $76.32 | $87.08 | $94.90 | $100.78 | $108.60 | $121.33 |
| 35-39 | 47.95 | 58.71 | 72.41 | 91.98 | 105.68 | 115.46 | 123.28 | 132.09 | 146.76 |
| 40-44 | 58.71 | 71.43 | 90.01 | 114.47 | 132.09 | 144.81 | 153.61 | 165.36 | 182.96 |
| 45-49 | 72.41 | 89.03 | 111.54 | 142.85 | 165.36 | 181.98 | 192.74 | 207.42 | 228.95 |
| 50 | 81.22 | 100.78 | 127.20 | 163.39 | 188.84 | 207.42 | 221.12 | 236.77 | 261.23 |
| 51 | 85.12 | 104.68 | 133.06 | 170.25 | 197.63 | 217.20 | 230.90 | 247.55 | 272.98 |
| 52 | 88.06 | 109.58 | 138.93 | 178.07 | 206.44 | 226.99 | 241.66 | 259.28 | 284.72 |
| 53 | 92.95 | 115.46 | 147.74 | 188.84 | 219.17 | 240.69 | 255.37 | 274.93 | 301.36 |
| 54 | 98.82 | 122.30 | 155.57 | 199.60 | 231.88 | 254.39 | 271.02 | 290.58 | 319.94 |
| 55 | 103.71 | 129.15 | 165.36 | 211.34 | 245.58 | 270.04 | 286.69 | 308.20 | 338.53 |
| 56 | 109.58 | 136.98 | 175.14 | 224.06 | 260.26 | 285.69 | 304.29 | 326.80 | 358.10 |
| 57 | 115.46 | 144.81 | 184.93 | 237.76 | 275.91 | 303.31 | 321.90 | 346.37 | 379.64 |
| 58 | 123.28 | 153.61 | 196.66 | 253.42 | 293.53 | 322.88 | 343.42 | 367.88 | 403.10 |
| 59 | 130.14 | 163.39 | 209.39 | 269.07 | 313.10 | 343.42 | 364.96 | 392.34 | 429.53 |
| 60 | 138.93 | 174.17 | 223.09 | 286.69 | 332.66 | 365.93 | 389.42 | 416.81 | 456.92 |
| 61 | 146.76 | 184.93 | 236.77 | 305.26 | 354.18 | 389.42 | 413.88 | 444.21 | 485.29 |
| 62 | 156.55 | 196.66 | 251.45 | 324.83 | 377.67 | 414.86 | 441.27 | 472.59 | 516.61 |
| 63 | 168.28 | 211.34 | 272.01 | 351.26 | 408.00 | 448.12 | 476.49 | 510.73 | 557.70 |
| 64 | 181.01 | 227.98 | 293.53 | 379.64 | 441.27 | 484.32 | 515.62 | 552.81 | 602.71 |
| 65 | 194.71 | 246.56 | 317.01 | 409.96 | 476.49 | 524.43 | 556.73 | 596.84 | 650.65 |
| 66 | 210.36 | 265.15 | 342.45 | 442.24 | 515.62 | 566.51 | 602.71 | 645.76 | 703.49 |
| 67 | 226.01 | 286.69 | 369.85 | 478.45 | 556.73 | 612.49 | 651.63 | 697.62 | 759.25 |
| 68 | 245.58 | 310.15 | 400.18 | 518.56 | 604.67 | 665.33 | 707.41 | 757.30 | 823.83 |
| 69 | 265.15 | 336.58 | 434.42 | 563.57 | 656.52 | 722.08 | 768.06 | 821.88 | 892.32 |
| 70 | 287.66 | 363.97 | 470.62 | 610.54 | 713.27 | 783.71 | 833.61 | 892.32 | 967.66 |
| 71 | 311.15 | 394.31 | 509.76 | 663.38 | 773.93 | 851.23 | 905.04 | 968.64 | 1,048.86 |
| 72 | 336.58 | 427.56 | 552.81 | 719.14 | 840.47 | 924.61 | 983.32 | 1,050.83 | 1,137.91 |
| 73 | 366.91 | 466.70 | 604.67 | 788.61 | 921.67 | 1,014.62 | 1,079.21 | 1,152.59 | 1,244.55 |
| 74 | 400.18 | 508.78 | 661.41 | 863.96 | 1,011.69 | 1,113.45 | 1,183.89 | 1,263.14 | 1,360.98 |
| 75 | 436.37 | 555.75 | 724.03 | 947.12 | 1,110.51 | 1,222.05 | 1,299.35 | 1,384.47 | 1,489.15 |
| 76 | 475.51 | 606.62 | 791.55 | 1,039.08 | 1,218.14 | 1,341.42 | 1,425.56 | 1,517.53 | 1,629.08 |
| 77 | 517.59 | 662.39 | 865.91 | 1,138.89 | 1,336.52 | 1,472.53 | 1,564.50 | 1,663.32 | 1,781.71 |
| 78 | 563.57 | 723.06 | 947.12 | 1,249.44 | 1,468.61 | 1,617.34 | 1,717.13 | 1,821.82 | 1,947.06 |
| 79 | 613.46 | 788.61 | 1,037.13 | 1,371.74 | 1,613.42 | 1,776.81 | 1,884.44 | 1,995.01 | 2,127.10 |
| 80 | 667.28 | 860.04 | 1,134.97 | 1,504.82 | 1,771.92 | 1,950.98 | 2,067.42 | 2,184.83 | 2,324.73 |
| 81 | 725.98 | 938.31 | 1,241.62 | 1,651.59 | 1,947.06 | 2,142.75 | 2,268.97 | 2,392.25 | 2,539.98 |
| 82 | 790.57 | 1,023.43 | 1,359.03 | 1,813.03 | 2,138.83 | 2,354.08 | 2,490.09 | 2,620.23 | 2,775.78 |
| 83 | 840.47 | 1,090.94 | 1,451.98 | 1,944.12 | 2,295.38 | 2,523.36 | 2,666.20 | 2,800.24 | 2,963.65 |
| 84 | 892.32 | 1,161.38 | 1,552.75 | 2,085.99 | 2,463.68 | 2,706.32 | 2,855.05 | 2,992.03 | 3,164.23 |
| 85 | 948.10 | 1,237.71 | 1,659.40 | 2,237.65 | 2,644.69 | 2,902.00 | 3,057.57 | 3,197.50 | 3,378.50 |
| 86 | 1,007.78 | 1,317.93 | 1,773.89 | 2,400.08 | 2,838.40 | 3,111.39 | 3,274.78 | 3,416.65 | 3,606.47 |
| 87 | 1,070.40 | 1,404.04 | 1,896.19 | 2,575.20 | 3,046.82 | 3,336.43 | 3,506.67 | 3,651.47 | 3,850.10 |
| 88 | 1,137.91 | 1,495.04 | 2,027.29 | 2,762.10 | 3,269.89 | 3,577.11 | 3,755.20 | 3,901.96 | 4,111.33 |
| 89 | 1,209.33 | 1,592.88 | 2,166.23 | 2,963.65 | 3,509.60 | 3,835.42 | 4,021.32 | 4,169.06 | 4,389.21 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $92.95 | $115.46 | $145.79 | $185.90 | $214.28 | $234.82 | $248.52 | $267.12 | $293.53 |
| 35-39 | 101.76 | 126.22 | 160.46 | 204.49 | 236.77 | 259.28 | 274.93 | 294.50 | 323.85 |
| 40-44 | 114.47 | 141.87 | 180.03 | 230.90 | 267.12 | 292.55 | 311.15 | 333.64 | 365.93 |
| 45-49 | 124.25 | 155.57 | 197.63 | 254.39 | 294.50 | 322.88 | 342.45 | 366.91 | 403.10 |
| 50 | 133.06 | 167.31 | 213.30 | 273.96 | 317.01 | 347.34 | 368.86 | 395.29 | 433.45 |
| 51 | 136.98 | 171.22 | 218.20 | 280.80 | 324.83 | 356.15 | 378.64 | 405.07 | 444.21 |
| 52 | 139.92 | 175.14 | 224.06 | 287.66 | 333.64 | 364.96 | 388.43 | 415.83 | 454.97 |
| 53 | 144.81 | 181.98 | 231.88 | 298.42 | 346.37 | 379.64 | 403.10 | 431.48 | 472.59 |
| 54 | 149.71 | 187.85 | 240.69 | 310.15 | 359.07 | 394.31 | 418.77 | 448.12 | 490.19 |
| 55 | 155.57 | 195.68 | 249.50 | 321.90 | 372.78 | 408.99 | 434.42 | 464.75 | 508.78 |
| 56 | 161.44 | 202.53 | 259.28 | 333.64 | 387.45 | 424.64 | 451.05 | 483.34 | 528.35 |
| 57 | 167.31 | 210.36 | 269.07 | 346.37 | 402.13 | 441.27 | 468.67 | 501.94 | 547.92 |
| 58 | 174.17 | 219.17 | 280.80 | 362.02 | 419.75 | 460.83 | 489.21 | 523.46 | 572.38 |
| 59 | 181.01 | 227.98 | 292.55 | 377.67 | 438.34 | 481.38 | 510.73 | 546.94 | 596.84 |
| 60 | 188.84 | 237.76 | 305.26 | 394.31 | 457.91 | 501.94 | 533.24 | 571.40 | 623.25 |
| 61 | 196.66 | 248.52 | 318.96 | 411.91 | 478.45 | 524.43 | 556.73 | 595.86 | 650.65 |
| 62 | 205.47 | 258.31 | 332.66 | 429.53 | 499.00 | 547.92 | 581.19 | 622.27 | 679.03 |
| 63 | 217.20 | 273.96 | 353.21 | 455.94 | 530.30 | 581.19 | 617.38 | 661.41 | 720.12 |
| 64 | 229.93 | 290.58 | 374.74 | 483.34 | 562.59 | 617.38 | 655.54 | 701.52 | 765.12 |
| 65 | 243.63 | 308.20 | 397.24 | 513.67 | 596.84 | 655.54 | 696.63 | 745.55 | 811.12 |
| 66 | 257.33 | 325.82 | 420.72 | 544.98 | 634.03 | 696.63 | 739.68 | 791.55 | 861.01 |
| 67 | 272.98 | 345.39 | 446.16 | 578.25 | 673.16 | 739.68 | 785.68 | 840.47 | 913.85 |
| 68 | 292.55 | 370.83 | 479.43 | 622.27 | 725.01 | 796.44 | 846.34 | 905.04 | 983.32 |
| 69 | 314.07 | 398.21 | 515.62 | 669.25 | 779.80 | 857.10 | 910.91 | 974.51 | 1,057.67 |
| 70 | 337.56 | 427.56 | 553.78 | 720.12 | 839.49 | 922.66 | 981.37 | 1,048.86 | 1,137.91 |
| 71 | 362.02 | 459.86 | 594.89 | 773.93 | 904.07 | 994.08 | 1,056.70 | 1,129.10 | 1,224.00 |
| 72 | 388.43 | 493.13 | 639.89 | 832.64 | 972.56 | 1,070.40 | 1,137.91 | 1,216.19 | 1,316.96 |
| 73 | 418.77 | 533.24 | 691.74 | 903.09 | 1,056.70 | 1,162.37 | 1,235.76 | 1,319.90 | 1,425.56 |
| 74 | 452.02 | 576.30 | 749.47 | 979.40 | 1,146.71 | 1,262.17 | 1,342.39 | 1,431.44 | 1,543.96 |
| 75 | 487.26 | 622.27 | 811.12 | 1,062.56 | 1,245.54 | 1,371.74 | 1,457.85 | 1,553.74 | 1,672.13 |
| 76 | 525.41 | 672.17 | 877.64 | 1,152.59 | 1,352.17 | 1,489.15 | 1,583.10 | 1,685.83 | 1,811.06 |
| 77 | 566.51 | 725.98 | 950.05 | 1,250.43 | 1,468.61 | 1,618.32 | 1,719.08 | 1,829.65 | 1,960.76 |
| 78 | 612.49 | 785.68 | 1,031.26 | 1,361.96 | 1,600.70 | 1,764.11 | 1,872.71 | 1,989.14 | 2,127.10 |
| 79 | 661.41 | 851.23 | 1,120.30 | 1,483.29 | 1,745.51 | 1,922.60 | 2,040.01 | 2,162.32 | 2,307.13 |
| 80 | 714.25 | 921.67 | 1,216.19 | 1,615.37 | 1,903.03 | 2,095.78 | 2,222.00 | 2,350.17 | 2,502.81 |
| 81 | 771.98 | 997.99 | 1,320.87 | 1,759.21 | 2,074.26 | 2,284.62 | 2,420.62 | 2,555.64 | 2,715.13 |
| 82 | 833.61 | 1,080.18 | 1,434.37 | 1,915.76 | 2,262.11 | 2,491.06 | 2,636.85 | 2,778.72 | 2,946.03 |
| 83 | 881.56 | 1,145.73 | 1,526.34 | 2,045.88 | 2,416.71 | 2,659.36 | 2,811.02 | 2,955.82 | 3,130.96 |
| 84 | 933.42 | 1,214.22 | 1,624.18 | 2,184.83 | 2,583.04 | 2,839.38 | 2,997.89 | 3,145.63 | 3,328.59 |
| 85 | 987.23 | 1,287.60 | 1,728.87 | 2,332.57 | 2,759.16 | 3,031.16 | 3,196.50 | 3,346.21 | 3,537.98 |
| 86 | 1,043.97 | 1,365.88 | 1,839.44 | 2,491.06 | 2,948.97 | 3,235.64 | 3,407.86 | 3,560.49 | 3,761.06 |
| 87 | 1,104.64 | 1,448.07 | 1,956.85 | 2,660.34 | 3,150.52 | 3,453.84 | 3,632.89 | 3,788.45 | 3,997.84 |
| 88 | 1,168.24 | 1,535.15 | 2,082.09 | 2,841.35 | 3,366.75 | 3,687.68 | 3,873.58 | 4,031.11 | 4,249.30 |
| 89 | 1,235.76 | 1,628.10 | 2,216.13 | 3,034.09 | 3,597.66 | 3,936.21 | 4,129.92 | 4,289.41 | 4,517.38 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $63.60 | $78.27 | $97.84 | $122.30 | $140.90 | $153.61 | $163.39 | $174.17 | $191.77 |
| 35-39 | 71.43 | 88.06 | 110.57 | 139.92 | 160.46 | 176.12 | 185.90 | 199.60 | 219.17 |
| 40-44 | 82.19 | 101.76 | 128.17 | 163.39 | 187.85 | 205.47 | 218.20 | 233.85 | 256.34 |
| 45-49 | 95.89 | 118.39 | 149.71 | 191.77 | 221.12 | 241.66 | 256.34 | 274.93 | 301.36 |
| 50 | 104.68 | 130.14 | 164.38 | 210.36 | 242.66 | 266.12 | 281.79 | 301.36 | 329.72 |
| 51 | 107.63 | 134.04 | 169.27 | 217.20 | 250.47 | 273.96 | 290.58 | 311.15 | 340.50 |
| 52 | 110.57 | 137.95 | 175.14 | 224.06 | 258.31 | 282.77 | 300.37 | 320.93 | 351.26 |
| 53 | 115.46 | 143.82 | 182.96 | 233.85 | 271.02 | 296.47 | 314.07 | 335.61 | 366.91 |
| 54 | 120.35 | 150.68 | 190.79 | 244.61 | 282.77 | 310.15 | 328.75 | 351.26 | 383.54 |
| 55 | 125.25 | 156.55 | 199.60 | 255.37 | 296.47 | 323.85 | 343.42 | 367.88 | 401.15 |
| 56 | 131.11 | 163.39 | 208.41 | 267.12 | 309.18 | 338.53 | 359.07 | 384.53 | 419.75 |
| 57 | 136.98 | 171.22 | 218.20 | 279.83 | 323.85 | 354.18 | 375.72 | 402.13 | 439.32 |
| 58 | 142.85 | 180.03 | 228.95 | 294.50 | 340.50 | 372.78 | 395.29 | 422.67 | 461.81 |
| 59 | 150.68 | 188.84 | 240.69 | 309.18 | 358.10 | 392.34 | 416.81 | 445.18 | 485.29 |
| 60 | 157.52 | 198.63 | 253.42 | 325.82 | 376.69 | 412.89 | 438.34 | 468.67 | 510.73 |
| 61 | 165.36 | 208.41 | 266.12 | 342.45 | 396.26 | 434.42 | 460.83 | 493.13 | 537.16 |
| 62 | 174.17 | 218.20 | 279.83 | 360.07 | 417.78 | 456.92 | 485.29 | 518.56 | 564.54 |
| 63 | 185.90 | 233.85 | 299.39 | 385.50 | 446.16 | 489.21 | 519.54 | 554.76 | 603.68 |
| 64 | 197.63 | 249.50 | 319.94 | 411.91 | 477.48 | 523.46 | 555.75 | 593.90 | 645.76 |
| 65 | 211.34 | 266.12 | 341.47 | 440.29 | 511.72 | 560.64 | 594.89 | 635.98 | 691.74 |
| 66 | 225.04 | 283.74 | 364.96 | 471.59 | 546.94 | 599.78 | 636.95 | 680.00 | 739.68 |
| 67 | 239.71 | 303.31 | 390.39 | 503.89 | 586.08 | 641.84 | 681.95 | 727.95 | 791.55 |
| 68 | 258.31 | 325.82 | 419.75 | 543.03 | 631.08 | 691.74 | 734.79 | 784.69 | 852.20 |
| 69 | 276.90 | 351.26 | 452.02 | 584.11 | 680.00 | 746.54 | 791.55 | 845.36 | 916.78 |
| 70 | 298.42 | 376.69 | 486.27 | 629.13 | 732.84 | 804.26 | 853.18 | 910.91 | 987.23 |
| 71 | 319.94 | 405.07 | 523.46 | 678.05 | 789.58 | 866.88 | 919.72 | 982.34 | 1,062.56 |
| 72 | 344.40 | 435.40 | 562.59 | 729.90 | 850.25 | 934.39 | 992.13 | 1,058.65 | 1,143.78 |
| 73 | 372.78 | 473.56 | 612.49 | 796.44 | 928.53 | 1,020.50 | 1,083.11 | 1,155.52 | 1,246.52 |
| 74 | 405.07 | 514.65 | 667.28 | 868.85 | 1,014.62 | 1,114.43 | 1,183.89 | 1,260.22 | 1,358.06 |
| 75 | 439.32 | 558.68 | 725.98 | 948.10 | 1,108.56 | 1,218.14 | 1,292.49 | 1,375.66 | 1,479.37 |
| 76 | 476.49 | 607.60 | 790.57 | 1,034.19 | 1,210.30 | 1,330.66 | 1,412.85 | 1,501.88 | 1,611.46 |
| 77 | 516.61 | 659.46 | 861.01 | 1,128.13 | 1,321.85 | 1,453.93 | 1,542.97 | 1,638.86 | 1,755.30 |
| 78 | 560.64 | 718.17 | 939.29 | 1,234.76 | 1,448.07 | 1,592.88 | 1,689.73 | 1,790.52 | 1,913.79 |
| 79 | 608.57 | 781.76 | 1,025.40 | 1,352.17 | 1,587.00 | 1,745.51 | 1,849.22 | 1,956.85 | 2,085.99 |
| 80 | 660.44 | 850.25 | 1,119.32 | 1,480.36 | 1,739.64 | 1,912.82 | 2,025.34 | 2,137.86 | 2,274.84 |
| 81 | 717.19 | 925.59 | 1,221.08 | 1,620.27 | 1,905.98 | 2,095.78 | 2,217.11 | 2,336.48 | 2,480.30 |
| 82 | 778.82 | 1,006.80 | 1,332.61 | 1,773.89 | 2,088.93 | 2,296.35 | 2,427.47 | 2,552.71 | 2,704.37 |
| 83 | 826.77 | 1,071.37 | 1,423.61 | 1,901.08 | 2,239.62 | 2,459.76 | 2,597.72 | 2,725.89 | 2,885.38 |
| 84 | 877.64 | 1,140.84 | 1,520.47 | 2,037.07 | 2,402.03 | 2,635.88 | 2,779.70 | 2,910.81 | 3,079.09 |
| 85 | 931.45 | 1,214.22 | 1,624.18 | 2,183.84 | 2,576.20 | 2,824.70 | 2,974.41 | 3,108.45 | 3,284.56 |
| 86 | 989.18 | 1,291.52 | 1,734.75 | 2,340.38 | 2,763.07 | 3,026.27 | 3,182.82 | 3,319.80 | 3,504.71 |
| 87 | 1,049.86 | 1,374.69 | 1,852.16 | 2,508.68 | 2,963.65 | 3,242.50 | 3,405.89 | 3,544.84 | 3,738.55 |
| 88 | 1,114.43 | 1,462.74 | 1,978.37 | 2,689.69 | 3,177.93 | 3,474.38 | 3,644.63 | 3,785.53 | 3,989.03 |
| 89 | 1,183.89 | 1,557.64 | 2,113.40 | 2,882.43 | 3,408.83 | 3,722.90 | 3,900.97 | 4,042.84 | 4,255.17 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $45.98 | $54.79 | $67.51 | $84.14 | $95.89 | $104.68 | $110.57 | $118.39 | $130.14 |
| 35-39 | 51.86 | 63.60 | 78.27 | 97.84 | 112.52 | 122.30 | 129.15 | 138.93 | 151.66 |
| 40-44 | 61.65 | 75.33 | 92.95 | 117.41 | 135.03 | 147.74 | 155.57 | 166.33 | 182.96 |
| 45-49 | 73.38 | 91.00 | 113.49 | 143.82 | 166.33 | 181.01 | 191.77 | 205.47 | 225.04 |
| 50 | 82.19 | 101.76 | 128.17 | 162.41 | 187.85 | 204.49 | 217.20 | 231.88 | 253.42 |
| 51 | 85.12 | 105.68 | 133.06 | 169.27 | 194.71 | 213.30 | 226.01 | 240.69 | 263.20 |
| 52 | 89.03 | 109.58 | 138.93 | 176.12 | 203.52 | 222.10 | 234.82 | 251.45 | 273.96 |
| 53 | 92.95 | 115.46 | 145.79 | 185.90 | 214.28 | 233.85 | 247.55 | 264.17 | 288.64 |
| 54 | 97.84 | 121.33 | 153.61 | 195.68 | 225.04 | 246.56 | 260.26 | 278.85 | 304.29 |
| 55 | 102.73 | 127.20 | 161.44 | 205.47 | 236.77 | 259.28 | 274.93 | 293.53 | 319.94 |
| 56 | 107.63 | 134.04 | 170.25 | 216.23 | 249.50 | 272.98 | 289.61 | 309.18 | 336.58 |
| 57 | 112.52 | 140.90 | 179.06 | 227.98 | 263.20 | 287.66 | 304.29 | 324.83 | 354.18 |
| 58 | 119.36 | 148.71 | 188.84 | 241.66 | 278.85 | 304.29 | 322.88 | 344.40 | 375.72 |
| 59 | 126.22 | 157.52 | 200.58 | 255.37 | 295.48 | 322.88 | 342.45 | 364.96 | 398.21 |
| 60 | 133.06 | 166.33 | 211.34 | 271.02 | 313.10 | 342.45 | 362.99 | 386.48 | 421.70 |
| 61 | 140.90 | 176.12 | 224.06 | 286.69 | 331.69 | 362.99 | 384.53 | 409.96 | 446.16 |
| 62 | 148.71 | 185.90 | 237.76 | 304.29 | 351.26 | 384.53 | 407.02 | 434.42 | 472.59 |
| 63 | 158.50 | 199.60 | 254.39 | 326.80 | 377.67 | 412.89 | 437.35 | 466.70 | 507.81 |
| 64 | 170.25 | 214.28 | 272.98 | 350.28 | 406.05 | 444.21 | 470.62 | 501.94 | 545.97 |
| 65 | 181.98 | 228.95 | 293.53 | 376.69 | 436.37 | 477.48 | 505.84 | 540.08 | 586.08 |
| 66 | 195.68 | 245.58 | 315.05 | 405.07 | 468.67 | 512.70 | 544.00 | 580.21 | 630.11 |
| 67 | 209.39 | 264.17 | 338.53 | 434.42 | 503.89 | 551.83 | 585.10 | 624.24 | 677.06 |
| 68 | 226.01 | 284.72 | 364.96 | 469.64 | 544.98 | 596.84 | 633.03 | 675.11 | 731.87 |
| 69 | 243.63 | 307.23 | 394.31 | 507.81 | 590.00 | 645.76 | 684.90 | 729.90 | 790.57 |
| 70 | 262.22 | 331.69 | 425.61 | 548.89 | 637.93 | 698.60 | 740.66 | 789.58 | 854.17 |
| 71 | 283.74 | 358.10 | 459.86 | 593.90 | 689.79 | 756.33 | 801.33 | 854.17 | 922.66 |
| 72 | 305.26 | 386.48 | 497.05 | 641.84 | 745.55 | 817.96 | 866.88 | 923.64 | 997.02 |
| 73 | 333.64 | 421.70 | 544.00 | 704.47 | 818.93 | 898.20 | 952.99 | 1,013.64 | 1,092.89 |
| 74 | 362.99 | 460.83 | 595.86 | 772.95 | 900.15 | 987.23 | 1,046.91 | 1,113.45 | 1,197.59 |
| 75 | 396.26 | 503.89 | 651.63 | 848.29 | 988.21 | 1,085.08 | 1,149.65 | 1,222.05 | 1,312.06 |
| 76 | 432.46 | 549.87 | 713.27 | 930.48 | 1,086.05 | 1,191.73 | 1,263.14 | 1,341.42 | 1,437.31 |
| 77 | 471.59 | 600.76 | 781.76 | 1,020.50 | 1,192.70 | 1,309.14 | 1,388.39 | 1,471.55 | 1,574.29 |
| 78 | 513.67 | 657.49 | 857.10 | 1,122.25 | 1,313.04 | 1,442.20 | 1,527.32 | 1,616.35 | 1,724.97 |
| 79 | 560.64 | 719.14 | 940.26 | 1,234.76 | 1,446.12 | 1,587.99 | 1,679.95 | 1,774.86 | 1,890.31 |
| 80 | 611.51 | 785.68 | 1,031.26 | 1,359.03 | 1,592.88 | 1,748.44 | 1,848.25 | 1,949.01 | 2,071.32 |
| 81 | 667.28 | 859.06 | 1,131.05 | 1,495.04 | 1,754.32 | 1,924.55 | 2,034.15 | 2,139.81 | 2,269.94 |
| 82 | 727.95 | 940.26 | 1,239.66 | 1,643.75 | 1,931.41 | 2,119.26 | 2,237.65 | 2,349.19 | 2,487.15 |
| 83 | 775.90 | 1,003.86 | 1,329.68 | 1,769.00 | 2,079.15 | 2,278.75 | 2,403.01 | 2,517.49 | 2,663.26 |
| 84 | 825.79 | 1,072.35 | 1,424.58 | 1,903.03 | 2,237.65 | 2,450.95 | 2,581.09 | 2,698.50 | 2,852.11 |
| 85 | 880.58 | 1,145.73 | 1,527.32 | 2,046.86 | 2,407.90 | 2,634.90 | 2,771.88 | 2,891.24 | 3,053.66 |
| 86 | 938.31 | 1,223.03 | 1,636.91 | 2,201.45 | 2,591.85 | 2,833.51 | 2,976.36 | 3,098.66 | 3,268.91 |
| 87 | 998.97 | 1,306.20 | 1,755.30 | 2,368.76 | 2,790.46 | 3,046.82 | 3,196.50 | 3,320.77 | 3,500.81 |
| 88 | 1,064.53 | 1,395.23 | 1,881.52 | 2,547.82 | 3,002.79 | 3,275.77 | 3,433.29 | 3,558.52 | 3,748.34 |
| 89 | 1,134.97 | 1,490.15 | 2,016.53 | 2,740.56 | 3,232.72 | 3,523.30 | 3,686.71 | 3,813.90 | 4,013.49 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N570

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N570 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 500 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 730 | 0.94 | 0.86 | 0.83 | 0.76 | 0.69 |
| 1,095 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,460 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,825 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,190 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,920 | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |
| Unlimited | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |

To determine the annual premium rates for Policy Form GR-N570 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.226 | 0.170 | 0.148 | 0.131 | 0.118 |
| 53 | 0.214 | 0.162 | 0.142 | 0.126 | 0.114 |
| 54 | 0.203 | 0.155 | 0.136 | 0.122 | 0.110 |
| 55 | 0.193 | 0.148 | 0.131 | 0.117 | 0.107 |
| 56 | 0.182 | 0.141 | 0.125 | 0.113 | 0.103 |
| 57 | 0.173 | 0.135 | 0.120 | 0.109 | 0.100 |
| 58 | 0.167 | 0.131 | 0.117 | 0.107 | 0.098 |
| 59 | 0.161 | 0.127 | 0.115 | 0.104 | 0.097 |
| 60 | 0.155 | 0.123 | 0.112 | 0.102 | 0.095 |
| 61 | 0.149 | 0.120 | 0.109 | 0.100 | 0.094 |
| 62 | 0.144 | 0.116 | 0.107 | 0.098 | 0.092 |
| 63 | 0.140 | 0.114 | 0.105 | 0.097 | 0.091 |
| 64 | 0.136 | 0.112 | 0.103 | 0.095 | 0.090 |
| 65 | 0.132 | 0.110 | 0.102 | 0.094 | 0.088 |
| 66 | 0.128 | 0.108 | 0.100 | 0.092 | 0.087 |
| 67 | 0.124 | 0.106 | 0.098 | 0.091 | 0.086 |
| 68 | 0.121 | 0.104 | 0.096 | 0.090 | 0.085 |
| 69 | 0.118 | 0.102 | 0.095 | 0.089 | 0.084 |
| 70 | 0.115 | 0.100 | 0.093 | 0.087 | 0.084 |
| 71 | 0.112 | 0.098 | 0.092 | 0.086 | 0.083 |
| 72 | 0.109 | 0.096 | 0.090 | 0.085 | 0.082 |
| 73 | 0.104 | 0.092 | 0.087 | 0.082 | 0.079 |
| 74 | 0.099 | 0.088 | 0.083 | 0.079 | 0.076 |
| 75 | 0.095 | 0.085 | 0.080 | 0.076 | 0.073 |
| 76 | 0.090 | 0.081 | 0.077 | 0.074 | 0.071 |
| 77 | 0.086 | 0.078 | 0.074 | 0.071 | 0.068 |
| 78 | 0.083 | 0.076 | 0.072 | 0.070 | 0.067 |
| 79 | 0.081 | 0.074 | 0.071 | 0.068 | 0.066 |
| 80 | 0.079 | 0.072 | 0.069 | 0.067 | 0.065 |
| 81 | 0.076 | 0.071 | 0.068 | 0.065 | 0.064 |
| 82 | 0.074 | 0.069 | 0.066 | 0.064 | 0.063 |
| 83 | 0.071 | 0.067 | 0.064 | 0.063 | 0.062 |
| 84 | 0.069 | 0.064 | 0.062 | 0.061 | 0.060 |
| 85 | 0.067 | 0.062 | 0.060 | 0.060 | 0.059 |
| 86 | 0.064 | 0.060 | 0.059 | 0.058 | 0.057 |
| 87 | 0.062 | 0.058 | 0.057 | 0.057 | 0.056 |
| 88 | 0.060 | 0.056 | 0.055 | 0.056 | 0.055 |
| 89 | 0.058 | 0.054 | 0.054 | 0.054 | 0.053 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N570)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.335 | 0.320 | 0.250 | 0.185 | 0.190 |
| 35-39 | 0.370 | 0.350 | 0.265 | 0.195 | 0.175 |
| 40-44 | 0.410 | 0.375 | 0.280 | 0.200 | 0.175 |
| 45-49 | 0.450 | 0.400 | 0.290 | 0.210 | 0.170 |
| 50-54 | 0.450 | 0.400 | 0.300 | 0.210 | 0.165 |
| 55-59 | 0.450 | 0.400 | 0.300 | 0.215 | 0.160 |
| 60-64 | 0.450 | 0.400 | 0.300 | 0.215 | 0.155 |
| 65-69 | 0.450 | 0.390 | 0.290 | 0.210 | 0.150 |
| 70-74 | 0.450 | 0.380 | 0.280 | 0.200 | 0.140 |
| 75-79 | 0.450 | 0.380 | 0.255 | 0.170 | 0.110 |
| 80-84 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |
| 85-89 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.430 | 0.420 | 0.330 | 0.250 | 0.200 |
| 35-39 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 40-44 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 45-49 | 0.430 | 0.400 | 0.330 | 0.250 | 0.190 |
| 50-54 | 0.430 | 0.400 | 0.320 | 0.245 | 0.185 |
| 55-59 | 0.430 | 0.400 | 0.320 | 0.240 | 0.180 |
| 60-64 | 0.430 | 0.400 | 0.320 | 0.235 | 0.175 |
| 65-69 | 0.430 | 0.400 | 0.310 | 0.230 | 0.170 |
| 70-74 | 0.430 | 0.390 | 0.300 | 0.220 | 0.160 |
| 75-79 | 0.430 | 0.380 | 0.280 | 0.190 | 0.135 |
| 80-84 | 0.430 | 0.370 | 0.260 | 0.160 | 0.135 |
| 85-89 | 0.430 | 0.360 | 0.260 | 0.160 | 0.135 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.058 | 0.053 | 0.042 | 0.030 | 0.022 |
| 35-39 | 0.062 | 0.057 | 0.045 | 0.033 | 0.024 |
| 40-44 | 0.068 | 0.062 | 0.049 | 0.036 | 0.026 |
| 45-49 | 0.076 | 0.069 | 0.054 | 0.039 | 0.029 |
| 50 | 0.080 | 0.073 | 0.057 | 0.041 | 0.030 |
| 51 | 0.082 | 0.074 | 0.058 | 0.042 | 0.031 |
| 52 | 0.083 | 0.075 | 0.059 | 0.043 | 0.031 |
| 53 | 0.085 | 0.076 | 0.060 | 0.044 | 0.032 |
| 54 | 0.086 | 0.078 | 0.061 | 0.044 | 0.032 |
| 55 | 0.088 | 0.079 | 0.062 | 0.045 | 0.033 |
| 56 | 0.090 | 0.081 | 0.063 | 0.045 | 0.033 |
| 57 | 0.092 | 0.082 | 0.064 | 0.046 | 0.034 |
| 58 | 0.094 | 0.083 | 0.065 | 0.047 | 0.034 |
| 59 | 0.095 | 0.085 | 0.066 | 0.048 | 0.035 |
| 60 | 0.097 | 0.086 | 0.067 | 0.048 | 0.035 |
| 61 | 0.099 | 0.088 | 0.068 | 0.049 | 0.036 |
| 62 | 0.101 | 0.089 | 0.069 | 0.050 | 0.036 |
| 63 | 0.102 | 0.090 | 0.070 | 0.050 | 0.036 |
| 64 | 0.103 | 0.091 | 0.070 | 0.050 | 0.036 |
| 65 | 0.105 | 0.092 | 0.071 | 0.051 | 0.037 |
| 66 | 0.106 | 0.093 | 0.071 | 0.051 | 0.037 |
| 67 | 0.107 | 0.094 | 0.072 | 0.051 | 0.037 |
| 68 | 0.108 | 0.095 | 0.072 | 0.051 | 0.037 |
| 69 | 0.109 | 0.096 | 0.073 | 0.051 | 0.037 |
| 70 | 0.110 | 0.096 | 0.073 | 0.052 | 0.036 |
| 71 | 0.111 | 0.097 | 0.074 | 0.052 | 0.036 |
| 72 | 0.112 | 0.098 | 0.074 | 0.052 | 0.036 |
| 73 | 0.113 | 0.099 | 0.074 | 0.051 | 0.035 |
| 74 | 0.114 | 0.099 | 0.074 | 0.051 | 0.034 |
| 75 | 0.116 | 0.100 | 0.074 | 0.050 | 0.034 |
| 76 | 0.117 | 0.100 | 0.074 | 0.050 | 0.033 |
| 77 | 0.118 | 0.101 | 0.074 | 0.049 | 0.032 |
| 78 | 0.119 | 0.101 | 0.073 | 0.047 | 0.030 |
| 79 | 0.119 | 0.101 | 0.072 | 0.046 | 0.029 |
| 80 | 0.120 | 0.102 | 0.072 | 0.044 | 0.027 |
| 81 | 0.120 | 0.102 | 0.071 | 0.042 | 0.025 |
| 82 | 0.121 | 0.102 | 0.070 | 0.041 | 0.024 |
| 83 | 0.121 | 0.101 | 0.068 | 0.038 | 0.021 |
| 84 | 0.120 | 0.100 | 0.065 | 0.035 | 0.019 |
| 85 | 0.120 | 0.099 | 0.063 | 0.033 | 0.017 |
| 86 | 0.119 | 0.098 | 0.061 | 0.030 | 0.015 |
| 87 | 0.119 | 0.097 | 0.059 | 0.028 | 0.013 |
| 88 | 0.119 | 0.096 | 0.057 | 0.026 | 0.011 |
| 89 | 0.118 | 0.095 | 0.055 | 0.024 | 0.010 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.063 | 0.087 | 0.124 | 0.112 | 0.100 |
| 35-39 | 0.076 | 0.097 | 0.129 | 0.119 | 0.109 |
| 40-44 | 0.089 | 0.108 | 0.135 | 0.127 | 0.117 |
| 45-49 | 0.102 | 0.119 | 0.142 | 0.134 | 0.126 |
| 50 | 0.108 | 0.124 | 0.145 | 0.137 | 0.130 |
| 51 | 0.111 | 0.126 | 0.146 | 0.139 | 0.132 |
| 52 | 0.113 | 0.128 | 0.147 | 0.140 | 0.133 |
| 53 | 0.114 | 0.128 | 0.146 | 0.140 | 0.133 |
| 54 | 0.115 | 0.128 | 0.146 | 0.139 | 0.133 |
| 55 | 0.115 | 0.129 | 0.145 | 0.139 | 0.133 |
| 56 | 0.116 | 0.129 | 0.145 | 0.139 | 0.133 |
| 57 | 0.117 | 0.129 | 0.144 | 0.138 | 0.133 |
| 58 | 0.116 | 0.127 | 0.142 | 0.136 | 0.131 |
| 59 | 0.114 | 0.126 | 0.139 | 0.134 | 0.129 |
| 60 | 0.113 | 0.124 | 0.137 | 0.132 | 0.127 |
| 61 | 0.112 | 0.122 | 0.134 | 0.130 | 0.125 |
| 62 | 0.111 | 0.121 | 0.132 | 0.127 | 0.123 |
| 63 | 0.108 | 0.118 | 0.128 | 0.124 | 0.120 |
| 64 | 0.106 | 0.115 | 0.124 | 0.120 | 0.116 |
| 65 | 0.103 | 0.112 | 0.120 | 0.117 | 0.113 |
| 66 | 0.101 | 0.109 | 0.117 | 0.113 | 0.110 |
| 67 | 0.098 | 0.106 | 0.113 | 0.110 | 0.107 |
| 68 | 0.094 | 0.101 | 0.108 | 0.105 | 0.102 |
| 69 | 0.090 | 0.096 | 0.102 | 0.099 | 0.097 |
| 70 | 0.086 | 0.091 | 0.097 | 0.094 | 0.092 |
| 71 | 0.082 | 0.087 | 0.092 | 0.090 | 0.087 |
| 72 | 0.078 | 0.083 | 0.087 | 0.085 | 0.083 |
| 73 | 0.072 | 0.076 | 0.080 | 0.078 | 0.076 |
| 74 | 0.066 | 0.070 | 0.073 | 0.071 | 0.070 |
| 75 | 0.061 | 0.064 | 0.067 | 0.065 | 0.064 |
| 76 | 0.056 | 0.059 | 0.061 | 0.060 | 0.059 |
| 77 | 0.052 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N570)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N570)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $38.90 | $44.88 | $51.86 | $61.84 | $68.81 | $73.79 | $78.79 | $83.76 | $97.72 |
| 35-39 | 43.88 | 51.86 | 60.83 | 72.80 | 82.77 | 88.76 | 94.75 | 100.72 | 117.67 |
| 40-44 | 47.86 | 56.84 | 67.81 | 82.77 | 93.74 | 100.72 | 107.70 | 115.68 | 133.63 |
| 45-49 | 58.84 | 70.80 | 85.77 | 104.72 | 119.67 | 129.64 | 138.62 | 147.58 | 171.53 |
| 50 | 61.84 | 74.80 | 90.74 | 112.69 | 128.65 | 139.61 | 149.59 | 159.56 | 183.49 |
| 51 | 62.83 | 76.79 | 93.74 | 115.68 | 131.64 | 142.61 | 153.57 | 163.54 | 188.48 |
| 52 | 64.83 | 77.78 | 95.74 | 118.68 | 135.63 | 146.59 | 156.56 | 167.53 | 192.47 |
| 53 | 67.81 | 82.77 | 101.73 | 125.66 | 143.60 | 155.57 | 166.54 | 178.51 | 204.44 |
| 54 | 71.81 | 87.75 | 107.70 | 133.63 | 152.58 | 165.55 | 177.50 | 189.48 | 217.39 |
| 55 | 75.79 | 92.75 | 113.68 | 141.61 | 162.55 | 175.52 | 188.48 | 201.45 | 230.36 |
| 56 | 80.77 | 98.73 | 120.66 | 150.58 | 172.52 | 187.47 | 200.44 | 213.41 | 245.32 |
| 57 | 84.77 | 103.71 | 128.65 | 160.55 | 183.49 | 199.45 | 213.41 | 227.36 | 260.27 |
| 58 | 90.74 | 111.70 | 137.61 | 171.53 | 196.45 | 213.41 | 228.37 | 243.32 | 278.24 |
| 59 | 96.73 | 118.68 | 147.58 | 184.50 | 211.42 | 228.37 | 245.32 | 261.28 | 298.18 |
| 60 | 103.71 | 126.65 | 157.56 | 197.45 | 226.37 | 245.32 | 262.28 | 279.23 | 319.12 |
| 61 | 110.69 | 135.63 | 168.54 | 211.42 | 242.33 | 262.28 | 281.23 | 299.17 | 341.06 |
| 62 | 117.67 | 145.60 | 180.50 | 226.37 | 259.28 | 281.23 | 302.17 | 321.12 | 365.99 |
| 63 | 126.65 | 156.56 | 194.47 | 244.33 | 281.23 | 304.17 | 326.10 | 347.03 | 394.91 |
| 64 | 136.62 | 168.54 | 210.41 | 264.28 | 303.16 | 329.09 | 353.02 | 374.97 | 425.82 |
| 65 | 146.59 | 181.50 | 227.36 | 286.21 | 328.10 | 356.01 | 380.95 | 404.88 | 459.72 |
| 66 | 158.57 | 195.46 | 245.32 | 309.14 | 355.02 | 384.94 | 411.86 | 437.79 | 496.62 |
| 67 | 170.52 | 211.42 | 264.28 | 334.08 | 383.95 | 416.84 | 445.76 | 472.69 | 535.52 |
| 68 | 187.47 | 233.35 | 292.19 | 368.98 | 424.83 | 460.73 | 493.64 | 522.55 | 591.36 |
| 69 | 206.43 | 257.28 | 322.11 | 407.88 | 469.69 | 509.58 | 545.49 | 578.40 | 653.20 |
| 70 | 227.36 | 283.21 | 356.01 | 450.76 | 519.56 | 563.45 | 603.34 | 639.23 | 722.00 |
| 71 | 250.30 | 312.14 | 392.91 | 498.62 | 574.41 | 623.28 | 667.16 | 706.04 | 796.80 |
| 72 | 276.23 | 344.06 | 433.81 | 550.48 | 635.24 | 690.10 | 737.96 | 780.84 | 879.57 |
| 73 | 300.16 | 374.97 | 473.70 | 602.33 | 696.07 | 755.90 | 807.76 | 853.64 | 960.34 |
| 74 | 326.10 | 408.87 | 516.56 | 659.17 | 761.89 | 827.71 | 884.55 | 933.42 | 1,048.09 |
| 75 | 355.02 | 445.76 | 564.44 | 722.00 | 834.69 | 906.50 | 969.32 | 1,021.17 | 1,143.83 |
| 76 | 385.93 | 485.65 | 616.29 | 789.82 | 914.47 | 993.25 | 1,061.06 | 1,116.91 | 1,248.55 |
| 77 | 419.83 | 528.54 | 673.15 | 864.61 | 1,001.23 | 1,087.98 | 1,161.79 | 1,220.62 | 1,363.22 |
| 78 | 461.72 | 583.39 | 744.94 | 960.34 | 1,112.92 | 1,208.66 | 1,289.43 | 1,352.26 | 1,507.83 |
| 79 | 508.59 | 644.22 | 825.71 | 1,066.05 | 1,237.57 | 1,343.28 | 1,432.04 | 1,498.85 | 1,668.38 |
| 80 | 559.45 | 711.03 | 913.47 | 1,183.72 | 1,376.19 | 1,492.87 | 1,589.60 | 1,660.41 | 1,845.89 |
| 81 | 616.29 | 784.83 | 1,011.20 | 1,314.36 | 1,529.76 | 1,659.40 | 1,764.12 | 1,839.92 | 2,042.34 |
| 82 | 678.12 | 865.60 | 1,119.90 | 1,459.96 | 1,700.30 | 1,843.90 | 1,959.58 | 2,038.35 | 2,258.76 |
| 83 | 730.98 | 935.40 | 1,214.63 | 1,588.60 | 1,850.88 | 2,006.45 | 2,127.11 | 2,207.89 | 2,445.24 |
| 84 | 786.83 | 1,010.21 | 1,317.35 | 1,729.21 | 2,015.42 | 2,181.95 | 2,309.61 | 2,392.38 | 2,646.67 |
| 85 | 847.65 | 1,091.99 | 1,428.05 | 1,881.79 | 2,194.92 | 2,373.43 | 2,508.07 | 2,591.83 | 2,865.07 |
| 86 | 913.47 | 1,178.74 | 1,548.71 | 2,048.33 | 2,390.38 | 2,581.86 | 2,723.46 | 2,808.23 | 3,101.42 |
| 87 | 984.27 | 1,273.47 | 1,679.35 | 2,228.84 | 2,602.80 | 2,809.22 | 2,956.82 | 3,042.57 | 3,357.70 |
| 88 | 1,060.07 | 1,376.19 | 1,820.96 | 2,426.29 | 2,834.16 | 3,055.54 | 3,211.11 | 3,295.89 | 3,634.95 |
| 89 | 1,141.85 | 1,486.88 | 1,974.53 | 2,640.68 | 3,086.47 | 3,323.80 | 3,486.35 | 3,571.11 | 3,934.12 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $56.84 | $68.81 | $83.76 | $103.71 | $118.68 | $129.64 | $140.61 | $151.59 | $180.50 |
| 35-39 | 66.81 | 80.77 | 98.73 | 123.65 | 142.61 | 156.56 | 169.53 | 183.49 | 216.40 |
| 40-44 | 79.78 | 97.72 | 120.66 | 152.58 | 176.51 | 193.46 | 209.42 | 226.37 | 266.26 |
| 45-49 | 96.73 | 119.67 | 148.59 | 188.48 | 218.40 | 239.34 | 259.28 | 280.22 | 329.09 |
| 50 | 108.70 | 133.63 | 167.53 | 212.41 | 247.31 | 270.25 | 292.19 | 316.12 | 368.98 |
| 51 | 112.69 | 138.62 | 174.53 | 221.39 | 257.28 | 281.23 | 304.17 | 328.10 | 382.94 |
| 52 | 116.68 | 144.61 | 181.50 | 230.36 | 267.25 | 293.19 | 317.12 | 342.05 | 397.90 |
| 53 | 122.66 | 151.59 | 190.47 | 242.33 | 282.22 | 309.14 | 334.08 | 360.00 | 418.84 |
| 54 | 128.65 | 159.56 | 201.45 | 256.29 | 297.17 | 326.10 | 352.03 | 378.95 | 440.79 |
| 55 | 135.63 | 168.54 | 211.42 | 270.25 | 313.13 | 343.05 | 370.98 | 399.89 | 463.73 |
| 56 | 142.61 | 177.50 | 223.38 | 284.22 | 330.08 | 362.00 | 390.92 | 420.84 | 487.66 |
| 57 | 149.59 | 186.48 | 235.35 | 300.16 | 348.04 | 381.94 | 411.86 | 443.78 | 512.58 |
| 58 | 158.57 | 197.45 | 248.32 | 317.12 | 368.98 | 403.89 | 435.79 | 468.70 | 541.50 |
| 59 | 167.53 | 208.43 | 263.27 | 336.07 | 390.92 | 427.82 | 461.72 | 496.62 | 572.41 |
| 60 | 176.51 | 220.38 | 278.24 | 356.01 | 413.86 | 452.74 | 488.65 | 525.54 | 605.32 |
| 61 | 186.48 | 232.36 | 295.19 | 376.95 | 437.79 | 479.67 | 517.57 | 555.46 | 639.23 |
| 62 | 197.45 | 246.32 | 312.14 | 398.90 | 463.73 | 507.60 | 547.49 | 587.38 | 675.13 |
| 63 | 211.42 | 264.28 | 335.08 | 428.81 | 498.62 | 546.48 | 588.37 | 631.25 | 724.00 |
| 64 | 226.37 | 283.21 | 359.01 | 460.73 | 536.51 | 587.38 | 633.26 | 678.12 | 776.85 |
| 65 | 242.33 | 304.17 | 385.93 | 495.63 | 576.40 | 631.25 | 680.12 | 728.98 | 833.70 |
| 66 | 259.28 | 326.10 | 414.86 | 532.52 | 620.29 | 678.12 | 730.98 | 782.84 | 894.52 |
| 67 | 278.24 | 349.03 | 444.77 | 572.41 | 666.15 | 729.99 | 785.82 | 840.67 | 959.35 |
| 68 | 299.17 | 375.96 | 479.67 | 617.30 | 719.00 | 786.83 | 847.65 | 906.50 | 1,032.15 |
| 69 | 322.11 | 404.88 | 516.56 | 665.16 | 775.85 | 849.66 | 914.47 | 977.29 | 1,110.92 |
| 70 | 346.04 | 435.79 | 556.45 | 717.02 | 836.69 | 916.47 | 986.28 | 1,053.09 | 1,195.70 |
| 71 | 371.97 | 468.70 | 599.34 | 773.86 | 902.51 | 988.26 | 1,064.05 | 1,134.85 | 1,286.44 |
| 72 | 400.90 | 504.61 | 645.21 | 834.69 | 974.30 | 1,066.05 | 1,146.83 | 1,222.62 | 1,384.16 |
| 73 | 433.81 | 547.49 | 702.05 | 908.48 | 1,062.07 | 1,162.78 | 1,250.54 | 1,330.31 | 1,503.83 |
| 74 | 469.69 | 593.37 | 762.90 | 990.26 | 1,157.79 | 1,267.49 | 1,362.23 | 1,448.00 | 1,632.48 |
| 75 | 508.59 | 644.22 | 829.71 | 1,079.02 | 1,262.51 | 1,382.18 | 1,484.90 | 1,575.64 | 1,773.09 |
| 76 | 550.48 | 699.06 | 901.50 | 1,174.74 | 1,376.19 | 1,506.82 | 1,618.52 | 1,714.26 | 1,925.66 |
| 77 | 596.34 | 757.90 | 980.29 | 1,280.45 | 1,500.85 | 1,643.44 | 1,763.11 | 1,865.83 | 2,091.21 |
| 78 | 647.21 | 824.72 | 1,069.05 | 1,400.12 | 1,643.44 | 1,798.02 | 1,927.67 | 2,035.36 | 2,277.69 |
| 79 | 701.06 | 896.52 | 1,165.78 | 1,531.76 | 1,799.02 | 1,967.56 | 2,107.17 | 2,218.87 | 2,479.14 |
| 80 | 760.90 | 974.30 | 1,271.49 | 1,675.36 | 1,968.55 | 2,153.05 | 2,302.63 | 2,420.30 | 2,699.53 |
| 81 | 824.72 | 1,060.07 | 1,387.16 | 1,831.93 | 2,155.03 | 2,356.48 | 2,518.04 | 2,639.69 | 2,938.86 |
| 82 | 894.52 | 1,151.82 | 1,512.81 | 2,003.46 | 2,359.47 | 2,577.87 | 2,752.38 | 2,879.03 | 3,200.15 |
| 83 | 952.37 | 1,228.61 | 1,618.52 | 2,153.05 | 2,535.98 | 2,768.34 | 2,949.83 | 3,078.48 | 3,419.54 |
| 84 | 1,012.21 | 1,310.37 | 1,733.20 | 2,312.60 | 2,726.45 | 2,972.77 | 3,161.25 | 3,291.88 | 3,653.88 |
| 85 | 1,077.02 | 1,397.13 | 1,854.87 | 2,485.13 | 2,930.89 | 3,192.16 | 3,388.61 | 3,520.26 | 3,905.19 |
| 86 | 1,145.83 | 1,490.88 | 1,985.50 | 2,669.61 | 3,150.29 | 3,427.51 | 3,631.95 | 3,764.59 | 4,173.46 |
| 87 | 1,218.63 | 1,589.60 | 2,125.11 | 2,868.06 | 3,386.63 | 3,680.81 | 3,893.22 | 4,025.85 | 4,459.66 |
| 88 | 1,296.41 | 1,695.31 | 2,275.71 | 3,080.48 | 3,639.92 | 3,952.06 | 4,173.46 | 4,305.08 | 4,765.81 |
| 89 | 1,378.19 | 1,808.00 | 2,435.27 | 3,309.84 | 3,913.17 | 4,244.26 | 4,472.63 | 4,603.26 | 5,091.91 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $121.67 | $149.59 | $186.48 | $235.35 | $272.25 | $296.18 | $320.11 | $344.06 | $400.90 |
| 35-39 | 132.63 | 163.54 | 204.44 | 259.28 | 299.17 | 327.09 | 353.02 | 378.95 | 441.78 |
| 40-44 | 147.58 | 182.50 | 229.37 | 291.20 | 337.06 | 367.99 | 396.89 | 427.82 | 496.62 |
| 45-49 | 160.55 | 199.45 | 250.30 | 318.12 | 368.98 | 403.89 | 435.79 | 467.71 | 542.49 |
| 50 | 170.52 | 212.41 | 267.25 | 341.06 | 394.91 | 431.81 | 465.71 | 500.62 | 578.40 |
| 51 | 174.53 | 216.40 | 273.24 | 348.04 | 403.89 | 441.78 | 476.67 | 511.59 | 591.36 |
| 52 | 178.51 | 221.39 | 279.23 | 356.01 | 412.85 | 451.75 | 486.65 | 522.55 | 604.33 |
| 53 | 184.50 | 229.37 | 289.20 | 368.98 | 427.82 | 467.71 | 504.61 | 541.50 | 624.28 |
| 54 | 190.47 | 237.34 | 299.17 | 381.94 | 442.77 | 484.66 | 521.56 | 560.46 | 646.20 |
| 55 | 196.45 | 245.32 | 310.14 | 394.91 | 458.73 | 501.61 | 540.51 | 579.39 | 668.15 |
| 56 | 203.43 | 253.30 | 320.11 | 408.87 | 474.69 | 519.56 | 559.45 | 600.35 | 691.09 |
| 57 | 210.41 | 262.28 | 332.08 | 423.84 | 491.64 | 537.52 | 579.39 | 621.28 | 714.03 |
| 58 | 218.40 | 272.25 | 345.05 | 440.79 | 511.59 | 559.45 | 602.33 | 646.20 | 741.94 |
| 59 | 226.37 | 283.21 | 359.01 | 458.73 | 532.52 | 582.38 | 627.27 | 672.14 | 771.86 |
| 60 | 235.35 | 294.19 | 372.96 | 477.68 | 554.47 | 606.31 | 652.19 | 699.06 | 801.78 |
| 61 | 244.33 | 306.15 | 387.93 | 496.62 | 576.40 | 630.26 | 679.12 | 726.99 | 832.70 |
| 62 | 254.30 | 318.12 | 403.89 | 516.56 | 600.35 | 656.18 | 706.04 | 755.90 | 865.60 |
| 63 | 268.26 | 335.08 | 425.82 | 546.48 | 635.24 | 694.08 | 746.94 | 799.79 | 914.47 |
| 64 | 282.22 | 354.03 | 450.76 | 577.41 | 672.14 | 733.97 | 789.82 | 845.65 | 965.32 |
| 65 | 298.18 | 373.97 | 475.68 | 611.31 | 710.04 | 776.85 | 835.68 | 893.53 | 1,020.18 |
| 66 | 314.14 | 394.91 | 502.61 | 646.20 | 751.92 | 821.72 | 884.55 | 945.38 | 1,078.01 |
| 67 | 331.09 | 415.85 | 530.54 | 683.12 | 794.80 | 869.60 | 935.40 | 999.24 | 1,137.85 |
| 68 | 354.03 | 444.77 | 567.43 | 730.98 | 851.64 | 931.42 | 1,002.23 | 1,070.04 | 1,217.62 |
| 69 | 377.96 | 475.68 | 607.32 | 782.84 | 912.48 | 998.23 | 1,073.03 | 1,145.83 | 1,301.41 |
| 70 | 402.88 | 507.60 | 649.20 | 837.68 | 977.29 | 1,069.05 | 1,149.82 | 1,226.60 | 1,392.15 |
| 71 | 430.81 | 542.49 | 694.08 | 897.52 | 1,047.10 | 1,145.83 | 1,231.60 | 1,313.36 | 1,488.88 |
| 72 | 459.72 | 579.39 | 742.95 | 960.34 | 1,120.89 | 1,227.60 | 1,319.35 | 1,406.11 | 1,591.60 |
| 73 | 492.63 | 622.27 | 799.79 | 1,036.14 | 1,210.65 | 1,325.34 | 1,424.05 | 1,515.80 | 1,712.26 |
| 74 | 528.54 | 669.14 | 860.62 | 1,117.90 | 1,307.38 | 1,431.05 | 1,537.75 | 1,633.47 | 1,842.89 |
| 75 | 567.43 | 719.00 | 926.44 | 1,205.67 | 1,412.09 | 1,545.72 | 1,659.40 | 1,761.13 | 1,983.51 |
| 76 | 608.32 | 772.87 | 998.23 | 1,301.41 | 1,524.78 | 1,669.38 | 1,792.04 | 1,898.74 | 2,134.09 |
| 77 | 652.19 | 829.71 | 1,074.03 | 1,404.11 | 1,646.44 | 1,803.00 | 1,934.65 | 2,047.33 | 2,296.64 |
| 78 | 702.05 | 895.51 | 1,162.78 | 1,524.78 | 1,789.04 | 1,958.58 | 2,099.20 | 2,217.86 | 2,483.13 |
| 79 | 755.90 | 967.32 | 1,258.52 | 1,655.42 | 1,944.62 | 2,128.11 | 2,278.70 | 2,401.35 | 2,684.58 |
| 80 | 814.74 | 1,044.11 | 1,363.22 | 1,797.03 | 2,113.16 | 2,311.59 | 2,473.15 | 2,600.79 | 2,902.96 |
| 81 | 876.58 | 1,126.88 | 1,475.91 | 1,950.60 | 2,296.64 | 2,512.05 | 2,684.58 | 2,817.21 | 3,138.31 |
| 82 | 944.38 | 1,215.64 | 1,597.58 | 2,118.13 | 2,496.09 | 2,728.45 | 2,913.94 | 3,050.56 | 3,393.61 |
| 83 | 1,000.23 | 1,290.42 | 1,702.29 | 2,265.74 | 2,670.60 | 2,916.93 | 3,110.40 | 3,248.01 | 3,611.00 |
| 84 | 1,059.08 | 1,370.20 | 1,813.98 | 2,422.30 | 2,858.09 | 3,118.37 | 3,318.81 | 3,458.42 | 3,842.37 |
| 85 | 1,120.89 | 1,454.98 | 1,932.64 | 2,590.82 | 3,058.53 | 3,333.77 | 3,542.20 | 3,682.81 | 4,088.68 |
| 86 | 1,186.72 | 1,544.73 | 2,059.31 | 2,771.33 | 3,272.95 | 3,564.13 | 3,780.53 | 3,921.15 | 4,349.97 |
| 87 | 1,256.52 | 1,640.47 | 2,193.93 | 2,963.80 | 3,503.30 | 3,810.45 | 4,033.84 | 4,175.44 | 4,628.18 |
| 88 | 1,331.32 | 1,741.18 | 2,338.54 | 3,169.22 | 3,748.63 | 4,073.73 | 4,305.08 | 4,445.69 | 4,925.37 |
| 89 | 1,409.10 | 1,848.88 | 2,492.11 | 3,389.62 | 4,011.90 | 4,354.94 | 4,594.28 | 4,732.90 | 5,240.50 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $84.77 | $103.71 | $127.64 | $158.57 | $182.50 | $199.45 | $214.42 | $230.36 | $269.25 |
| 35-39 | 94.75 | 115.68 | 143.60 | 180.50 | 207.42 | 226.37 | 244.33 | 262.28 | 306.15 |
| 40-44 | 108.70 | 133.63 | 166.54 | 209.42 | 241.34 | 263.27 | 284.22 | 305.16 | 356.01 |
| 45-49 | 124.66 | 154.58 | 192.47 | 244.33 | 282.22 | 308.15 | 332.08 | 357.00 | 413.86 |
| 50 | 135.63 | 167.53 | 209.42 | 266.26 | 307.14 | 336.07 | 362.00 | 388.92 | 449.75 |
| 51 | 138.62 | 172.52 | 215.41 | 273.24 | 316.12 | 346.04 | 371.97 | 399.89 | 461.72 |
| 52 | 142.61 | 176.51 | 222.39 | 281.23 | 326.10 | 356.01 | 382.94 | 410.87 | 474.69 |
| 53 | 148.59 | 184.50 | 231.37 | 293.19 | 340.05 | 370.98 | 398.90 | 427.82 | 494.63 |
| 54 | 154.58 | 191.48 | 240.33 | 306.15 | 354.03 | 385.93 | 415.85 | 446.76 | 514.58 |
| 55 | 160.55 | 199.45 | 251.31 | 319.12 | 368.98 | 402.88 | 433.81 | 464.72 | 535.52 |
| 56 | 166.54 | 207.42 | 261.28 | 332.08 | 384.94 | 419.83 | 451.75 | 484.66 | 557.46 |
| 57 | 173.52 | 216.40 | 272.25 | 346.04 | 400.90 | 437.79 | 470.70 | 504.61 | 580.40 |
| 58 | 181.50 | 226.37 | 285.21 | 362.99 | 419.83 | 458.73 | 493.64 | 528.54 | 607.32 |
| 59 | 189.48 | 236.34 | 298.18 | 379.94 | 440.79 | 480.68 | 517.57 | 553.48 | 635.24 |
| 60 | 198.46 | 247.31 | 312.14 | 397.90 | 461.72 | 503.61 | 541.50 | 580.40 | 665.16 |
| 61 | 207.42 | 259.28 | 327.09 | 416.84 | 483.67 | 527.54 | 567.43 | 607.32 | 696.07 |
| 62 | 217.39 | 271.26 | 343.05 | 436.78 | 506.59 | 553.48 | 594.36 | 636.23 | 727.98 |
| 63 | 230.36 | 288.21 | 364.99 | 465.71 | 539.50 | 589.36 | 634.25 | 678.12 | 774.85 |
| 64 | 244.33 | 306.15 | 387.93 | 495.63 | 575.41 | 628.26 | 675.13 | 722.00 | 823.72 |
| 65 | 260.27 | 325.10 | 412.85 | 528.54 | 613.31 | 669.14 | 720.01 | 768.87 | 876.58 |
| 66 | 276.23 | 346.04 | 439.78 | 562.44 | 653.20 | 713.03 | 766.88 | 818.73 | 933.42 |
| 67 | 293.19 | 367.99 | 467.71 | 599.34 | 696.07 | 759.90 | 816.74 | 872.59 | 993.25 |
| 68 | 313.13 | 392.91 | 500.62 | 642.22 | 745.93 | 814.74 | 875.57 | 934.41 | 1,062.07 |
| 69 | 335.08 | 419.83 | 535.52 | 687.10 | 798.78 | 873.59 | 938.40 | 1,000.23 | 1,135.86 |
| 70 | 357.00 | 448.76 | 572.41 | 735.96 | 856.63 | 935.40 | 1,005.21 | 1,071.03 | 1,214.63 |
| 71 | 381.94 | 479.67 | 612.30 | 788.81 | 917.46 | 1,003.23 | 1,077.02 | 1,146.83 | 1,298.41 |
| 72 | 407.88 | 513.59 | 655.18 | 844.66 | 983.28 | 1,075.02 | 1,154.80 | 1,228.61 | 1,389.16 |
| 73 | 439.78 | 554.47 | 709.03 | 916.47 | 1,068.04 | 1,166.77 | 1,252.54 | 1,331.32 | 1,502.84 |
| 74 | 474.69 | 599.34 | 767.87 | 993.25 | 1,159.79 | 1,267.49 | 1,360.23 | 1,443.00 | 1,626.49 |
| 75 | 511.59 | 647.21 | 831.69 | 1,078.01 | 1,258.52 | 1,376.19 | 1,475.91 | 1,564.67 | 1,759.13 |
| 76 | 551.48 | 699.06 | 899.52 | 1,169.76 | 1,366.22 | 1,493.86 | 1,601.57 | 1,695.31 | 1,903.74 |
| 77 | 594.36 | 754.91 | 974.30 | 1,268.50 | 1,483.89 | 1,622.51 | 1,739.18 | 1,837.91 | 2,059.31 |
| 78 | 643.23 | 818.73 | 1,059.08 | 1,384.16 | 1,620.52 | 1,771.10 | 1,896.76 | 2,000.47 | 2,237.80 |
| 79 | 696.07 | 887.54 | 1,152.81 | 1,509.82 | 1,769.10 | 1,933.65 | 2,068.27 | 2,176.98 | 2,431.26 |
| 80 | 752.92 | 963.34 | 1,253.53 | 1,647.45 | 1,932.64 | 2,111.15 | 2,255.76 | 2,369.44 | 2,641.69 |
| 81 | 814.74 | 1,044.11 | 1,364.22 | 1,797.03 | 2,110.16 | 2,304.62 | 2,460.19 | 2,578.87 | 2,870.05 |
| 82 | 881.56 | 1,132.87 | 1,483.89 | 1,960.58 | 2,304.62 | 2,516.04 | 2,683.57 | 2,806.23 | 3,118.37 |
| 83 | 936.41 | 1,206.66 | 1,586.60 | 2,104.18 | 2,475.16 | 2,699.53 | 2,874.05 | 2,998.70 | 3,330.78 |
| 84 | 995.24 | 1,286.44 | 1,697.31 | 2,258.76 | 2,658.64 | 2,895.98 | 3,078.48 | 3,204.13 | 3,556.16 |
| 85 | 1,058.07 | 1,370.20 | 1,814.98 | 2,425.29 | 2,856.09 | 3,107.40 | 3,296.88 | 3,424.52 | 3,797.48 |
| 86 | 1,123.89 | 1,460.96 | 1,941.62 | 2,602.80 | 3,067.51 | 3,334.77 | 3,532.23 | 3,658.88 | 4,055.77 |
| 87 | 1,194.69 | 1,556.69 | 2,076.26 | 2,794.27 | 3,294.88 | 3,578.09 | 3,782.53 | 3,910.17 | 4,331.01 |
| 88 | 1,269.49 | 1,658.41 | 2,220.85 | 2,999.69 | 3,538.20 | 3,839.37 | 4,051.79 | 4,178.43 | 4,625.19 |
| 89 | 1,349.27 | 1,767.12 | 2,375.43 | 3,219.08 | 3,800.48 | 4,119.59 | 4,339.99 | 4,465.63 | 4,939.33 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $61.84 | $73.79 | $89.75 | $111.70 | $127.64 | $137.61 | $148.59 | $159.56 | $186.48 |
| 35-39 | 69.81 | 84.77 | 103.71 | 129.64 | 148.59 | 161.56 | 173.52 | 186.48 | 217.39 |
| 40-44 | 81.78 | 99.72 | 122.66 | 153.57 | 176.51 | 192.47 | 207.42 | 222.39 | 259.28 |
| 45-49 | 97.72 | 119.67 | 148.59 | 187.47 | 216.40 | 235.35 | 253.30 | 272.25 | 316.12 |
| 50 | 108.70 | 133.63 | 165.55 | 209.42 | 241.34 | 263.27 | 283.21 | 304.17 | 352.03 |
| 51 | 111.70 | 137.61 | 172.52 | 217.39 | 250.30 | 273.24 | 294.19 | 315.13 | 364.00 |
| 52 | 115.68 | 142.61 | 178.51 | 225.38 | 260.27 | 283.21 | 305.16 | 327.09 | 377.96 |
| 53 | 121.67 | 149.59 | 187.47 | 236.34 | 272.25 | 297.17 | 320.11 | 343.05 | 395.90 |
| 54 | 126.65 | 156.56 | 196.45 | 247.31 | 286.21 | 312.14 | 335.08 | 359.01 | 413.86 |
| 55 | 132.63 | 164.55 | 205.43 | 259.28 | 300.16 | 327.09 | 352.03 | 376.95 | 433.81 |
| 56 | 138.62 | 171.53 | 215.41 | 272.25 | 315.13 | 343.05 | 368.98 | 394.91 | 454.74 |
| 57 | 145.60 | 179.50 | 225.38 | 285.21 | 330.08 | 360.00 | 386.92 | 413.86 | 475.68 |
| 58 | 152.58 | 189.48 | 237.34 | 301.17 | 348.04 | 378.95 | 407.88 | 436.78 | 501.61 |
| 59 | 160.55 | 199.45 | 250.30 | 318.12 | 366.98 | 399.89 | 429.81 | 459.72 | 527.54 |
| 60 | 168.54 | 209.42 | 264.28 | 335.08 | 386.92 | 421.83 | 453.75 | 484.66 | 555.46 |
| 61 | 177.50 | 221.39 | 278.24 | 353.02 | 408.87 | 444.77 | 478.68 | 511.59 | 585.38 |
| 62 | 186.48 | 232.36 | 293.19 | 371.97 | 430.81 | 469.69 | 504.61 | 539.50 | 616.29 |
| 63 | 199.45 | 248.32 | 313.13 | 397.90 | 460.73 | 502.61 | 539.50 | 576.40 | 658.18 |
| 64 | 212.41 | 265.27 | 334.08 | 425.82 | 492.63 | 537.52 | 577.41 | 616.29 | 703.06 |
| 65 | 226.37 | 282.22 | 357.00 | 454.74 | 526.54 | 574.41 | 617.30 | 658.18 | 750.92 |
| 66 | 241.34 | 301.17 | 380.95 | 486.65 | 563.45 | 614.30 | 660.18 | 704.05 | 801.78 |
| 67 | 257.28 | 321.12 | 406.87 | 520.57 | 603.34 | 657.19 | 706.04 | 752.92 | 855.62 |
| 68 | 275.24 | 345.05 | 436.78 | 558.45 | 648.21 | 707.05 | 758.89 | 808.76 | 918.45 |
| 69 | 295.19 | 369.97 | 469.69 | 600.35 | 697.08 | 759.90 | 815.74 | 868.59 | 985.27 |
| 70 | 316.12 | 396.89 | 503.61 | 645.21 | 748.92 | 816.74 | 876.58 | 933.42 | 1,057.07 |
| 71 | 339.06 | 425.82 | 540.51 | 693.09 | 804.77 | 878.56 | 942.40 | 1,002.23 | 1,133.86 |
| 72 | 362.99 | 456.73 | 580.40 | 744.94 | 865.60 | 944.38 | 1,013.20 | 1,077.02 | 1,216.63 |
| 73 | 393.92 | 495.63 | 631.25 | 812.76 | 944.38 | 1,031.14 | 1,105.94 | 1,172.76 | 1,322.34 |
| 74 | 426.81 | 537.52 | 687.10 | 885.54 | 1,031.14 | 1,124.88 | 1,206.66 | 1,278.47 | 1,439.02 |
| 75 | 462.72 | 584.39 | 747.93 | 966.33 | 1,124.88 | 1,227.60 | 1,316.36 | 1,393.14 | 1,564.67 |
| 76 | 501.61 | 634.25 | 813.75 | 1,053.09 | 1,228.61 | 1,340.29 | 1,436.03 | 1,517.81 | 1,702.29 |
| 77 | 543.50 | 688.10 | 884.55 | 1,148.83 | 1,340.29 | 1,462.95 | 1,566.66 | 1,653.42 | 1,851.87 |
| 78 | 590.37 | 749.93 | 967.32 | 1,258.52 | 1,470.94 | 1,604.56 | 1,716.24 | 1,808.00 | 2,021.40 |
| 79 | 641.23 | 816.74 | 1,057.07 | 1,380.18 | 1,613.53 | 1,760.14 | 1,880.80 | 1,977.53 | 2,205.90 |
| 80 | 697.08 | 890.54 | 1,155.81 | 1,512.81 | 1,770.11 | 1,930.66 | 2,061.29 | 2,162.01 | 2,408.34 |
| 81 | 757.90 | 970.32 | 1,262.51 | 1,658.41 | 1,942.62 | 2,118.13 | 2,258.76 | 2,363.46 | 2,629.72 |
| 82 | 823.72 | 1,057.07 | 1,380.18 | 1,816.98 | 2,131.10 | 2,322.58 | 2,475.16 | 2,584.85 | 2,870.05 |
| 83 | 878.56 | 1,129.87 | 1,480.91 | 1,957.58 | 2,297.64 | 2,501.07 | 2,659.64 | 2,772.33 | 3,076.49 |
| 84 | 936.41 | 1,208.66 | 1,589.60 | 2,109.17 | 2,476.15 | 2,693.54 | 2,859.08 | 2,972.77 | 3,296.88 |
| 85 | 999.24 | 1,292.43 | 1,706.27 | 2,271.71 | 2,669.61 | 2,899.97 | 3,073.50 | 3,188.17 | 3,532.23 |
| 86 | 1,066.05 | 1,382.18 | 1,831.93 | 2,448.23 | 2,877.05 | 3,123.36 | 3,303.86 | 3,418.53 | 3,785.53 |
| 87 | 1,136.85 | 1,478.91 | 1,966.56 | 2,636.70 | 3,101.42 | 3,362.70 | 3,551.17 | 3,666.85 | 4,056.76 |
| 88 | 1,211.65 | 1,580.63 | 2,111.15 | 2,841.14 | 3,343.75 | 3,620.97 | 3,816.43 | 3,932.12 | 4,347.97 |
| 89 | 1,292.43 | 1,691.32 | 2,265.74 | 3,060.53 | 3,604.02 | 3,899.21 | 4,102.64 | 4,217.33 | 4,659.11 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $35.90 | $40.88 | $46.87 | $55.85 | $62.83 | $65.82 | $69.81 | $73.79 | $83.76 |
| 35-39 | 40.88 | 47.86 | 55.85 | 66.81 | 74.80 | 79.78 | 84.77 | 88.76 | 100.72 |
| 40-44 | 44.88 | 52.86 | 61.84 | 74.80 | 84.77 | 90.74 | 96.73 | 101.73 | 114.69 |
| 45-49 | 54.86 | 65.82 | 78.79 | 95.74 | 108.70 | 116.68 | 123.65 | 130.63 | 147.58 |
| 50 | 58.84 | 69.81 | 83.76 | 102.72 | 117.67 | 125.66 | 133.63 | 140.61 | 158.57 |
| 51 | 59.83 | 70.80 | 85.77 | 105.71 | 120.66 | 128.65 | 137.61 | 144.61 | 162.55 |
| 52 | 60.83 | 72.80 | 87.75 | 108.70 | 123.65 | 132.63 | 140.61 | 148.59 | 166.54 |
| 53 | 63.82 | 76.79 | 93.74 | 115.68 | 131.64 | 140.61 | 149.59 | 157.56 | 177.50 |
| 54 | 67.81 | 81.78 | 99.72 | 122.66 | 139.61 | 149.59 | 159.56 | 167.53 | 189.48 |
| 55 | 71.81 | 86.76 | 105.71 | 130.63 | 148.59 | 159.56 | 169.53 | 178.51 | 201.45 |
| 56 | 75.79 | 91.75 | 112.69 | 138.62 | 158.57 | 169.53 | 180.50 | 190.47 | 214.42 |
| 57 | 80.77 | 97.72 | 119.67 | 147.58 | 168.54 | 180.50 | 192.47 | 202.44 | 228.37 |
| 58 | 85.77 | 103.71 | 127.64 | 158.57 | 180.50 | 194.47 | 206.43 | 217.39 | 244.33 |
| 59 | 91.75 | 111.70 | 136.62 | 169.53 | 193.46 | 208.43 | 221.39 | 233.35 | 262.28 |
| 60 | 97.72 | 119.67 | 146.59 | 182.50 | 208.43 | 223.38 | 238.35 | 250.30 | 281.23 |
| 61 | 104.72 | 127.64 | 156.56 | 195.46 | 223.38 | 240.33 | 255.30 | 269.25 | 302.17 |
| 62 | 111.70 | 136.62 | 168.54 | 209.42 | 239.34 | 257.28 | 274.25 | 289.20 | 324.11 |
| 63 | 119.67 | 147.58 | 181.50 | 226.37 | 259.28 | 279.23 | 297.17 | 313.13 | 351.04 |
| 64 | 129.64 | 158.57 | 196.45 | 245.32 | 280.22 | 302.17 | 321.12 | 339.06 | 379.94 |
| 65 | 139.61 | 171.53 | 212.41 | 265.27 | 304.17 | 327.09 | 348.04 | 366.98 | 410.87 |
| 66 | 149.59 | 184.50 | 229.37 | 287.20 | 329.09 | 354.03 | 376.95 | 396.89 | 444.77 |
| 67 | 161.56 | 199.45 | 248.32 | 311.15 | 356.01 | 383.95 | 408.87 | 429.81 | 481.67 |
| 68 | 178.51 | 220.38 | 274.25 | 344.06 | 394.91 | 424.83 | 452.74 | 476.67 | 533.53 |
| 69 | 196.45 | 243.32 | 303.16 | 380.95 | 436.78 | 471.70 | 501.61 | 527.54 | 591.36 |
| 70 | 217.39 | 268.26 | 335.08 | 421.83 | 484.66 | 522.55 | 556.45 | 585.38 | 655.18 |
| 71 | 239.34 | 297.17 | 370.98 | 467.71 | 536.51 | 579.39 | 616.29 | 648.21 | 725.98 |
| 72 | 264.28 | 328.10 | 409.86 | 517.57 | 594.36 | 642.22 | 683.12 | 719.00 | 803.78 |
| 73 | 288.21 | 358.01 | 448.76 | 567.43 | 652.19 | 704.05 | 749.93 | 787.82 | 880.56 |
| 74 | 313.13 | 389.92 | 490.65 | 621.28 | 715.02 | 772.87 | 822.73 | 863.61 | 963.34 |
| 75 | 341.06 | 425.82 | 536.51 | 681.12 | 784.83 | 847.65 | 902.51 | 946.39 | 1,055.07 |
| 76 | 370.98 | 464.72 | 586.37 | 746.94 | 860.62 | 930.43 | 990.26 | 1,038.12 | 1,154.80 |
| 77 | 403.89 | 506.59 | 641.23 | 818.73 | 944.38 | 1,021.17 | 1,086.00 | 1,137.85 | 1,264.49 |
| 78 | 445.76 | 559.45 | 711.03 | 910.48 | 1,051.09 | 1,135.86 | 1,207.65 | 1,263.50 | 1,402.12 |
| 79 | 490.65 | 618.29 | 788.81 | 1,012.21 | 1,168.77 | 1,264.49 | 1,342.29 | 1,402.12 | 1,554.70 |
| 80 | 541.50 | 684.11 | 873.59 | 1,124.88 | 1,301.41 | 1,407.10 | 1,492.87 | 1,556.69 | 1,723.22 |
| 81 | 596.34 | 755.90 | 969.32 | 1,250.54 | 1,448.00 | 1,565.67 | 1,660.41 | 1,728.22 | 1,910.71 |
| 82 | 657.19 | 834.69 | 1,074.03 | 1,391.16 | 1,611.54 | 1,742.18 | 1,845.89 | 1,918.69 | 2,118.13 |
| 83 | 708.04 | 902.51 | 1,165.78 | 1,514.81 | 1,756.13 | 1,896.76 | 2,006.45 | 2,080.25 | 2,295.65 |
| 84 | 763.89 | 976.30 | 1,265.50 | 1,649.43 | 1,912.70 | 2,065.28 | 2,179.97 | 2,255.76 | 2,487.11 |
| 85 | 823.72 | 1,055.07 | 1,373.20 | 1,796.02 | 2,084.23 | 2,247.77 | 2,369.44 | 2,446.23 | 2,694.55 |
| 86 | 887.54 | 1,140.84 | 1,489.87 | 1,955.58 | 2,270.71 | 2,446.23 | 2,574.88 | 2,652.66 | 2,918.92 |
| 87 | 957.35 | 1,233.58 | 1,616.52 | 2,129.12 | 2,474.15 | 2,663.62 | 2,798.26 | 2,877.05 | 3,163.25 |
| 88 | 1,032.15 | 1,333.31 | 1,755.14 | 2,318.59 | 2,695.54 | 2,898.97 | 3,040.59 | 3,120.37 | 3,426.52 |
| 89 | 1,112.92 | 1,442.01 | 1,904.73 | 2,525.02 | 2,936.88 | 3,155.26 | 3,304.85 | 3,383.64 | 3,712.73 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $52.86 | $62.83 | $76.79 | $94.75 | $108.70 | $116.68 | $125.66 | $133.63 | $154.58 |
| 35-39 | 62.83 | 74.80 | 91.75 | 113.68 | 130.63 | 141.61 | 151.59 | 162.55 | 186.48 |
| 40-44 | 75.79 | 90.74 | 111.70 | 140.61 | 161.56 | 175.52 | 188.48 | 201.45 | 230.36 |
| 45-49 | 91.75 | 111.70 | 138.62 | 174.53 | 201.45 | 218.40 | 234.36 | 250.30 | 285.21 |
| 50 | 102.72 | 125.66 | 155.57 | 196.45 | 227.36 | 247.31 | 265.27 | 282.22 | 322.11 |
| 51 | 106.70 | 130.63 | 162.55 | 204.44 | 237.34 | 257.28 | 276.23 | 294.19 | 335.08 |
| 52 | 110.69 | 135.63 | 168.54 | 213.41 | 247.31 | 268.26 | 287.20 | 306.15 | 348.04 |
| 53 | 116.68 | 142.61 | 178.51 | 225.38 | 260.27 | 283.21 | 303.16 | 323.10 | 366.98 |
| 54 | 122.66 | 150.58 | 187.47 | 237.34 | 275.24 | 298.18 | 320.11 | 341.06 | 386.92 |
| 55 | 128.65 | 158.57 | 198.46 | 250.30 | 290.19 | 315.13 | 338.07 | 359.01 | 407.88 |
| 56 | 135.63 | 166.54 | 208.43 | 264.28 | 306.15 | 332.08 | 356.01 | 378.95 | 430.81 |
| 57 | 142.61 | 175.52 | 220.38 | 279.23 | 323.10 | 351.04 | 375.96 | 399.89 | 453.75 |
| 58 | 150.58 | 185.49 | 233.35 | 295.19 | 342.05 | 371.97 | 398.90 | 423.84 | 480.68 |
| 59 | 158.57 | 196.45 | 246.32 | 313.13 | 362.99 | 393.92 | 421.83 | 448.76 | 508.59 |
| 60 | 167.53 | 208.43 | 261.28 | 332.08 | 384.94 | 417.85 | 447.77 | 475.68 | 538.51 |
| 61 | 177.50 | 220.38 | 276.23 | 352.03 | 407.88 | 442.77 | 474.69 | 503.61 | 570.43 |
| 62 | 187.47 | 232.36 | 293.19 | 372.96 | 431.81 | 468.70 | 502.61 | 534.52 | 604.33 |
| 63 | 201.45 | 250.30 | 315.13 | 400.90 | 464.72 | 504.61 | 540.51 | 574.41 | 649.20 |
| 64 | 215.41 | 268.26 | 338.07 | 431.81 | 500.62 | 543.50 | 582.38 | 618.29 | 699.06 |
| 65 | 231.37 | 288.21 | 364.00 | 463.73 | 538.51 | 584.39 | 626.26 | 665.16 | 750.92 |
| 66 | 248.32 | 309.14 | 390.92 | 499.61 | 579.39 | 629.25 | 674.14 | 716.01 | 807.76 |
| 67 | 266.26 | 332.08 | 419.83 | 537.52 | 623.28 | 677.13 | 725.98 | 769.88 | 868.59 |
| 68 | 286.21 | 358.01 | 453.75 | 580.40 | 673.15 | 731.97 | 783.83 | 831.69 | 937.41 |
| 69 | 308.15 | 384.94 | 488.65 | 626.26 | 726.99 | 790.81 | 846.66 | 897.52 | 1,011.20 |
| 70 | 332.08 | 414.86 | 527.54 | 676.12 | 784.83 | 854.63 | 914.47 | 969.32 | 1,091.99 |
| 71 | 357.00 | 447.77 | 568.43 | 729.99 | 847.65 | 922.46 | 988.26 | 1,047.10 | 1,177.73 |
| 72 | 384.94 | 482.66 | 613.31 | 787.82 | 915.46 | 997.24 | 1,067.05 | 1,130.87 | 1,270.48 |
| 73 | 416.84 | 523.56 | 668.15 | 859.63 | 1,000.23 | 1,087.98 | 1,164.77 | 1,232.59 | 1,384.16 |
| 74 | 452.74 | 568.43 | 726.99 | 937.41 | 1,090.98 | 1,188.72 | 1,271.49 | 1,344.27 | 1,506.82 |
| 75 | 490.65 | 618.29 | 790.81 | 1,022.18 | 1,190.70 | 1,297.40 | 1,388.16 | 1,465.94 | 1,641.46 |
| 76 | 531.53 | 671.14 | 861.61 | 1,114.91 | 1,300.40 | 1,417.07 | 1,514.81 | 1,598.58 | 1,787.06 |
| 77 | 576.40 | 728.98 | 937.41 | 1,216.63 | 1,419.07 | 1,546.71 | 1,653.42 | 1,743.17 | 1,945.61 |
| 78 | 625.27 | 792.81 | 1,023.17 | 1,331.32 | 1,554.70 | 1,694.32 | 1,810.00 | 1,904.73 | 2,122.12 |
| 79 | 679.12 | 863.61 | 1,116.91 | 1,457.97 | 1,703.28 | 1,855.86 | 1,980.52 | 2,081.24 | 2,315.60 |
| 80 | 736.97 | 939.41 | 1,219.63 | 1,595.58 | 1,866.84 | 2,033.38 | 2,168.00 | 2,272.71 | 2,525.02 |
| 81 | 800.79 | 1,023.17 | 1,331.32 | 1,747.17 | 2,045.33 | 2,226.84 | 2,372.44 | 2,483.13 | 2,754.38 |
| 82 | 869.60 | 1,112.92 | 1,453.97 | 1,912.70 | 2,240.80 | 2,440.24 | 2,596.81 | 2,712.49 | 3,004.68 |
| 83 | 925.43 | 1,187.71 | 1,556.69 | 2,055.31 | 2,409.33 | 2,620.74 | 2,785.29 | 2,902.96 | 3,213.11 |
| 84 | 985.27 | 1,268.50 | 1,667.39 | 2,208.89 | 2,590.82 | 2,816.20 | 2,986.74 | 3,107.40 | 3,436.49 |
| 85 | 1,048.09 | 1,353.25 | 1,786.05 | 2,374.42 | 2,786.28 | 3,025.62 | 3,204.13 | 3,325.80 | 3,674.84 |
| 86 | 1,115.92 | 1,444.00 | 1,913.71 | 2,551.94 | 2,995.70 | 3,250.01 | 3,436.49 | 3,559.15 | 3,930.12 |
| 87 | 1,187.71 | 1,541.74 | 2,049.34 | 2,742.41 | 3,221.08 | 3,491.33 | 3,685.80 | 3,809.46 | 4,202.36 |
| 88 | 1,264.49 | 1,645.45 | 2,195.93 | 2,947.84 | 3,464.41 | 3,750.61 | 3,953.05 | 4,076.71 | 4,494.56 |
| 89 | 1,345.28 | 1,756.13 | 2,351.48 | 3,168.23 | 3,724.70 | 4,029.84 | 4,239.26 | 4,362.93 | 4,806.70 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $114.69 | $140.61 | $173.52 | $218.40 | $251.31 | $271.26 | $291.20 | $309.14 | $352.03 |
| 35-39 | 125.66 | 153.57 | 190.47 | 240.33 | 277.23 | 300.16 | 321.12 | 342.05 | 388.92 |
| 40-44 | 139.61 | 171.53 | 214.42 | 270.25 | 312.14 | 338.07 | 362.99 | 385.93 | 437.79 |
| 45-49 | 152.58 | 187.47 | 234.36 | 296.18 | 342.05 | 370.98 | 397.90 | 422.83 | 479.67 |
| 50 | 162.55 | 200.44 | 250.30 | 317.12 | 366.98 | 397.90 | 425.82 | 452.74 | 513.59 |
| 51 | 165.55 | 204.44 | 256.29 | 325.10 | 375.96 | 406.87 | 435.79 | 463.73 | 524.55 |
| 52 | 169.53 | 209.42 | 262.28 | 332.08 | 383.95 | 416.84 | 446.76 | 474.69 | 536.51 |
| 53 | 174.53 | 216.40 | 271.26 | 344.06 | 397.90 | 431.81 | 462.72 | 491.64 | 555.46 |
| 54 | 180.50 | 223.38 | 281.23 | 356.01 | 412.85 | 447.77 | 478.68 | 508.59 | 575.41 |
| 55 | 187.47 | 231.37 | 291.20 | 368.98 | 426.81 | 463.73 | 496.62 | 527.54 | 596.34 |
| 56 | 193.46 | 239.34 | 301.17 | 382.94 | 442.77 | 479.67 | 513.59 | 545.49 | 617.30 |
| 57 | 199.45 | 248.32 | 312.14 | 395.90 | 458.73 | 497.63 | 532.52 | 565.43 | 639.23 |
| 58 | 207.42 | 258.29 | 324.11 | 412.85 | 477.68 | 517.57 | 554.47 | 588.37 | 665.16 |
| 59 | 215.41 | 268.26 | 338.07 | 429.81 | 496.62 | 539.50 | 577.41 | 613.31 | 692.08 |
| 60 | 224.39 | 279.23 | 351.04 | 446.76 | 517.57 | 561.45 | 601.34 | 638.23 | 720.01 |
| 61 | 233.35 | 290.19 | 365.99 | 465.71 | 538.51 | 584.39 | 626.26 | 664.17 | 749.93 |
| 62 | 242.33 | 301.17 | 379.94 | 484.66 | 561.45 | 609.31 | 651.20 | 692.08 | 779.85 |
| 63 | 255.30 | 318.12 | 401.89 | 512.58 | 593.37 | 645.21 | 690.10 | 731.97 | 825.71 |
| 64 | 269.25 | 336.07 | 424.83 | 542.49 | 628.26 | 682.11 | 729.99 | 774.85 | 873.59 |
| 65 | 284.22 | 355.02 | 449.75 | 574.41 | 665.16 | 723.01 | 772.87 | 820.73 | 924.44 |
| 66 | 300.16 | 374.97 | 475.68 | 607.32 | 704.05 | 764.88 | 818.73 | 868.59 | 978.29 |
| 67 | 317.12 | 395.90 | 502.61 | 643.23 | 744.94 | 809.77 | 866.61 | 919.46 | 1,035.13 |
| 68 | 339.06 | 423.84 | 537.52 | 689.09 | 798.78 | 868.59 | 929.43 | 985.27 | 1,109.93 |
| 69 | 362.00 | 452.74 | 575.41 | 737.96 | 856.63 | 931.42 | 997.24 | 1,057.07 | 1,189.71 |
| 70 | 386.92 | 484.66 | 616.29 | 790.81 | 918.45 | 999.24 | 1,069.05 | 1,132.87 | 1,274.47 |
| 71 | 413.86 | 518.56 | 660.18 | 847.65 | 985.27 | 1,072.04 | 1,146.83 | 1,214.63 | 1,366.22 |
| 72 | 441.78 | 554.47 | 706.04 | 908.48 | 1,056.08 | 1,149.82 | 1,229.60 | 1,302.40 | 1,463.94 |
| 73 | 474.69 | 596.34 | 761.89 | 981.28 | 1,141.85 | 1,242.56 | 1,329.32 | 1,407.10 | 1,579.62 |
| 74 | 509.58 | 641.23 | 820.73 | 1,060.07 | 1,233.58 | 1,343.28 | 1,437.02 | 1,519.79 | 1,704.29 |
| 75 | 546.48 | 690.10 | 884.55 | 1,144.82 | 1,333.31 | 1,452.98 | 1,553.69 | 1,641.46 | 1,837.91 |
| 76 | 587.38 | 741.94 | 953.36 | 1,235.59 | 1,441.02 | 1,570.66 | 1,679.35 | 1,773.09 | 1,982.51 |
| 77 | 630.26 | 797.79 | 1,028.15 | 1,335.31 | 1,557.70 | 1,698.30 | 1,814.98 | 1,914.70 | 2,138.08 |
| 78 | 679.12 | 862.62 | 1,113.92 | 1,449.98 | 1,694.32 | 1,846.89 | 1,972.53 | 2,077.25 | 2,315.60 |
| 79 | 731.97 | 931.42 | 1,206.66 | 1,575.64 | 1,842.89 | 2,008.44 | 2,143.07 | 2,252.77 | 2,508.07 |
| 80 | 789.82 | 1,006.22 | 1,307.38 | 1,712.26 | 2,004.45 | 2,183.95 | 2,329.56 | 2,444.23 | 2,716.48 |
| 81 | 850.65 | 1,087.98 | 1,417.07 | 1,860.85 | 2,179.97 | 2,375.43 | 2,530.99 | 2,650.66 | 2,942.85 |
| 82 | 917.46 | 1,174.74 | 1,535.75 | 2,022.40 | 2,370.44 | 2,582.85 | 2,750.38 | 2,876.04 | 3,187.18 |
| 83 | 971.31 | 1,248.55 | 1,637.47 | 2,163.02 | 2,537.98 | 2,762.35 | 2,936.88 | 3,064.52 | 3,393.61 |
| 84 | 1,030.15 | 1,326.33 | 1,746.16 | 2,314.59 | 2,716.48 | 2,954.82 | 3,136.33 | 3,264.96 | 3,613.00 |
| 85 | 1,090.98 | 1,409.10 | 1,861.84 | 2,476.15 | 2,907.95 | 3,160.26 | 3,348.72 | 3,479.37 | 3,847.34 |
| 86 | 1,156.80 | 1,496.85 | 1,984.51 | 2,649.66 | 3,113.39 | 3,379.65 | 3,576.10 | 3,707.73 | 4,096.65 |
| 87 | 1,225.61 | 1,590.61 | 2,116.15 | 2,834.16 | 3,332.78 | 3,615.00 | 3,818.44 | 3,950.06 | 4,361.92 |
| 88 | 1,298.41 | 1,690.33 | 2,256.76 | 3,032.60 | 3,567.12 | 3,866.30 | 4,077.72 | 4,209.34 | 4,645.14 |
| 89 | 1,376.19 | 1,796.02 | 2,406.34 | 3,245.01 | 3,818.44 | 4,135.55 | 4,354.94 | 4,485.58 | 4,946.31 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $79.78 | $96.73 | $117.67 | $146.59 | $168.54 | $181.50 | $194.47 | $206.43 | $234.36 |
| 35-39 | 89.75 | 108.70 | 133.63 | 166.54 | 191.48 | 206.43 | 221.39 | 235.35 | 267.25 |
| 40-44 | 102.72 | 124.66 | 154.58 | 193.46 | 223.38 | 241.34 | 258.29 | 274.25 | 311.15 |
| 45-49 | 118.68 | 144.61 | 179.50 | 226.37 | 261.28 | 282.22 | 302.17 | 321.12 | 364.00 |
| 50 | 128.65 | 157.56 | 196.45 | 247.31 | 285.21 | 308.15 | 330.08 | 350.03 | 396.89 |
| 51 | 131.64 | 161.56 | 201.45 | 254.30 | 293.19 | 317.12 | 339.06 | 360.00 | 407.88 |
| 52 | 135.63 | 166.54 | 207.42 | 261.28 | 302.17 | 327.09 | 350.03 | 370.98 | 419.83 |
| 53 | 140.61 | 173.52 | 216.40 | 273.24 | 315.13 | 341.06 | 364.99 | 386.92 | 437.79 |
| 54 | 146.59 | 180.50 | 225.38 | 284.22 | 328.10 | 355.02 | 379.94 | 403.89 | 456.73 |
| 55 | 152.58 | 188.48 | 235.35 | 297.17 | 342.05 | 370.98 | 396.89 | 420.84 | 475.68 |
| 56 | 158.57 | 195.46 | 245.32 | 309.14 | 357.00 | 386.92 | 413.86 | 438.79 | 495.63 |
| 57 | 164.55 | 203.43 | 255.30 | 323.10 | 372.96 | 403.89 | 431.81 | 457.74 | 516.56 |
| 58 | 172.52 | 213.41 | 267.25 | 338.07 | 390.92 | 422.83 | 452.74 | 479.67 | 541.50 |
| 59 | 180.50 | 223.38 | 280.22 | 355.02 | 409.86 | 443.78 | 474.69 | 503.61 | 568.43 |
| 60 | 188.48 | 234.36 | 293.19 | 371.97 | 429.81 | 465.71 | 497.63 | 527.54 | 595.35 |
| 61 | 197.45 | 245.32 | 307.14 | 389.92 | 450.76 | 488.65 | 521.56 | 553.48 | 624.28 |
| 62 | 206.43 | 256.29 | 322.11 | 408.87 | 472.69 | 511.59 | 547.49 | 580.40 | 654.19 |
| 63 | 219.39 | 273.24 | 343.05 | 435.79 | 503.61 | 546.48 | 583.39 | 618.29 | 697.08 |
| 64 | 233.35 | 290.19 | 365.99 | 464.72 | 537.52 | 582.38 | 622.27 | 660.18 | 743.94 |
| 65 | 248.32 | 309.14 | 388.92 | 495.63 | 572.41 | 621.28 | 664.17 | 704.05 | 792.81 |
| 66 | 263.27 | 328.10 | 414.86 | 528.54 | 611.31 | 663.17 | 708.04 | 750.92 | 845.65 |
| 67 | 280.22 | 349.03 | 441.78 | 563.45 | 651.20 | 707.05 | 755.90 | 800.79 | 901.50 |
| 68 | 299.17 | 373.97 | 472.69 | 603.34 | 699.06 | 758.89 | 810.76 | 858.62 | 966.33 |
| 69 | 320.11 | 399.89 | 506.59 | 647.21 | 749.93 | 813.75 | 869.60 | 920.45 | 1,036.14 |
| 70 | 343.05 | 428.81 | 542.49 | 694.08 | 803.78 | 873.59 | 933.42 | 988.26 | 1,109.93 |
| 71 | 365.99 | 458.73 | 581.39 | 743.94 | 862.62 | 937.41 | 1,001.23 | 1,060.07 | 1,190.70 |
| 72 | 391.92 | 490.65 | 623.28 | 797.79 | 925.43 | 1,005.21 | 1,074.03 | 1,136.85 | 1,276.47 |
| 73 | 422.83 | 530.54 | 675.13 | 866.61 | 1,005.21 | 1,092.98 | 1,167.76 | 1,234.58 | 1,384.16 |
| 74 | 456.73 | 573.42 | 731.97 | 940.40 | 1,092.98 | 1,188.72 | 1,269.49 | 1,341.30 | 1,501.85 |
| 75 | 492.63 | 620.29 | 792.81 | 1,022.18 | 1,187.71 | 1,291.43 | 1,380.18 | 1,455.97 | 1,628.49 |
| 76 | 531.53 | 671.14 | 859.63 | 1,109.93 | 1,290.42 | 1,404.11 | 1,499.85 | 1,581.63 | 1,767.12 |
| 77 | 574.41 | 725.98 | 931.42 | 1,204.66 | 1,403.11 | 1,526.77 | 1,630.50 | 1,718.25 | 1,916.70 |
| 78 | 622.27 | 787.82 | 1,014.19 | 1,315.36 | 1,533.75 | 1,668.38 | 1,780.08 | 1,872.81 | 2,086.23 |
| 79 | 673.15 | 855.62 | 1,103.94 | 1,437.02 | 1,676.35 | 1,823.96 | 1,944.62 | 2,041.35 | 2,270.71 |
| 80 | 728.98 | 928.43 | 1,202.67 | 1,568.66 | 1,831.93 | 1,993.49 | 2,123.13 | 2,224.84 | 2,471.15 |
| 81 | 789.82 | 1,008.20 | 1,309.38 | 1,713.25 | 2,002.45 | 2,177.97 | 2,318.59 | 2,425.29 | 2,689.55 |
| 82 | 855.62 | 1,093.97 | 1,425.06 | 1,870.83 | 2,187.94 | 2,380.41 | 2,532.00 | 2,643.68 | 2,927.90 |
| 83 | 909.49 | 1,166.77 | 1,525.78 | 2,008.44 | 2,351.48 | 2,555.93 | 2,713.48 | 2,828.18 | 3,129.33 |
| 84 | 967.32 | 1,244.55 | 1,632.48 | 2,157.03 | 2,526.01 | 2,743.40 | 2,907.95 | 3,024.63 | 3,343.75 |
| 85 | 1,029.16 | 1,327.32 | 1,747.17 | 2,316.59 | 2,714.49 | 2,944.85 | 3,117.37 | 3,234.05 | 3,573.11 |
| 86 | 1,094.96 | 1,415.09 | 1,869.83 | 2,488.12 | 2,916.93 | 3,161.25 | 3,340.75 | 3,459.43 | 3,819.43 |
| 87 | 1,163.78 | 1,508.83 | 2,001.46 | 2,671.61 | 3,133.33 | 3,393.61 | 3,580.09 | 3,699.76 | 4,081.70 |
| 88 | 1,238.58 | 1,609.54 | 2,142.06 | 2,869.06 | 3,366.68 | 3,643.91 | 3,837.37 | 3,957.04 | 4,361.92 |
| 89 | 1,316.36 | 1,716.24 | 2,292.66 | 3,081.47 | 3,617.98 | 3,911.18 | 4,112.61 | 4,232.28 | 4,661.09 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $57.83 | $68.81 | $82.77 | $101.73 | $116.68 | $124.66 | $133.63 | $141.61 | $161.56 |
| 35-39 | 65.82 | 78.79 | 95.74 | 118.68 | 135.63 | 146.59 | 156.56 | 165.55 | 188.48 |
| 40-44 | 76.79 | 92.75 | 113.68 | 141.61 | 162.55 | 175.52 | 187.47 | 198.46 | 225.38 |
| 45-49 | 92.75 | 112.69 | 138.62 | 172.52 | 198.46 | 214.42 | 229.37 | 243.32 | 276.23 |
| 50 | 102.72 | 124.66 | 154.58 | 193.46 | 222.39 | 240.33 | 257.28 | 272.25 | 308.15 |
| 51 | 105.71 | 129.64 | 160.55 | 201.45 | 231.37 | 249.31 | 267.25 | 283.21 | 320.11 |
| 52 | 109.70 | 134.64 | 166.54 | 208.43 | 240.33 | 259.28 | 277.23 | 294.19 | 332.08 |
| 53 | 114.69 | 140.61 | 174.53 | 219.39 | 252.30 | 272.25 | 291.20 | 308.15 | 348.04 |
| 54 | 119.67 | 147.58 | 182.50 | 229.37 | 264.28 | 285.21 | 305.16 | 323.10 | 364.99 |
| 55 | 125.66 | 154.58 | 191.48 | 241.34 | 277.23 | 300.16 | 320.11 | 339.06 | 382.94 |
| 56 | 131.64 | 161.56 | 201.45 | 253.30 | 291.20 | 315.13 | 336.07 | 356.01 | 401.89 |
| 57 | 137.61 | 169.53 | 210.41 | 265.27 | 305.16 | 330.08 | 353.02 | 373.97 | 421.83 |
| 58 | 144.61 | 178.51 | 222.39 | 280.22 | 323.10 | 349.03 | 372.96 | 394.91 | 445.76 |
| 59 | 152.58 | 187.47 | 234.36 | 296.18 | 340.05 | 367.99 | 393.92 | 416.84 | 469.69 |
| 60 | 160.55 | 198.46 | 247.31 | 312.14 | 359.01 | 388.92 | 415.85 | 439.78 | 495.63 |
| 61 | 168.54 | 208.43 | 261.28 | 329.09 | 379.94 | 410.87 | 438.79 | 463.73 | 523.56 |
| 62 | 177.50 | 219.39 | 275.24 | 348.04 | 400.90 | 433.81 | 462.72 | 489.64 | 552.47 |
| 63 | 189.48 | 234.36 | 294.19 | 371.97 | 428.81 | 463.73 | 495.63 | 524.55 | 590.37 |
| 64 | 202.44 | 250.30 | 314.14 | 397.90 | 458.73 | 496.62 | 530.54 | 561.45 | 632.25 |
| 65 | 215.41 | 267.25 | 336.07 | 425.82 | 491.64 | 532.52 | 568.43 | 601.34 | 677.13 |
| 66 | 230.36 | 286.21 | 359.01 | 455.74 | 525.54 | 569.42 | 608.32 | 643.23 | 724.00 |
| 67 | 245.32 | 305.16 | 383.95 | 487.66 | 563.45 | 610.32 | 651.20 | 689.09 | 774.85 |
| 68 | 263.27 | 328.10 | 412.85 | 524.55 | 606.31 | 657.19 | 701.06 | 741.94 | 833.70 |
| 69 | 282.22 | 352.03 | 443.78 | 564.44 | 652.19 | 707.05 | 754.91 | 797.79 | 896.52 |
| 70 | 303.16 | 377.96 | 476.67 | 607.32 | 702.05 | 760.90 | 812.76 | 858.62 | 964.33 |
| 71 | 325.10 | 405.87 | 512.58 | 653.20 | 755.90 | 819.74 | 874.58 | 924.44 | 1,037.13 |
| 72 | 349.03 | 435.79 | 550.48 | 703.06 | 812.76 | 882.57 | 941.39 | 995.24 | 1,115.92 |
| 73 | 378.95 | 473.70 | 600.35 | 767.87 | 888.54 | 964.33 | 1,029.16 | 1,086.00 | 1,216.63 |
| 74 | 410.87 | 514.58 | 654.19 | 837.68 | 971.31 | 1,054.08 | 1,124.88 | 1,186.72 | 1,327.32 |
| 75 | 445.76 | 559.45 | 712.03 | 914.47 | 1,061.06 | 1,151.82 | 1,229.60 | 1,295.42 | 1,446.99 |
| 76 | 483.67 | 608.32 | 775.85 | 998.23 | 1,158.80 | 1,259.52 | 1,343.28 | 1,415.09 | 1,578.63 |
| 77 | 524.55 | 661.17 | 845.65 | 1,089.98 | 1,266.49 | 1,376.19 | 1,467.94 | 1,544.73 | 1,721.24 |
| 78 | 570.43 | 721.01 | 924.44 | 1,195.70 | 1,391.16 | 1,510.83 | 1,610.55 | 1,692.31 | 1,882.78 |
| 79 | 620.29 | 786.83 | 1,012.21 | 1,312.37 | 1,526.77 | 1,659.40 | 1,767.12 | 1,852.86 | 2,059.31 |
| 80 | 675.13 | 857.63 | 1,106.94 | 1,440.01 | 1,677.36 | 1,821.96 | 1,938.63 | 2,029.39 | 2,251.76 |
| 81 | 734.96 | 935.40 | 1,211.65 | 1,579.62 | 1,841.90 | 2,000.47 | 2,127.11 | 2,222.85 | 2,463.18 |
| 82 | 798.78 | 1,020.18 | 1,325.34 | 1,733.20 | 2,022.40 | 2,196.92 | 2,334.53 | 2,434.26 | 2,693.54 |
| 83 | 852.65 | 1,091.99 | 1,423.06 | 1,867.83 | 2,180.96 | 2,367.44 | 2,511.04 | 2,613.76 | 2,889.00 |
| 84 | 910.48 | 1,168.77 | 1,528.77 | 2,013.43 | 2,352.49 | 2,549.94 | 2,700.52 | 2,805.24 | 3,098.42 |
| 85 | 971.31 | 1,250.54 | 1,642.45 | 2,170.00 | 2,536.97 | 2,747.40 | 2,904.96 | 3,010.67 | 3,323.80 |
| 86 | 1,037.13 | 1,339.29 | 1,764.12 | 2,339.53 | 2,735.43 | 2,960.81 | 3,124.35 | 3,232.05 | 3,564.13 |
| 87 | 1,106.94 | 1,433.03 | 1,894.76 | 2,521.02 | 2,949.83 | 3,189.17 | 3,360.70 | 3,468.39 | 3,822.42 |
| 88 | 1,181.74 | 1,533.75 | 2,035.36 | 2,717.49 | 3,181.19 | 3,436.49 | 3,615.00 | 3,723.69 | 4,099.65 |
| 89 | 1,261.52 | 1,641.46 | 2,185.96 | 2,928.89 | 3,430.50 | 3,702.75 | 3,888.24 | 3,995.94 | 4,396.83 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N580

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N580 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 500 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 730 | 0.93 | 0.85 | 0.81 | 0.74 | 0.66 |
| 1,095 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,460 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,825 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,190 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,920 | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |
| Unlimited | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |

To determine the annual premium rates for Policy Form GR-N580 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N580)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.340 | 0.325 | 0.280 | 0.215 | 0.220 |
| 35-39 | 0.375 | 0.350 | 0.290 | 0.225 | 0.230 |
| 40-44 | 0.405 | 0.360 | 0.310 | 0.230 | 0.240 |
| 45-49 | 0.410 | 0.370 | 0.320 | 0.235 | 0.250 |
| 50-54 | 0.400 | 0.360 | 0.315 | 0.235 | 0.250 |
| 55-59 | 0.390 | 0.360 | 0.310 | 0.235 | 0.240 |
| 60-64 | 0.390 | 0.360 | 0.300 | 0.230 | 0.220 |
| 65-69 | 0.390 | 0.350 | 0.290 | 0.225 | 0.200 |
| 70-74 | 0.390 | 0.340 | 0.280 | 0.210 | 0.180 |
| 75-79 | 0.390 | 0.330 | 0.260 | 0.190 | 0.150 |
| 80-84 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |
| 85-89 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.380 | 0.360 | 0.330 | 0.260 | 0.260 |
| 35-39 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 40-44 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 45-49 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 50-54 | 0.380 | 0.360 | 0.330 | 0.265 | 0.250 |
| 55-59 | 0.380 | 0.360 | 0.325 | 0.260 | 0.240 |
| 60-64 | 0.380 | 0.360 | 0.320 | 0.255 | 0.225 |
| 65-69 | 0.380 | 0.360 | 0.310 | 0.245 | 0.205 |
| 70-74 | 0.380 | 0.360 | 0.300 | 0.230 | 0.185 |
| 75-79 | 0.380 | 0.350 | 0.280 | 0.200 | 0.150 |
| 80-84 | 0.380 | 0.340 | 0.250 | 0.170 | 0.150 |
| 85-89 | 0.400 | 0.330 | 0.250 | 0.170 | 0.150 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.115 | 0.108 | 0.087 | 0.065 | 0.050 |
| 35-39 | 0.122 | 0.114 | 0.091 | 0.069 | 0.053 |
| 40-44 | 0.130 | 0.120 | 0.096 | 0.073 | 0.056 |
| 45-49 | 0.138 | 0.126 | 0.100 | 0.076 | 0.058 |
| 50 | 0.144 | 0.130 | 0.104 | 0.078 | 0.060 |
| 51 | 0.146 | 0.132 | 0.105 | 0.079 | 0.060 |
| 52 | 0.148 | 0.133 | 0.106 | 0.080 | 0.061 |
| 53 | 0.150 | 0.134 | 0.107 | 0.080 | 0.061 |
| 54 | 0.151 | 0.135 | 0.108 | 0.081 | 0.062 |
| 55 | 0.153 | 0.137 | 0.108 | 0.081 | 0.062 |
| 56 | 0.154 | 0.138 | 0.109 | 0.082 | 0.063 |
| 57 | 0.156 | 0.139 | 0.110 | 0.082 | 0.063 |
| 58 | 0.157 | 0.140 | 0.110 | 0.082 | 0.063 |
| 59 | 0.158 | 0.141 | 0.111 | 0.082 | 0.063 |
| 60 | 0.160 | 0.141 | 0.111 | 0.083 | 0.063 |
| 61 | 0.161 | 0.142 | 0.112 | 0.083 | 0.063 |
| 62 | 0.162 | 0.143 | 0.112 | 0.083 | 0.063 |
| 63 | 0.163 | 0.143 | 0.112 | 0.083 | 0.063 |
| 64 | 0.163 | 0.144 | 0.112 | 0.083 | 0.062 |
| 65 | 0.164 | 0.144 | 0.112 | 0.082 | 0.062 |
| 66 | 0.164 | 0.145 | 0.112 | 0.082 | 0.061 |
| 67 | 0.165 | 0.145 | 0.112 | 0.082 | 0.061 |
| 68 | 0.164 | 0.144 | 0.111 | 0.081 | 0.060 |
| 69 | 0.164 | 0.143 | 0.110 | 0.080 | 0.058 |
| 70 | 0.163 | 0.143 | 0.109 | 0.078 | 0.057 |
| 71 | 0.163 | 0.142 | 0.108 | 0.077 | 0.055 |
| 72 | 0.162 | 0.141 | 0.107 | 0.076 | 0.054 |
| 73 | 0.163 | 0.141 | 0.106 | 0.075 | 0.052 |
| 74 | 0.164 | 0.141 | 0.106 | 0.073 | 0.051 |
| 75 | 0.164 | 0.142 | 0.105 | 0.072 | 0.049 |
| 76 | 0.165 | 0.142 | 0.105 | 0.070 | 0.047 |
| 77 | 0.166 | 0.142 | 0.104 | 0.069 | 0.046 |
| 78 | 0.166 | 0.141 | 0.102 | 0.066 | 0.043 |
| 79 | 0.165 | 0.140 | 0.099 | 0.063 | 0.040 |
| 80 | 0.165 | 0.138 | 0.097 | 0.060 | 0.038 |
| 81 | 0.164 | 0.137 | 0.095 | 0.058 | 0.035 |
| 82 | 0.164 | 0.136 | 0.093 | 0.055 | 0.033 |
| 83 | 0.163 | 0.134 | 0.089 | 0.051 | 0.029 |
| 84 | 0.161 | 0.132 | 0.086 | 0.046 | 0.025 |
| 85 | 0.160 | 0.130 | 0.082 | 0.043 | 0.022 |
| 86 | 0.158 | 0.128 | 0.079 | 0.039 | 0.019 |
| 87 | 0.157 | 0.126 | 0.076 | 0.036 | 0.017 |
| 88 | 0.156 | 0.124 | 0.073 | 0.033 | 0.015 |
| 89 | 0.154 | 0.122 | 0.070 | 0.030 | 0.013 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.053 | 0.074 | 0.110 | 0.098 | 0.086 |
| 35-39 | 0.064 | 0.084 | 0.116 | 0.106 | 0.095 |
| 40-44 | 0.077 | 0.095 | 0.123 | 0.113 | 0.104 |
| 45-49 | 0.089 | 0.106 | 0.130 | 0.122 | 0.113 |
| 50 | 0.097 | 0.113 | 0.134 | 0.126 | 0.119 |
| 51 | 0.100 | 0.115 | 0.135 | 0.128 | 0.120 |
| 52 | 0.102 | 0.117 | 0.137 | 0.129 | 0.122 |
| 53 | 0.103 | 0.118 | 0.136 | 0.130 | 0.123 |
| 54 | 0.105 | 0.119 | 0.136 | 0.130 | 0.123 |
| 55 | 0.106 | 0.119 | 0.136 | 0.130 | 0.124 |
| 56 | 0.107 | 0.120 | 0.136 | 0.130 | 0.124 |
| 57 | 0.108 | 0.121 | 0.136 | 0.130 | 0.125 |
| 58 | 0.108 | 0.120 | 0.134 | 0.129 | 0.123 |
| 59 | 0.107 | 0.119 | 0.132 | 0.127 | 0.122 |
| 60 | 0.107 | 0.118 | 0.130 | 0.125 | 0.120 |
| 61 | 0.106 | 0.117 | 0.128 | 0.124 | 0.119 |
| 62 | 0.105 | 0.115 | 0.127 | 0.122 | 0.118 |
| 63 | 0.103 | 0.113 | 0.123 | 0.119 | 0.115 |
| 64 | 0.101 | 0.110 | 0.120 | 0.116 | 0.112 |
| 65 | 0.099 | 0.108 | 0.117 | 0.113 | 0.109 |
| 66 | 0.097 | 0.105 | 0.113 | 0.110 | 0.107 |
| 67 | 0.095 | 0.103 | 0.110 | 0.107 | 0.104 |
| 68 | 0.091 | 0.098 | 0.105 | 0.102 | 0.099 |
| 69 | 0.088 | 0.094 | 0.100 | 0.097 | 0.095 |
| 70 | 0.084 | 0.090 | 0.095 | 0.092 | 0.090 |
| 71 | 0.080 | 0.086 | 0.090 | 0.088 | 0.086 |
| 72 | 0.077 | 0.082 | 0.086 | 0.084 | 0.082 |
| 73 | 0.071 | 0.075 | 0.079 | 0.077 | 0.075 |
| 74 | 0.065 | 0.069 | 0.072 | 0.071 | 0.069 |
| 75 | 0.060 | 0.064 | 0.066 | 0.065 | 0.064 |
| 76 | 0.056 | 0.058 | 0.061 | 0.059 | 0.058 |
| 77 | 0.051 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N580)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N580)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N520

Elimination Period Factors

To determine the annual premium rates for Policy Form GR-N520 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period 30 Day | 90 Day | 180 Day |
|---|---|---|---|
| 365 | 0.85 | 0.74 | NA |
| 730 | 0.85 | 0.74 | 0.66 |
| 1,095 | 0.87 | 0.77 | 0.66 |
| 1,460 | 0.87 | 0.77 | 0.66 |
| 1,825 | 0.87 | 0.77 | 0.66 |
| 2,190 | 0.87 | 0.77 | 0.66 |
| 2,920 | 0.89 | 0.80 | 0.71 |
| Unlimited | 0.89 | 0.80 | 0.71 |

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 206A-VA
(When attached to Base Policy GR-N520)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $30.35 | $40.46 | $47.21 | $53.11 | $56.48 | $60.69 | $64.06 | $73.34 |
| 35-39 | 34.56 | 47.21 | 55.63 | 63.22 | 67.44 | 72.49 | 76.71 | 87.67 |
| 40-44 | 37.09 | 52.26 | 63.22 | 71.65 | 76.71 | 81.77 | 87.67 | 100.31 |
| 45-49 | 45.52 | 64.91 | 80.08 | 91.04 | 97.78 | 105.37 | 111.27 | 128.13 |
| 50 | 47.21 | 69.12 | 85.14 | 97.78 | 105.37 | 112.96 | 119.70 | 137.40 |
| 51 | 48.05 | 70.81 | 87.67 | 99.47 | 107.90 | 115.48 | 123.07 | 140.77 |
| 52 | 48.89 | 72.49 | 89.35 | 102.00 | 110.43 | 118.86 | 125.60 | 144.14 |
| 53 | 52.26 | 76.71 | 95.25 | 108.74 | 117.17 | 125.60 | 134.03 | 153.42 |
| 54 | 54.79 | 81.77 | 101.15 | 115.48 | 124.76 | 134.03 | 142.46 | 162.69 |
| 55 | 58.16 | 86.82 | 107.05 | 122.23 | 132.34 | 142.46 | 150.89 | 172.80 |
| 56 | 61.54 | 91.88 | 113.80 | 129.81 | 140.77 | 150.89 | 161.00 | 183.76 |
| 57 | 64.91 | 96.94 | 120.54 | 138.24 | 150.05 | 160.16 | 170.28 | 195.56 |
| 58 | 69.12 | 103.68 | 128.97 | 148.36 | 160.16 | 171.96 | 182.92 | 209.05 |
| 59 | 73.34 | 111.27 | 138.24 | 158.47 | 171.96 | 183.76 | 195.56 | 224.22 |
| 60 | 78.39 | 118.86 | 148.36 | 169.43 | 183.76 | 197.25 | 209.89 | 240.24 |
| 61 | 83.45 | 127.29 | 158.47 | 182.08 | 197.25 | 211.58 | 224.22 | 257.10 |
| 62 | 88.51 | 135.71 | 169.43 | 194.72 | 211.58 | 225.91 | 240.24 | 275.64 |
| 63 | 95.25 | 145.83 | 182.92 | 209.89 | 227.60 | 243.61 | 258.79 | 296.72 |
| 64 | 102.00 | 157.63 | 196.41 | 225.91 | 245.30 | 263.00 | 279.02 | 320.32 |
| 65 | 109.58 | 169.43 | 212.42 | 243.61 | 264.69 | 283.23 | 300.93 | 344.77 |
| 66 | 118.01 | 182.08 | 228.44 | 263.00 | 285.76 | 305.15 | 323.69 | 371.74 |
| 67 | 126.44 | 196.41 | 246.14 | 283.23 | 307.68 | 329.59 | 348.98 | 400.40 |
| 68 | 139.09 | 215.80 | 271.43 | 311.89 | 338.87 | 362.47 | 384.39 | 441.71 |
| 69 | 152.57 | 237.71 | 298.40 | 343.92 | 373.43 | 399.56 | 424.00 | 486.38 |
| 70 | 167.75 | 261.31 | 328.75 | 379.33 | 412.20 | 440.86 | 466.99 | 536.12 |
| 71 | 184.61 | 287.45 | 362.47 | 418.10 | 454.35 | 485.54 | 514.20 | 590.06 |
| 72 | 203.15 | 316.95 | 399.56 | 461.09 | 500.71 | 535.27 | 566.46 | 650.76 |
| 73 | 220.01 | 345.61 | 436.65 | 504.08 | 547.07 | 585.01 | 618.73 | 709.76 |
| 74 | 239.40 | 376.80 | 477.11 | 550.45 | 598.49 | 638.96 | 675.20 | 774.67 |
| 75 | 260.47 | 410.52 | 520.94 | 601.87 | 654.13 | 698.81 | 737.58 | 845.48 |
| 76 | 282.39 | 447.61 | 568.99 | 658.34 | 715.66 | 763.71 | 805.02 | 922.19 |
| 77 | 306.83 | 488.91 | 622.10 | 719.88 | 782.26 | 835.36 | 879.20 | 1,006.48 |
| 78 | 338.02 | 540.33 | 688.69 | 798.27 | 867.40 | 923.87 | 971.08 | 1,110.16 |
| 79 | 372.58 | 597.65 | 763.71 | 884.25 | 960.12 | 1,022.50 | 1,072.23 | 1,224.81 |
| 80 | 409.67 | 660.03 | 845.48 | 980.35 | 1,063.80 | 1,131.24 | 1,184.34 | 1,351.25 |
| 81 | 450.98 | 729.99 | 937.36 | 1,086.56 | 1,178.44 | 1,251.78 | 1,308.26 | 1,491.18 |
| 82 | 496.50 | 807.55 | 1,038.51 | 1,204.58 | 1,305.73 | 1,385.81 | 1,443.97 | 1,644.60 |
| 83 | 536.12 | 875.82 | 1,128.71 | 1,308.26 | 1,416.16 | 1,498.76 | 1,558.61 | 1,772.72 |
| 84 | 579.11 | 949.16 | 1,227.33 | 1,422.06 | 1,535.85 | 1,621.84 | 1,681.68 | 1,910.97 |
| 85 | 625.47 | 1,030.08 | 1,333.55 | 1,544.28 | 1,665.67 | 1,755.02 | 1,814.03 | 2,059.33 |
| 86 | 675.20 | 1,116.91 | 1,449.87 | 1,677.47 | 1,806.44 | 1,898.32 | 1,957.33 | 2,219.49 |
| 87 | 729.15 | 1,211.32 | 1,576.32 | 1,822.46 | 1,959.02 | 2,054.27 | 2,112.43 | 2,392.29 |
| 88 | 787.32 | 1,313.32 | 1,713.72 | 1,980.09 | 2,124.23 | 2,222.02 | 2,279.34 | 2,577.74 |
| 89 | 850.54 | 1,424.59 | 1,862.92 | 2,151.21 | 2,303.78 | 2,404.09 | 2,458.88 | 2,778.36 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $43.83 | $63.22 | $78.39 | $90.20 | $98.63 | $107.05 | $115.48 | $134.03 |
| 35-39 | 50.58 | 75.02 | 93.57 | 108.74 | 118.86 | 128.13 | 138.24 | 161.00 |
| 40-44 | 60.69 | 91.88 | 115.48 | 134.03 | 146.67 | 158.47 | 171.12 | 198.09 |
| 45-49 | 73.34 | 112.96 | 142.46 | 165.22 | 181.23 | 196.41 | 211.58 | 245.30 |
| 50 | 81.77 | 126.44 | 160.16 | 186.29 | 203.99 | 220.85 | 237.71 | 275.64 |
| 51 | 85.14 | 131.50 | 166.90 | 193.88 | 212.42 | 230.13 | 247.83 | 286.60 |
| 52 | 88.51 | 136.56 | 173.65 | 201.47 | 220.85 | 239.40 | 257.10 | 297.56 |
| 53 | 92.72 | 144.14 | 182.92 | 212.42 | 232.65 | 252.04 | 271.43 | 313.58 |
| 54 | 96.94 | 151.73 | 192.19 | 224.22 | 245.30 | 265.53 | 285.76 | 330.44 |
| 55 | 102.00 | 159.32 | 202.31 | 236.03 | 258.79 | 279.86 | 300.93 | 348.14 |
| 56 | 107.05 | 167.75 | 213.27 | 248.67 | 272.27 | 294.19 | 316.95 | 366.68 |
| 57 | 112.96 | 177.02 | 225.07 | 262.16 | 287.45 | 310.21 | 333.81 | 386.07 |
| 58 | 118.86 | 187.13 | 237.71 | 277.33 | 304.30 | 327.91 | 353.20 | 407.99 |
| 59 | 125.60 | 198.09 | 252.04 | 293.35 | 322.01 | 347.30 | 373.43 | 431.59 |
| 60 | 132.34 | 209.05 | 266.37 | 310.21 | 340.55 | 367.53 | 394.50 | 456.04 |
| 61 | 139.93 | 220.85 | 281.55 | 328.75 | 359.94 | 388.60 | 417.26 | 482.17 |
| 62 | 147.52 | 233.50 | 298.40 | 347.30 | 381.01 | 411.36 | 440.86 | 509.98 |
| 63 | 157.63 | 250.36 | 319.48 | 372.58 | 407.99 | 440.02 | 472.89 | 546.23 |
| 64 | 168.59 | 268.06 | 342.24 | 399.56 | 437.49 | 472.05 | 505.77 | 585.01 |
| 65 | 180.39 | 286.60 | 366.68 | 427.38 | 468.68 | 505.77 | 542.02 | 626.31 |
| 66 | 192.19 | 306.83 | 392.81 | 458.56 | 502.40 | 542.02 | 580.79 | 670.99 |
| 67 | 205.68 | 328.75 | 420.63 | 491.44 | 538.64 | 579.95 | 621.25 | 718.19 |
| 68 | 220.85 | 353.20 | 451.82 | 528.53 | 579.11 | 623.78 | 667.62 | 771.30 |
| 69 | 236.87 | 379.33 | 486.38 | 568.15 | 622.10 | 670.15 | 717.35 | 828.62 |
| 70 | 253.73 | 407.14 | 522.63 | 610.30 | 669.30 | 720.72 | 770.46 | 890.15 |
| 71 | 273.12 | 437.49 | 561.40 | 656.66 | 719.88 | 774.67 | 827.78 | 955.91 |
| 72 | 292.50 | 470.37 | 603.55 | 705.55 | 773.83 | 831.99 | 888.47 | 1,025.87 |
| 73 | 316.95 | 509.98 | 656.66 | 767.93 | 841.26 | 905.33 | 965.18 | 1,113.54 |
| 74 | 343.08 | 553.82 | 713.98 | 835.36 | 915.44 | 984.57 | 1,048.63 | 1,208.79 |
| 75 | 370.90 | 601.87 | 776.36 | 909.54 | 996.37 | 1,070.55 | 1,138.83 | 1,311.63 |
| 76 | 402.09 | 653.29 | 844.64 | 989.62 | 1,084.03 | 1,164.11 | 1,237.45 | 1,422.90 |
| 77 | 434.96 | 708.92 | 917.97 | 1,076.45 | 1,180.13 | 1,266.11 | 1,343.66 | 1,544.28 |
| 78 | 472.05 | 772.14 | 1,002.27 | 1,175.07 | 1,287.18 | 1,379.91 | 1,460.83 | 1,676.63 |
| 79 | 512.51 | 841.26 | 1,094.15 | 1,282.97 | 1,404.35 | 1,503.82 | 1,588.12 | 1,819.93 |
| 80 | 555.50 | 917.13 | 1,193.62 | 1,400.98 | 1,531.64 | 1,638.69 | 1,726.36 | 1,975.87 |
| 81 | 602.71 | 998.90 | 1,303.20 | 1,529.11 | 1,671.57 | 1,785.37 | 1,877.25 | 2,144.46 |
| 82 | 654.13 | 1,087.41 | 1,422.06 | 1,669.04 | 1,823.30 | 1,945.53 | 2,040.78 | 2,328.23 |
| 83 | 697.96 | 1,164.96 | 1,526.58 | 1,790.43 | 1,952.27 | 2,077.87 | 2,173.12 | 2,476.59 |
| 84 | 744.32 | 1,247.57 | 1,638.69 | 1,921.08 | 2,090.52 | 2,220.33 | 2,314.74 | 2,634.22 |
| 85 | 794.06 | 1,336.92 | 1,759.24 | 2,061.01 | 2,238.87 | 2,372.06 | 2,465.63 | 2,801.97 |
| 86 | 847.16 | 1,431.33 | 1,889.05 | 2,211.06 | 2,397.35 | 2,533.91 | 2,625.79 | 2,980.67 |
| 87 | 903.64 | 1,533.33 | 2,028.14 | 2,371.22 | 2,566.78 | 2,707.55 | 2,796.91 | 3,170.33 |
| 88 | 963.49 | 1,642.07 | 2,177.34 | 2,544.02 | 2,748.86 | 2,893.00 | 2,978.98 | 3,371.80 |
| 89 | 1,027.56 | 1,759.24 | 2,337.50 | 2,729.47 | 2,943.58 | 3,090.25 | 3,172.86 | 3,586.75 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $94.41 | $144.99 | $182.08 | $211.58 | $231.81 | $249.51 | $268.90 | $311.89 |
| 35-39 | 102.84 | 158.47 | 200.62 | 232.65 | 254.57 | 275.64 | 295.88 | 343.92 |
| 40-44 | 113.80 | 177.86 | 225.07 | 262.16 | 286.60 | 309.36 | 332.97 | 386.07 |
| 45-49 | 123.91 | 193.88 | 246.14 | 286.60 | 313.58 | 338.87 | 364.15 | 421.47 |
| 50 | 131.50 | 206.52 | 263.00 | 305.99 | 335.49 | 362.47 | 389.44 | 450.14 |
| 51 | 134.03 | 211.58 | 268.90 | 313.58 | 343.08 | 370.05 | 397.87 | 460.25 |
| 52 | 136.56 | 215.80 | 274.80 | 320.32 | 350.67 | 378.48 | 407.14 | 470.37 |
| 53 | 141.62 | 223.38 | 284.07 | 331.28 | 363.31 | 391.97 | 420.63 | 486.38 |
| 54 | 145.83 | 230.97 | 294.19 | 343.08 | 375.96 | 405.46 | 435.80 | 503.24 |
| 55 | 150.89 | 238.55 | 304.30 | 354.88 | 388.60 | 419.79 | 450.98 | 520.94 |
| 56 | 155.95 | 246.98 | 315.26 | 367.53 | 402.93 | 434.12 | 466.15 | 538.64 |
| 57 | 161.00 | 255.41 | 326.22 | 380.17 | 416.42 | 449.29 | 482.17 | 557.19 |
| 58 | 167.75 | 265.53 | 338.87 | 395.34 | 433.28 | 466.99 | 501.56 | 579.11 |
| 59 | 173.65 | 276.49 | 352.35 | 411.36 | 450.14 | 485.54 | 520.94 | 601.87 |
| 60 | 180.39 | 287.45 | 366.68 | 427.38 | 468.68 | 504.93 | 542.02 | 625.47 |
| 61 | 187.13 | 298.40 | 381.01 | 445.08 | 487.23 | 525.16 | 563.09 | 650.76 |
| 62 | 194.72 | 310.21 | 396.19 | 462.78 | 506.61 | 546.23 | 585.85 | 676.05 |
| 63 | 204.84 | 327.06 | 418.10 | 488.07 | 534.43 | 575.73 | 617.04 | 713.14 |
| 64 | 214.95 | 343.92 | 440.86 | 514.20 | 563.09 | 606.92 | 650.76 | 751.91 |
| 65 | 226.75 | 362.47 | 464.47 | 542.02 | 594.28 | 639.80 | 686.16 | 792.37 |
| 66 | 238.55 | 381.86 | 489.75 | 571.52 | 626.31 | 675.20 | 723.25 | 835.36 |
| 67 | 251.20 | 402.93 | 515.89 | 602.71 | 660.87 | 711.45 | 762.03 | 880.04 |
| 68 | 266.37 | 428.22 | 549.60 | 642.33 | 703.86 | 757.81 | 811.76 | 937.36 |
| 69 | 284.07 | 456.04 | 585.85 | 684.48 | 750.23 | 807.55 | 864.02 | 998.05 |
| 70 | 301.78 | 485.54 | 623.78 | 729.15 | 799.12 | 860.65 | 919.66 | 1,062.12 |
| 71 | 321.16 | 516.73 | 664.24 | 777.20 | 851.38 | 916.29 | 979.51 | 1,131.24 |
| 72 | 341.39 | 549.60 | 707.23 | 827.78 | 907.01 | 976.14 | 1,042.73 | 1,204.58 |
| 73 | 364.15 | 589.22 | 759.50 | 888.47 | 974.45 | 1,047.79 | 1,117.75 | 1,289.71 |
| 74 | 389.44 | 631.37 | 814.29 | 954.22 | 1,045.26 | 1,124.50 | 1,197.83 | 1,380.75 |
| 75 | 416.42 | 676.05 | 874.14 | 1,024.18 | 1,122.81 | 1,206.26 | 1,283.81 | 1,478.53 |
| 76 | 444.23 | 724.09 | 937.36 | 1,099.21 | 1,205.42 | 1,294.77 | 1,376.54 | 1,583.90 |
| 77 | 474.58 | 776.36 | 1,005.64 | 1,180.13 | 1,293.93 | 1,389.18 | 1,475.16 | 1,696.01 |
| 78 | 511.67 | 839.58 | 1,089.93 | 1,278.75 | 1,400.98 | 1,502.98 | 1,592.33 | 1,828.36 |
| 79 | 551.29 | 907.86 | 1,180.97 | 1,386.65 | 1,518.15 | 1,626.05 | 1,718.77 | 1,970.82 |
| 80 | 594.28 | 981.19 | 1,279.60 | 1,502.98 | 1,644.60 | 1,759.24 | 1,855.33 | 2,124.23 |
| 81 | 639.80 | 1,061.27 | 1,386.65 | 1,628.58 | 1,781.15 | 1,903.38 | 2,002.85 | 2,289.45 |
| 82 | 689.53 | 1,148.10 | 1,502.14 | 1,765.14 | 1,929.51 | 2,059.33 | 2,162.17 | 2,468.16 |
| 83 | 732.52 | 1,223.96 | 1,605.82 | 1,885.68 | 2,056.80 | 2,190.83 | 2,293.67 | 2,613.99 |
| 84 | 778.04 | 1,305.73 | 1,716.25 | 2,013.81 | 2,193.36 | 2,330.76 | 2,431.91 | 2,768.25 |
| 85 | 826.09 | 1,391.71 | 1,834.26 | 2,150.36 | 2,338.34 | 2,479.12 | 2,579.43 | 2,931.78 |
| 86 | 877.51 | 1,484.43 | 1,960.70 | 2,297.04 | 2,492.60 | 2,637.59 | 2,735.37 | 3,105.43 |
| 87 | 932.30 | 1,583.06 | 2,095.57 | 2,452.98 | 2,657.82 | 2,805.34 | 2,901.43 | 3,288.35 |
| 88 | 989.62 | 1,687.59 | 2,240.56 | 2,619.89 | 2,833.15 | 2,984.89 | 3,076.77 | 3,483.07 |
| 89 | 1,051.16 | 1,799.70 | 2,394.82 | 2,798.59 | 3,021.13 | 3,174.55 | 3,263.06 | 3,688.75 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $48.05 | $70.81 | $86.82 | $99.47 | $107.90 | $116.33 | $124.76 | $144.14 |
| 35-39 | 54.79 | 80.92 | 100.31 | 115.48 | 125.60 | 135.71 | 144.99 | 167.75 |
| 40-44 | 64.06 | 96.10 | 119.70 | 138.24 | 150.05 | 161.85 | 173.65 | 200.62 |
| 45-49 | 75.87 | 115.48 | 144.99 | 167.75 | 182.92 | 197.25 | 211.58 | 243.61 |
| 50 | 84.29 | 128.97 | 161.85 | 187.13 | 204.84 | 220.01 | 236.03 | 272.27 |
| 51 | 86.82 | 134.03 | 167.75 | 194.72 | 212.42 | 228.44 | 244.46 | 282.39 |
| 52 | 90.20 | 138.24 | 174.49 | 201.47 | 220.01 | 236.87 | 253.73 | 292.50 |
| 53 | 93.57 | 144.99 | 182.92 | 211.58 | 230.97 | 248.67 | 266.37 | 306.83 |
| 54 | 98.63 | 151.73 | 191.35 | 221.70 | 241.93 | 260.47 | 279.02 | 321.16 |
| 55 | 102.84 | 159.32 | 200.62 | 232.65 | 253.73 | 273.12 | 292.50 | 336.34 |
| 56 | 107.05 | 166.90 | 209.89 | 243.61 | 265.53 | 285.76 | 305.99 | 352.35 |
| 57 | 112.11 | 174.49 | 220.01 | 255.41 | 279.02 | 300.09 | 321.16 | 369.21 |
| 58 | 118.01 | 183.76 | 231.81 | 268.90 | 293.35 | 316.11 | 338.02 | 389.44 |
| 59 | 123.91 | 193.04 | 244.46 | 283.23 | 309.36 | 332.97 | 355.72 | 410.52 |
| 60 | 129.81 | 203.99 | 257.94 | 299.25 | 326.22 | 350.67 | 375.11 | 432.43 |
| 61 | 136.56 | 214.11 | 271.43 | 315.26 | 343.92 | 370.05 | 395.34 | 455.19 |
| 62 | 144.14 | 225.91 | 286.60 | 332.12 | 362.47 | 389.44 | 416.42 | 479.64 |
| 63 | 152.57 | 240.24 | 305.15 | 354.04 | 386.91 | 415.57 | 444.23 | 511.67 |
| 64 | 162.69 | 256.26 | 325.38 | 377.64 | 412.20 | 443.39 | 472.89 | 545.39 |
| 65 | 172.80 | 273.12 | 346.45 | 402.09 | 439.18 | 472.05 | 504.08 | 580.79 |
| 66 | 183.76 | 290.82 | 369.21 | 429.06 | 468.68 | 503.24 | 537.80 | 619.57 |
| 67 | 195.56 | 309.36 | 393.66 | 457.72 | 499.87 | 536.96 | 573.21 | 660.03 |
| 68 | 208.21 | 330.44 | 420.63 | 488.91 | 534.43 | 574.05 | 611.98 | 705.55 |
| 69 | 222.54 | 353.20 | 450.14 | 523.47 | 571.52 | 613.67 | 654.13 | 753.60 |
| 70 | 237.71 | 377.64 | 481.32 | 559.72 | 611.14 | 656.66 | 698.81 | 805.86 |
| 71 | 253.73 | 403.77 | 514.20 | 598.49 | 653.29 | 701.33 | 746.85 | 860.65 |
| 72 | 270.59 | 430.75 | 550.45 | 639.80 | 698.81 | 750.23 | 798.27 | 919.66 |
| 73 | 292.50 | 466.99 | 596.81 | 694.59 | 758.65 | 813.45 | 864.87 | 995.52 |
| 74 | 315.26 | 504.93 | 646.54 | 753.60 | 822.72 | 882.57 | 937.36 | 1,078.13 |
| 75 | 340.55 | 547.07 | 701.33 | 817.66 | 892.68 | 956.75 | 1,014.91 | 1,166.64 |
| 76 | 366.68 | 591.75 | 760.34 | 886.78 | 968.55 | 1,037.67 | 1,100.05 | 1,262.74 |
| 77 | 396.19 | 640.64 | 824.40 | 961.81 | 1,051.16 | 1,125.34 | 1,191.09 | 1,367.26 |
| 78 | 430.75 | 699.65 | 901.96 | 1,052.84 | 1,148.94 | 1,229.02 | 1,298.14 | 1,488.65 |
| 79 | 468.68 | 763.71 | 986.25 | 1,151.47 | 1,256.84 | 1,342.82 | 1,415.31 | 1,620.15 |
| 80 | 509.14 | 833.68 | 1,078.98 | 1,260.21 | 1,374.01 | 1,466.73 | 1,542.60 | 1,763.45 |
| 81 | 553.82 | 909.54 | 1,180.13 | 1,379.07 | 1,502.98 | 1,601.60 | 1,680.84 | 1,919.40 |
| 82 | 601.87 | 992.99 | 1,290.56 | 1,508.88 | 1,642.91 | 1,749.96 | 1,831.73 | 2,088.83 |
| 83 | 644.01 | 1,066.33 | 1,389.18 | 1,622.68 | 1,764.29 | 1,874.72 | 1,956.49 | 2,228.76 |
| 84 | 688.69 | 1,145.57 | 1,495.39 | 1,745.75 | 1,894.95 | 2,007.91 | 2,089.67 | 2,377.12 |
| 85 | 736.74 | 1,229.86 | 1,609.19 | 1,877.25 | 2,034.04 | 2,151.21 | 2,232.13 | 2,536.44 |
| 86 | 788.16 | 1,320.90 | 1,732.26 | 2,019.71 | 2,184.08 | 2,304.62 | 2,384.70 | 2,705.87 |
| 87 | 842.95 | 1,418.68 | 1,864.60 | 2,172.28 | 2,345.09 | 2,469.00 | 2,547.39 | 2,886.26 |
| 88 | 901.11 | 1,523.21 | 2,007.91 | 2,336.66 | 2,518.73 | 2,645.18 | 2,721.04 | 3,078.45 |
| 89 | 963.49 | 1,635.32 | 2,161.32 | 2,512.83 | 2,704.18 | 2,834.00 | 2,906.49 | 3,284.13 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $26.97 | $37.09 | $43.83 | $49.73 | $53.11 | $56.48 | $60.69 | n/a |
| 35-39 | 30.35 | 42.15 | 51.42 | 58.16 | 63.22 | 67.44 | 72.49 | n/a |
| 40-44 | 32.88 | 47.21 | 57.32 | 65.75 | 71.65 | 76.71 | 82.61 | n/a |
| 45-49 | 40.46 | 59.01 | 73.34 | 83.45 | 91.04 | 98.63 | 106.21 | n/a |
| 50 | 42.15 | 62.38 | 78.39 | 90.20 | 98.63 | 106.21 | 113.80 | n/a |
| 51 | 42.99 | 64.06 | 80.08 | 92.72 | 101.15 | 108.74 | 117.17 | n/a |
| 52 | 43.83 | 65.75 | 82.61 | 94.41 | 103.68 | 111.27 | 119.70 | n/a |
| 53 | 46.36 | 69.96 | 87.67 | 101.15 | 109.58 | 118.86 | 127.29 | n/a |
| 54 | 48.89 | 74.18 | 92.72 | 107.05 | 117.17 | 126.44 | 135.71 | n/a |
| 55 | 51.42 | 78.39 | 98.63 | 113.80 | 124.76 | 134.03 | 144.14 | n/a |
| 56 | 54.79 | 83.45 | 105.37 | 121.38 | 132.34 | 142.46 | 153.42 | n/a |
| 57 | 57.32 | 88.51 | 112.11 | 128.97 | 140.77 | 151.73 | 163.53 | n/a |
| 58 | 61.54 | 94.41 | 119.70 | 138.24 | 150.89 | 162.69 | 175.33 | n/a |
| 59 | 65.75 | 101.15 | 128.13 | 148.36 | 161.85 | 174.49 | 187.98 | n/a |
| 60 | 69.96 | 108.74 | 137.40 | 159.32 | 173.65 | 187.13 | 201.47 | n/a |
| 61 | 75.02 | 116.33 | 147.52 | 171.12 | 186.29 | 200.62 | 215.80 | n/a |
| 62 | 80.08 | 124.76 | 158.47 | 182.92 | 200.62 | 215.80 | 231.81 | n/a |
| 63 | 85.98 | 134.87 | 171.12 | 198.09 | 216.64 | 232.65 | 250.36 | n/a |
| 64 | 92.72 | 144.99 | 184.61 | 214.11 | 233.50 | 251.20 | 269.74 | n/a |
| 65 | 99.47 | 156.79 | 198.94 | 230.97 | 252.04 | 271.43 | 291.66 | n/a |
| 66 | 107.05 | 168.59 | 214.95 | 249.51 | 272.27 | 293.35 | 314.42 | n/a |
| 67 | 114.64 | 182.08 | 231.81 | 268.90 | 294.19 | 316.11 | 339.71 | n/a |
| 68 | 126.44 | 200.62 | 256.26 | 296.72 | 324.54 | 349.82 | 374.27 | n/a |
| 69 | 139.09 | 221.70 | 282.39 | 327.91 | 359.10 | 386.07 | 413.05 | n/a |
| 70 | 153.42 | 244.46 | 311.89 | 362.47 | 396.19 | 425.69 | 456.04 | n/a |
| 71 | 169.43 | 269.74 | 343.92 | 400.40 | 437.49 | 470.37 | 503.24 | n/a |
| 72 | 186.29 | 297.56 | 380.17 | 441.71 | 483.01 | 519.26 | 555.50 | n/a |
| 73 | 203.15 | 325.38 | 416.42 | 484.70 | 529.37 | 568.99 | 607.77 | n/a |
| 74 | 221.70 | 354.88 | 456.04 | 531.06 | 579.95 | 622.94 | 664.24 | n/a |
| 75 | 241.08 | 388.60 | 499.03 | 581.64 | 635.58 | 682.79 | 726.62 | n/a |
| 76 | 262.16 | 424.85 | 546.23 | 637.27 | 697.12 | 747.70 | 794.90 | n/a |
| 77 | 285.76 | 464.47 | 598.49 | 697.96 | 763.71 | 819.35 | 869.08 | n/a |
| 78 | 315.26 | 514.20 | 664.24 | 775.51 | 847.16 | 907.86 | 960.96 | n/a |
| 79 | 348.14 | 568.99 | 737.58 | 860.65 | 940.73 | 1,005.64 | 1,062.96 | n/a |
| 80 | 383.54 | 630.53 | 818.50 | 955.91 | 1,043.57 | 1,115.22 | 1,175.07 | n/a |
| 81 | 423.16 | 698.81 | 907.86 | 1,061.27 | 1,158.21 | 1,235.76 | 1,298.99 | n/a |
| 82 | 466.15 | 773.83 | 1,008.17 | 1,177.60 | 1,284.66 | 1,368.95 | 1,435.54 | n/a |
| 83 | 504.08 | 839.58 | 1,096.68 | 1,281.28 | 1,395.08 | 1,482.75 | 1,550.18 | n/a |
| 84 | 544.55 | 911.23 | 1,192.77 | 1,392.55 | 1,513.94 | 1,605.82 | 1,673.26 | n/a |
| 85 | 588.38 | 988.78 | 1,297.30 | 1,514.78 | 1,643.75 | 1,738.16 | 1,806.44 | n/a |
| 86 | 636.43 | 1,073.08 | 1,411.94 | 1,647.12 | 1,783.68 | 1,882.31 | 1,950.59 | n/a |
| 87 | 687.85 | 1,164.96 | 1,535.85 | 1,790.43 | 1,936.26 | 2,038.25 | 2,105.69 | n/a |
| 88 | 742.64 | 1,264.42 | 1,670.73 | 1,947.21 | 2,102.32 | 2,207.69 | 2,273.44 | n/a |
| 89 | 802.49 | 1,371.48 | 1,818.24 | 2,117.49 | 2,281.86 | 2,390.61 | 2,454.67 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $39.62 | $59.01 | $74.18 | $85.14 | $93.57 | $102.00 | $111.27 | n/a |
| 35-39 | 46.36 | 69.96 | 88.51 | 102.84 | 112.96 | 122.23 | 134.03 | n/a |
| 40-44 | 55.63 | 85.14 | 108.74 | 126.44 | 139.09 | 151.73 | 165.22 | n/a |
| 45-49 | 66.59 | 104.53 | 134.03 | 156.79 | 172.80 | 187.98 | 205.68 | n/a |
| 50 | 75.02 | 118.01 | 151.73 | 177.02 | 195.56 | 212.42 | 231.81 | n/a |
| 51 | 77.55 | 122.23 | 157.63 | 184.61 | 203.99 | 221.70 | 241.93 | n/a |
| 52 | 80.92 | 127.29 | 164.38 | 192.19 | 212.42 | 230.97 | 251.20 | n/a |
| 53 | 85.14 | 134.03 | 172.80 | 203.15 | 224.22 | 243.61 | 265.53 | n/a |
| 54 | 89.35 | 141.62 | 182.92 | 214.11 | 236.03 | 257.10 | 279.86 | n/a |
| 55 | 93.57 | 149.20 | 193.04 | 225.91 | 249.51 | 270.59 | 295.03 | n/a |
| 56 | 98.63 | 157.63 | 203.15 | 238.55 | 263.00 | 285.76 | 311.05 | n/a |
| 57 | 103.68 | 166.06 | 214.95 | 252.04 | 277.33 | 301.78 | 327.91 | n/a |
| 58 | 109.58 | 176.18 | 227.60 | 267.22 | 294.19 | 319.48 | 347.30 | n/a |
| 59 | 116.33 | 186.29 | 241.08 | 283.23 | 311.89 | 338.87 | 368.37 | n/a |
| 60 | 123.07 | 197.25 | 255.41 | 300.09 | 330.44 | 358.25 | 389.44 | n/a |
| 61 | 129.81 | 209.05 | 270.59 | 317.79 | 350.67 | 380.17 | 413.05 | n/a |
| 62 | 137.40 | 221.70 | 286.60 | 336.34 | 371.74 | 402.93 | 437.49 | n/a |
| 63 | 146.67 | 237.71 | 308.52 | 362.47 | 399.56 | 433.28 | 469.52 | n/a |
| 64 | 157.63 | 255.41 | 331.28 | 389.44 | 429.90 | 465.31 | 504.93 | n/a |
| 65 | 169.43 | 274.80 | 356.57 | 418.95 | 461.94 | 500.71 | 542.86 | n/a |
| 66 | 181.23 | 295.03 | 383.54 | 450.98 | 497.34 | 538.64 | 583.32 | n/a |
| 67 | 194.72 | 316.95 | 412.20 | 484.70 | 534.43 | 579.11 | 627.15 | n/a |
| 68 | 208.21 | 339.71 | 441.71 | 520.10 | 574.05 | 621.25 | 671.83 | n/a |
| 69 | 223.38 | 365.00 | 474.58 | 558.03 | 615.35 | 666.77 | 720.72 | n/a |
| 70 | 239.40 | 391.13 | 509.14 | 599.34 | 660.87 | 714.82 | 772.14 | n/a |
| 71 | 256.26 | 419.79 | 546.23 | 642.33 | 708.92 | 767.08 | 827.78 | n/a |
| 72 | 274.80 | 450.14 | 585.85 | 689.53 | 761.18 | 822.72 | 887.63 | n/a |
| 73 | 296.72 | 487.23 | 635.58 | 749.38 | 826.09 | 893.53 | 961.81 | n/a |
| 74 | 320.32 | 528.53 | 690.38 | 813.45 | 897.74 | 969.39 | 1,042.73 | n/a |
| 75 | 346.45 | 572.36 | 749.38 | 883.41 | 974.45 | 1,052.84 | 1,129.55 | n/a |
| 76 | 374.27 | 620.41 | 813.45 | 960.12 | 1,058.74 | 1,142.20 | 1,224.81 | n/a |
| 77 | 404.62 | 672.67 | 882.57 | 1,041.89 | 1,149.78 | 1,239.98 | 1,327.65 | n/a |
| 78 | 439.18 | 734.21 | 965.18 | 1,139.67 | 1,256.00 | 1,352.93 | 1,444.82 | n/a |
| 79 | 477.95 | 800.80 | 1,054.53 | 1,246.72 | 1,372.32 | 1,476.85 | 1,572.10 | n/a |
| 80 | 519.26 | 874.14 | 1,153.16 | 1,363.05 | 1,499.61 | 1,611.72 | 1,711.19 | n/a |
| 81 | 563.93 | 953.38 | 1,260.21 | 1,490.34 | 1,639.54 | 1,758.39 | 1,862.08 | n/a |
| 82 | 613.67 | 1,040.20 | 1,378.22 | 1,629.42 | 1,791.27 | 1,918.55 | 2,026.45 | n/a |
| 83 | 654.97 | 1,115.22 | 1,480.22 | 1,749.96 | 1,919.40 | 2,051.74 | 2,159.64 | n/a |
| 84 | 698.81 | 1,194.46 | 1,590.65 | 1,878.94 | 2,057.64 | 2,193.36 | 2,302.10 | n/a |
| 85 | 746.01 | 1,280.44 | 1,708.66 | 2,017.18 | 2,205.16 | 2,345.93 | 2,453.83 | n/a |
| 86 | 795.74 | 1,372.32 | 1,835.10 | 2,165.54 | 2,363.63 | 2,507.78 | 2,614.83 | n/a |
| 87 | 849.69 | 1,470.10 | 1,971.66 | 2,324.86 | 2,533.91 | 2,681.42 | 2,786.79 | n/a |
| 88 | 907.01 | 1,575.47 | 2,117.49 | 2,496.82 | 2,715.14 | 2,866.87 | 2,969.71 | n/a |
| 89 | 967.71 | 1,688.43 | 2,275.12 | 2,680.58 | 2,910.71 | 3,065.81 | 3,165.28 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $84.29 | $132.34 | $169.43 | $197.25 | $216.64 | $235.18 | $255.41 | n/a |
| 35-39 | 91.88 | 144.99 | 185.45 | 217.48 | 238.55 | 258.79 | 281.55 | n/a |
| 40-44 | 102.00 | 161.85 | 208.21 | 244.46 | 268.90 | 291.66 | 317.79 | n/a |
| 45-49 | 110.43 | 177.02 | 228.44 | 267.22 | 295.03 | 319.48 | 347.30 | n/a |
| 50 | 118.01 | 189.66 | 244.46 | 286.60 | 316.11 | 342.24 | 372.58 | n/a |
| 51 | 120.54 | 193.88 | 250.36 | 293.35 | 322.85 | 350.67 | 381.01 | n/a |
| 52 | 123.07 | 198.09 | 255.41 | 300.09 | 330.44 | 358.25 | 389.44 | n/a |
| 53 | 127.29 | 204.84 | 264.69 | 311.05 | 342.24 | 370.90 | 402.93 | n/a |
| 54 | 131.50 | 212.42 | 274.80 | 322.01 | 354.88 | 384.39 | 417.26 | n/a |
| 55 | 135.71 | 220.01 | 284.07 | 333.81 | 367.53 | 398.72 | 432.43 | n/a |
| 56 | 140.77 | 227.60 | 294.19 | 345.61 | 381.01 | 412.20 | 447.61 | n/a |
| 57 | 145.83 | 235.18 | 305.15 | 358.25 | 394.50 | 427.38 | 463.62 | n/a |
| 58 | 151.73 | 245.30 | 316.95 | 372.58 | 410.52 | 445.08 | 482.17 | n/a |
| 59 | 157.63 | 255.41 | 330.44 | 387.76 | 427.38 | 462.78 | 502.40 | n/a |
| 60 | 163.53 | 265.53 | 343.92 | 403.77 | 445.08 | 482.17 | 522.63 | n/a |
| 61 | 170.28 | 276.49 | 358.25 | 420.63 | 463.62 | 501.56 | 543.70 | n/a |
| 62 | 176.18 | 287.45 | 372.58 | 437.49 | 482.17 | 521.79 | 565.62 | n/a |
| 63 | 186.29 | 303.46 | 393.66 | 462.78 | 509.98 | 552.13 | 598.49 | n/a |
| 64 | 196.41 | 321.16 | 416.42 | 489.75 | 539.49 | 584.16 | 632.21 | n/a |
| 65 | 207.37 | 339.71 | 440.86 | 518.41 | 570.68 | 617.88 | 669.30 | n/a |
| 66 | 219.17 | 358.25 | 466.15 | 547.92 | 604.39 | 654.13 | 707.23 | n/a |
| 67 | 230.97 | 379.33 | 493.13 | 579.95 | 638.96 | 692.06 | 747.70 | n/a |
| 68 | 246.14 | 403.77 | 525.16 | 617.04 | 681.10 | 736.74 | 795.74 | n/a |
| 69 | 261.31 | 429.06 | 558.88 | 657.50 | 724.94 | 784.79 | 847.16 | n/a |
| 70 | 278.17 | 456.88 | 595.12 | 700.49 | 772.14 | 835.36 | 901.96 | n/a |
| 71 | 295.88 | 486.38 | 633.06 | 746.01 | 822.72 | 889.31 | 960.12 | n/a |
| 72 | 314.42 | 517.57 | 674.36 | 794.06 | 876.67 | 947.48 | 1,021.66 | n/a |
| 73 | 336.34 | 555.50 | 724.94 | 854.75 | 942.42 | 1,018.28 | 1,096.68 | n/a |
| 74 | 359.94 | 595.97 | 778.89 | 918.82 | 1,013.23 | 1,094.99 | 1,177.60 | n/a |
| 75 | 385.23 | 639.80 | 837.89 | 987.94 | 1,089.93 | 1,176.76 | 1,263.58 | n/a |
| 76 | 413.05 | 686.16 | 900.27 | 1,062.96 | 1,172.54 | 1,265.27 | 1,357.15 | n/a |
| 77 | 441.71 | 736.74 | 967.71 | 1,143.04 | 1,261.05 | 1,360.52 | 1,456.62 | n/a |
| 78 | 477.11 | 798.27 | 1,050.32 | 1,240.82 | 1,368.11 | 1,473.48 | 1,574.63 | n/a |
| 79 | 514.20 | 864.02 | 1,139.67 | 1,347.03 | 1,484.43 | 1,596.55 | 1,701.07 | n/a |
| 80 | 555.50 | 935.67 | 1,236.61 | 1,462.52 | 1,610.03 | 1,730.58 | 1,838.47 | n/a |
| 81 | 599.34 | 1,014.07 | 1,341.98 | 1,587.27 | 1,746.59 | 1,874.72 | 1,986.83 | n/a |
| 82 | 646.54 | 1,098.36 | 1,455.77 | 1,722.99 | 1,894.95 | 2,031.51 | 2,147.84 | n/a |
| 83 | 687.00 | 1,171.70 | 1,556.93 | 1,841.85 | 2,022.24 | 2,163.01 | 2,279.34 | n/a |
| 84 | 729.99 | 1,250.09 | 1,665.67 | 1,969.13 | 2,157.95 | 2,302.10 | 2,418.42 | n/a |
| 85 | 775.51 | 1,333.55 | 1,781.15 | 2,104.85 | 2,302.94 | 2,451.30 | 2,565.94 | n/a |
| 86 | 824.40 | 1,422.90 | 1,904.22 | 2,249.83 | 2,457.20 | 2,609.77 | 2,723.57 | n/a |
| 87 | 875.82 | 1,517.31 | 2,036.57 | 2,404.94 | 2,622.42 | 2,778.36 | 2,889.63 | n/a |
| 88 | 930.62 | 1,619.31 | 2,178.18 | 2,571.00 | 2,798.59 | 2,957.91 | 3,066.65 | n/a |
| 89 | 989.62 | 1,727.20 | 2,329.91 | 2,748.02 | 2,986.57 | 3,148.42 | 3,253.79 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $42.99 | $64.06 | $80.08 | $92.72 | $101.15 | $108.74 | $118.01 | $140.77 |
| 35-39 | 48.89 | 73.34 | 92.72 | 107.05 | 117.17 | 127.29 | 137.40 | 164.38 |
| 40-44 | 56.48 | 86.82 | 110.43 | 128.13 | 139.93 | 151.73 | 164.38 | 195.56 |
| 45-49 | 67.44 | 105.37 | 134.03 | 155.95 | 171.12 | 185.45 | 200.62 | 238.55 |
| 50 | 75.02 | 117.17 | 150.05 | 174.49 | 191.35 | 207.37 | 225.07 | 266.37 |
| 51 | 77.55 | 121.38 | 155.10 | 181.23 | 198.94 | 214.95 | 233.50 | 276.49 |
| 52 | 80.08 | 126.44 | 161.00 | 187.98 | 206.52 | 223.38 | 241.93 | 286.60 |
| 53 | 84.29 | 132.34 | 169.43 | 197.25 | 216.64 | 234.34 | 253.73 | 300.93 |
| 54 | 87.67 | 139.09 | 177.86 | 207.37 | 227.60 | 246.14 | 266.37 | 315.26 |
| 55 | 91.88 | 145.83 | 186.29 | 217.48 | 238.55 | 257.94 | 279.86 | 330.44 |
| 56 | 96.10 | 152.57 | 195.56 | 228.44 | 250.36 | 270.59 | 293.35 | 346.45 |
| 57 | 100.31 | 160.16 | 204.84 | 239.40 | 263.00 | 284.07 | 307.68 | 363.31 |
| 58 | 106.21 | 168.59 | 216.64 | 252.88 | 277.33 | 300.09 | 324.54 | 383.54 |
| 59 | 111.27 | 177.86 | 228.44 | 266.37 | 292.50 | 316.95 | 342.24 | 403.77 |
| 60 | 117.17 | 187.13 | 241.08 | 281.55 | 309.36 | 333.81 | 360.78 | 425.69 |
| 61 | 123.91 | 198.09 | 254.57 | 296.72 | 326.22 | 352.35 | 381.01 | 449.29 |
| 62 | 129.81 | 208.21 | 268.06 | 313.58 | 343.92 | 371.74 | 402.09 | 473.74 |
| 63 | 139.09 | 222.54 | 286.60 | 335.49 | 368.37 | 397.87 | 429.90 | 505.77 |
| 64 | 148.36 | 238.55 | 306.83 | 359.10 | 394.50 | 425.69 | 459.41 | 541.17 |
| 65 | 157.63 | 254.57 | 327.91 | 383.54 | 421.47 | 455.19 | 491.44 | 578.26 |
| 66 | 168.59 | 272.27 | 350.67 | 410.52 | 450.98 | 487.23 | 526.00 | 617.88 |
| 67 | 179.55 | 290.82 | 375.11 | 439.18 | 483.01 | 520.94 | 562.25 | 660.03 |
| 68 | 192.19 | 311.05 | 401.24 | 469.52 | 515.89 | 557.19 | 600.18 | 704.71 |
| 69 | 204.84 | 332.12 | 429.06 | 502.40 | 552.13 | 595.97 | 641.48 | 751.91 |
| 70 | 219.17 | 354.88 | 458.56 | 536.96 | 590.06 | 637.27 | 685.32 | 802.49 |
| 71 | 233.50 | 379.33 | 490.60 | 574.05 | 631.37 | 681.10 | 732.52 | 856.44 |
| 72 | 249.51 | 405.46 | 524.31 | 613.67 | 675.20 | 728.31 | 782.26 | 913.76 |
| 73 | 269.74 | 439.18 | 568.99 | 667.62 | 734.21 | 791.53 | 848.85 | 990.47 |
| 74 | 291.66 | 476.27 | 618.73 | 725.78 | 797.43 | 859.81 | 921.34 | 1,072.23 |
| 75 | 315.26 | 516.73 | 671.83 | 789.00 | 867.40 | 933.99 | 999.74 | 1,161.58 |
| 76 | 340.55 | 560.56 | 729.99 | 857.28 | 942.42 | 1,014.91 | 1,084.88 | 1,258.52 |
| 77 | 368.37 | 607.77 | 793.22 | 932.30 | 1,025.03 | 1,103.42 | 1,176.76 | 1,363.05 |
| 78 | 401.24 | 665.09 | 869.08 | 1,021.66 | 1,122.81 | 1,206.26 | 1,284.66 | 1,483.59 |
| 79 | 437.49 | 727.47 | 951.69 | 1,119.44 | 1,229.02 | 1,320.06 | 1,400.98 | 1,615.93 |
| 80 | 476.27 | 794.90 | 1,042.73 | 1,226.49 | 1,346.19 | 1,443.97 | 1,529.11 | 1,759.24 |
| 81 | 518.41 | 869.08 | 1,142.20 | 1,344.50 | 1,475.16 | 1,578.84 | 1,668.20 | 1,915.18 |
| 82 | 564.78 | 950.85 | 1,251.78 | 1,473.48 | 1,615.09 | 1,727.20 | 1,819.93 | 2,085.46 |
| 83 | 604.39 | 1,021.66 | 1,347.88 | 1,586.43 | 1,735.63 | 1,851.96 | 1,945.53 | 2,225.39 |
| 84 | 647.39 | 1,097.52 | 1,451.56 | 1,707.82 | 1,865.45 | 1,985.15 | 2,078.71 | 2,374.59 |
| 85 | 692.06 | 1,179.29 | 1,563.67 | 1,838.47 | 2,005.38 | 2,128.45 | 2,222.02 | 2,533.91 |
| 86 | 740.95 | 1,266.95 | 1,684.21 | 1,979.25 | 2,155.42 | 2,281.86 | 2,374.59 | 2,703.34 |
| 87 | 793.22 | 1,361.36 | 1,814.03 | 2,130.98 | 2,316.43 | 2,446.24 | 2,538.12 | 2,884.57 |
| 88 | 848.85 | 1,462.52 | 1,953.96 | 2,294.51 | 2,489.23 | 2,623.26 | 2,712.61 | 3,077.61 |
| 89 | 907.86 | 1,572.10 | 2,104.85 | 2,469.84 | 2,675.52 | 2,812.08 | 2,899.75 | 3,284.13 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N540

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N540 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 500 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 730 | 0.94 | 0.86 | 0.83 | 0.76 | 0.69 |
| 1,095 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,460 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,825 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,190 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,920 | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |
| Unlimited | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |

To determine the annual premium rates for Policy Form GR-N540 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.226 | 0.170 | 0.148 | 0.131 | 0.118 |
| 53 | 0.214 | 0.162 | 0.142 | 0.126 | 0.114 |
| 54 | 0.203 | 0.155 | 0.136 | 0.122 | 0.110 |
| 55 | 0.193 | 0.148 | 0.131 | 0.117 | 0.107 |
| 56 | 0.182 | 0.141 | 0.125 | 0.113 | 0.103 |
| 57 | 0.173 | 0.135 | 0.120 | 0.109 | 0.100 |
| 58 | 0.167 | 0.131 | 0.117 | 0.107 | 0.098 |
| 59 | 0.161 | 0.127 | 0.115 | 0.104 | 0.097 |
| 60 | 0.155 | 0.123 | 0.112 | 0.102 | 0.095 |
| 61 | 0.149 | 0.120 | 0.109 | 0.100 | 0.094 |
| 62 | 0.144 | 0.116 | 0.107 | 0.098 | 0.092 |
| 63 | 0.140 | 0.114 | 0.105 | 0.097 | 0.091 |
| 64 | 0.136 | 0.112 | 0.103 | 0.095 | 0.090 |
| 65 | 0.132 | 0.110 | 0.102 | 0.094 | 0.088 |
| 66 | 0.128 | 0.108 | 0.100 | 0.092 | 0.087 |
| 67 | 0.124 | 0.106 | 0.098 | 0.091 | 0.086 |
| 68 | 0.121 | 0.104 | 0.096 | 0.090 | 0.085 |
| 69 | 0.118 | 0.102 | 0.095 | 0.089 | 0.084 |
| 70 | 0.115 | 0.100 | 0.093 | 0.087 | 0.084 |
| 71 | 0.112 | 0.098 | 0.092 | 0.086 | 0.083 |
| 72 | 0.109 | 0.096 | 0.090 | 0.085 | 0.082 |
| 73 | 0.104 | 0.092 | 0.087 | 0.082 | 0.079 |
| 74 | 0.099 | 0.088 | 0.083 | 0.079 | 0.076 |
| 75 | 0.095 | 0.085 | 0.080 | 0.076 | 0.073 |
| 76 | 0.090 | 0.081 | 0.077 | 0.074 | 0.071 |
| 77 | 0.086 | 0.078 | 0.074 | 0.071 | 0.068 |
| 78 | 0.083 | 0.076 | 0.072 | 0.070 | 0.067 |
| 79 | 0.081 | 0.074 | 0.071 | 0.068 | 0.066 |
| 80 | 0.079 | 0.072 | 0.069 | 0.067 | 0.065 |
| 81 | 0.076 | 0.071 | 0.068 | 0.065 | 0.064 |
| 82 | 0.074 | 0.069 | 0.066 | 0.064 | 0.063 |
| 83 | 0.071 | 0.067 | 0.064 | 0.063 | 0.062 |
| 84 | 0.069 | 0.064 | 0.062 | 0.061 | 0.060 |
| 85 | 0.067 | 0.062 | 0.060 | 0.060 | 0.059 |
| 86 | 0.064 | 0.060 | 0.059 | 0.058 | 0.057 |
| 87 | 0.062 | 0.058 | 0.057 | 0.057 | 0.056 |
| 88 | 0.060 | 0.056 | 0.055 | 0.056 | 0.055 |
| 89 | 0.058 | 0.054 | 0.054 | 0.054 | 0.053 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N540)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.335 | 0.320 | 0.250 | 0.185 | 0.190 |
| 35-39 | 0.370 | 0.350 | 0.265 | 0.195 | 0.175 |
| 40-44 | 0.410 | 0.375 | 0.280 | 0.200 | 0.175 |
| 45-49 | 0.450 | 0.400 | 0.290 | 0.210 | 0.170 |
| 50-54 | 0.450 | 0.400 | 0.300 | 0.210 | 0.165 |
| 55-59 | 0.450 | 0.400 | 0.300 | 0.215 | 0.160 |
| 60-64 | 0.450 | 0.400 | 0.300 | 0.215 | 0.155 |
| 65-69 | 0.450 | 0.390 | 0.290 | 0.210 | 0.150 |
| 70-74 | 0.450 | 0.380 | 0.280 | 0.200 | 0.140 |
| 75-79 | 0.450 | 0.380 | 0.255 | 0.170 | 0.110 |
| 80-84 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |
| 85-89 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.430 | 0.420 | 0.330 | 0.250 | 0.200 |
| 35-39 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 40-44 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 45-49 | 0.430 | 0.400 | 0.330 | 0.250 | 0.190 |
| 50-54 | 0.430 | 0.400 | 0.320 | 0.245 | 0.185 |
| 55-59 | 0.430 | 0.400 | 0.320 | 0.240 | 0.180 |
| 60-64 | 0.430 | 0.400 | 0.320 | 0.235 | 0.175 |
| 65-69 | 0.430 | 0.400 | 0.310 | 0.230 | 0.170 |
| 70-74 | 0.430 | 0.390 | 0.300 | 0.220 | 0.160 |
| 75-79 | 0.430 | 0.380 | 0.280 | 0.190 | 0.135 |
| 80-84 | 0.430 | 0.370 | 0.260 | 0.160 | 0.135 |
| 85-89 | 0.430 | 0.360 | 0.260 | 0.160 | 0.135 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.058 | 0.053 | 0.042 | 0.030 | 0.022 |
| 35-39 | 0.062 | 0.057 | 0.045 | 0.033 | 0.024 |
| 40-44 | 0.068 | 0.062 | 0.049 | 0.036 | 0.026 |
| 45-49 | 0.076 | 0.069 | 0.054 | 0.039 | 0.029 |
| 50 | 0.080 | 0.073 | 0.057 | 0.041 | 0.030 |
| 51 | 0.082 | 0.074 | 0.058 | 0.042 | 0.031 |
| 52 | 0.083 | 0.075 | 0.059 | 0.043 | 0.031 |
| 53 | 0.085 | 0.076 | 0.060 | 0.044 | 0.032 |
| 54 | 0.086 | 0.078 | 0.061 | 0.044 | 0.032 |
| 55 | 0.088 | 0.079 | 0.062 | 0.045 | 0.033 |
| 56 | 0.090 | 0.081 | 0.063 | 0.045 | 0.033 |
| 57 | 0.092 | 0.082 | 0.064 | 0.046 | 0.034 |
| 58 | 0.094 | 0.083 | 0.065 | 0.047 | 0.034 |
| 59 | 0.095 | 0.085 | 0.066 | 0.048 | 0.035 |
| 60 | 0.097 | 0.086 | 0.067 | 0.048 | 0.035 |
| 61 | 0.099 | 0.088 | 0.068 | 0.049 | 0.036 |
| 62 | 0.101 | 0.089 | 0.069 | 0.050 | 0.036 |
| 63 | 0.102 | 0.090 | 0.070 | 0.050 | 0.036 |
| 64 | 0.103 | 0.091 | 0.070 | 0.050 | 0.036 |
| 65 | 0.105 | 0.092 | 0.071 | 0.051 | 0.037 |
| 66 | 0.106 | 0.093 | 0.071 | 0.051 | 0.037 |
| 67 | 0.107 | 0.094 | 0.072 | 0.051 | 0.037 |
| 68 | 0.108 | 0.095 | 0.072 | 0.051 | 0.037 |
| 69 | 0.109 | 0.096 | 0.073 | 0.051 | 0.037 |
| 70 | 0.110 | 0.096 | 0.073 | 0.052 | 0.036 |
| 71 | 0.111 | 0.097 | 0.074 | 0.052 | 0.036 |
| 72 | 0.112 | 0.098 | 0.074 | 0.052 | 0.036 |
| 73 | 0.113 | 0.099 | 0.074 | 0.051 | 0.035 |
| 74 | 0.114 | 0.099 | 0.074 | 0.051 | 0.034 |
| 75 | 0.116 | 0.100 | 0.074 | 0.050 | 0.034 |
| 76 | 0.117 | 0.100 | 0.074 | 0.050 | 0.033 |
| 77 | 0.118 | 0.101 | 0.074 | 0.049 | 0.032 |
| 78 | 0.119 | 0.101 | 0.073 | 0.047 | 0.030 |
| 79 | 0.119 | 0.101 | 0.072 | 0.046 | 0.029 |
| 80 | 0.120 | 0.102 | 0.072 | 0.044 | 0.027 |
| 81 | 0.120 | 0.102 | 0.071 | 0.042 | 0.025 |
| 82 | 0.121 | 0.102 | 0.070 | 0.041 | 0.024 |
| 83 | 0.121 | 0.101 | 0.068 | 0.038 | 0.021 |
| 84 | 0.120 | 0.100 | 0.065 | 0.035 | 0.019 |
| 85 | 0.120 | 0.099 | 0.063 | 0.033 | 0.017 |
| 86 | 0.119 | 0.098 | 0.061 | 0.030 | 0.015 |
| 87 | 0.119 | 0.097 | 0.059 | 0.028 | 0.013 |
| 88 | 0.119 | 0.096 | 0.057 | 0.026 | 0.011 |
| 89 | 0.118 | 0.095 | 0.055 | 0.024 | 0.010 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.063 | 0.087 | 0.124 | 0.112 | 0.100 |
| 35-39 | 0.076 | 0.097 | 0.129 | 0.119 | 0.109 |
| 40-44 | 0.089 | 0.108 | 0.135 | 0.127 | 0.117 |
| 45-49 | 0.102 | 0.119 | 0.142 | 0.134 | 0.126 |
| 50 | 0.108 | 0.124 | 0.145 | 0.137 | 0.130 |
| 51 | 0.111 | 0.126 | 0.146 | 0.139 | 0.132 |
| 52 | 0.113 | 0.128 | 0.147 | 0.140 | 0.133 |
| 53 | 0.114 | 0.128 | 0.146 | 0.140 | 0.133 |
| 54 | 0.115 | 0.128 | 0.146 | 0.139 | 0.133 |
| 55 | 0.115 | 0.129 | 0.145 | 0.139 | 0.133 |
| 56 | 0.116 | 0.129 | 0.145 | 0.139 | 0.133 |
| 57 | 0.117 | 0.129 | 0.144 | 0.138 | 0.133 |
| 58 | 0.116 | 0.127 | 0.142 | 0.136 | 0.131 |
| 59 | 0.114 | 0.126 | 0.139 | 0.134 | 0.129 |
| 60 | 0.113 | 0.124 | 0.137 | 0.132 | 0.127 |
| 61 | 0.112 | 0.122 | 0.134 | 0.130 | 0.125 |
| 62 | 0.111 | 0.121 | 0.132 | 0.127 | 0.123 |
| 63 | 0.108 | 0.118 | 0.128 | 0.124 | 0.120 |
| 64 | 0.106 | 0.115 | 0.124 | 0.120 | 0.116 |
| 65 | 0.103 | 0.112 | 0.120 | 0.117 | 0.113 |
| 66 | 0.101 | 0.109 | 0.117 | 0.113 | 0.110 |
| 67 | 0.098 | 0.106 | 0.113 | 0.110 | 0.107 |
| 68 | 0.094 | 0.101 | 0.108 | 0.105 | 0.102 |
| 69 | 0.090 | 0.096 | 0.102 | 0.099 | 0.097 |
| 70 | 0.086 | 0.091 | 0.097 | 0.094 | 0.092 |
| 71 | 0.082 | 0.087 | 0.092 | 0.090 | 0.087 |
| 72 | 0.078 | 0.083 | 0.087 | 0.085 | 0.083 |
| 73 | 0.072 | 0.076 | 0.080 | 0.078 | 0.076 |
| 74 | 0.066 | 0.070 | 0.073 | 0.071 | 0.070 |
| 75 | 0.061 | 0.064 | 0.067 | 0.065 | 0.064 |
| 76 | 0.056 | 0.059 | 0.061 | 0.060 | 0.059 |
| 77 | 0.052 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N540)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N540)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $27.28 | $31.05 | $36.69 | $43.28 | $47.98 | $51.74 | $54.57 | $57.39 | $62.09 |
| 35-39 | 31.05 | 35.75 | 42.34 | 50.80 | 57.39 | 62.09 | 64.91 | 68.68 | 75.26 |
| 40-44 | 33.87 | 39.51 | 47.04 | 58.33 | 64.91 | 70.56 | 74.32 | 79.03 | 85.61 |
| 45-49 | 41.39 | 48.92 | 60.21 | 74.32 | 83.73 | 91.26 | 95.96 | 101.61 | 110.07 |
| 50 | 44.22 | 52.68 | 64.91 | 79.97 | 91.26 | 98.78 | 104.43 | 111.01 | 120.42 |
| 51 | 45.16 | 53.63 | 66.80 | 82.79 | 94.08 | 101.61 | 107.25 | 113.84 | 124.18 |
| 52 | 46.10 | 55.51 | 68.68 | 84.67 | 96.90 | 105.37 | 111.01 | 117.60 | 127.95 |
| 53 | 48.92 | 59.27 | 72.44 | 90.32 | 103.49 | 111.95 | 118.54 | 126.07 | 136.41 |
| 54 | 51.74 | 63.03 | 78.09 | 96.90 | 111.01 | 120.42 | 127.01 | 134.53 | 145.82 |
| 55 | 54.57 | 66.80 | 82.79 | 103.49 | 118.54 | 127.95 | 135.47 | 143.94 | 156.17 |
| 56 | 58.33 | 71.50 | 88.43 | 111.01 | 126.07 | 137.36 | 144.88 | 153.35 | 166.52 |
| 57 | 61.15 | 75.26 | 94.08 | 118.54 | 135.47 | 146.76 | 155.23 | 164.64 | 178.75 |
| 58 | 65.86 | 80.91 | 101.61 | 127.95 | 145.82 | 158.05 | 167.46 | 177.81 | 192.86 |
| 59 | 70.56 | 87.49 | 109.13 | 137.36 | 157.11 | 171.22 | 180.63 | 191.92 | 207.92 |
| 60 | 76.20 | 94.08 | 117.60 | 148.65 | 170.28 | 184.40 | 194.74 | 206.97 | 223.91 |
| 61 | 81.85 | 100.66 | 127.01 | 159.93 | 183.45 | 199.45 | 209.80 | 222.97 | 241.78 |
| 62 | 87.49 | 108.19 | 136.41 | 172.16 | 197.57 | 214.50 | 226.73 | 240.84 | 260.60 |
| 63 | 95.02 | 117.60 | 148.65 | 187.22 | 215.44 | 234.26 | 247.43 | 262.48 | 284.12 |
| 64 | 102.55 | 127.95 | 160.88 | 204.15 | 234.26 | 254.95 | 269.07 | 286.00 | 308.58 |
| 65 | 111.01 | 139.24 | 174.99 | 222.03 | 254.95 | 277.53 | 292.59 | 311.40 | 335.86 |
| 66 | 120.42 | 150.53 | 190.98 | 241.78 | 277.53 | 301.99 | 318.93 | 338.69 | 365.97 |
| 67 | 130.77 | 163.70 | 206.97 | 263.42 | 301.99 | 329.28 | 347.15 | 368.79 | 397.96 |
| 68 | 144.88 | 181.57 | 230.49 | 292.59 | 336.80 | 366.91 | 387.61 | 411.13 | 444.05 |
| 69 | 161.82 | 202.27 | 256.84 | 326.45 | 375.38 | 409.24 | 432.76 | 458.17 | 493.92 |
| 70 | 179.69 | 224.85 | 285.06 | 364.09 | 418.65 | 456.28 | 481.69 | 511.79 | 550.36 |
| 71 | 199.45 | 249.31 | 317.05 | 405.48 | 466.63 | 508.97 | 538.13 | 570.12 | 613.40 |
| 72 | 221.09 | 277.53 | 352.80 | 451.58 | 520.26 | 567.30 | 599.28 | 635.98 | 683.96 |
| 73 | 242.72 | 304.82 | 388.55 | 497.68 | 574.82 | 626.57 | 662.32 | 701.83 | 752.63 |
| 74 | 265.30 | 334.92 | 428.06 | 548.48 | 634.09 | 692.42 | 731.00 | 774.27 | 828.84 |
| 75 | 290.70 | 367.85 | 470.40 | 604.93 | 699.95 | 764.86 | 807.20 | 853.30 | 913.51 |
| 76 | 318.93 | 403.60 | 517.44 | 667.02 | 773.33 | 843.89 | 891.87 | 941.73 | 1,005.71 |
| 77 | 349.03 | 443.11 | 570.12 | 735.70 | 853.30 | 932.33 | 984.07 | 1,038.63 | 1,107.31 |
| 78 | 386.67 | 491.09 | 633.15 | 821.31 | 953.02 | 1,040.52 | 1,097.90 | 1,156.23 | 1,230.56 |
| 79 | 427.12 | 544.72 | 704.65 | 915.39 | 1,064.04 | 1,161.88 | 1,224.91 | 1,287.94 | 1,367.91 |
| 80 | 472.28 | 603.05 | 783.68 | 1,020.76 | 1,188.22 | 1,297.35 | 1,366.97 | 1,433.77 | 1,520.32 |
| 81 | 522.14 | 668.90 | 871.17 | 1,139.30 | 1,326.52 | 1,447.88 | 1,525.02 | 1,596.52 | 1,689.66 |
| 82 | 576.71 | 741.34 | 969.02 | 1,270.07 | 1,480.81 | 1,616.28 | 1,700.95 | 1,777.16 | 1,877.82 |
| 83 | 620.92 | 799.67 | 1,048.98 | 1,381.08 | 1,610.64 | 1,756.46 | 1,844.89 | 1,923.92 | 2,031.17 |
| 84 | 667.96 | 862.71 | 1,135.54 | 1,500.56 | 1,751.76 | 1,907.93 | 2,002.01 | 2,082.91 | 2,196.75 |
| 85 | 718.77 | 931.38 | 1,230.56 | 1,630.39 | 1,904.16 | 2,072.57 | 2,171.35 | 2,254.14 | 2,376.44 |
| 86 | 774.27 | 1,004.77 | 1,332.16 | 1,772.45 | 2,070.68 | 2,250.37 | 2,355.74 | 2,440.41 | 2,571.18 |
| 87 | 832.60 | 1,083.79 | 1,442.23 | 1,925.80 | 2,251.32 | 2,445.12 | 2,556.13 | 2,641.74 | 2,780.98 |
| 88 | 896.57 | 1,169.40 | 1,561.71 | 2,093.26 | 2,447.94 | 2,655.86 | 2,772.51 | 2,860.01 | 3,008.65 |
| 89 | 964.31 | 1,262.54 | 1,691.54 | 2,274.84 | 2,662.44 | 2,884.47 | 3,007.71 | 3,096.15 | 3,254.20 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $39.51 | $47.04 | $58.33 | $73.38 | $83.73 | $91.26 | $96.90 | $104.43 | $116.66 |
| 35-39 | 46.10 | 56.45 | 69.62 | 88.43 | 101.61 | 111.01 | 118.54 | 127.01 | 141.12 |
| 40-44 | 56.45 | 68.68 | 86.55 | 110.07 | 127.01 | 139.24 | 147.70 | 158.99 | 175.93 |
| 45-49 | 69.62 | 85.61 | 107.25 | 137.36 | 158.99 | 174.99 | 185.34 | 199.45 | 220.15 |
| 50 | 78.09 | 96.90 | 122.30 | 157.11 | 181.57 | 199.45 | 212.62 | 227.67 | 251.19 |
| 51 | 81.85 | 100.66 | 127.95 | 163.70 | 190.04 | 208.86 | 222.03 | 238.02 | 262.48 |
| 52 | 84.67 | 105.37 | 133.59 | 171.22 | 198.51 | 218.26 | 232.38 | 249.31 | 273.77 |
| 53 | 89.38 | 111.01 | 142.06 | 181.57 | 210.74 | 231.43 | 245.55 | 264.36 | 289.76 |
| 54 | 95.02 | 117.60 | 149.59 | 191.92 | 222.97 | 244.61 | 260.60 | 279.42 | 307.64 |
| 55 | 99.72 | 124.18 | 158.99 | 203.21 | 236.14 | 259.66 | 275.65 | 296.35 | 325.51 |
| 56 | 105.37 | 131.71 | 168.40 | 215.44 | 250.25 | 274.71 | 292.59 | 314.22 | 344.33 |
| 57 | 111.01 | 139.24 | 177.81 | 228.61 | 265.30 | 291.65 | 309.52 | 333.04 | 365.03 |
| 58 | 118.54 | 147.70 | 189.10 | 243.67 | 282.24 | 310.46 | 330.22 | 353.74 | 387.61 |
| 59 | 125.13 | 157.11 | 201.33 | 258.72 | 301.05 | 330.22 | 350.92 | 377.26 | 413.01 |
| 60 | 133.59 | 167.46 | 214.50 | 275.65 | 319.87 | 351.86 | 374.44 | 400.78 | 439.35 |
| 61 | 141.12 | 177.81 | 227.67 | 293.53 | 340.57 | 374.44 | 397.96 | 427.12 | 466.63 |
| 62 | 150.53 | 189.10 | 241.78 | 312.34 | 363.15 | 398.90 | 424.30 | 454.40 | 496.74 |
| 63 | 161.82 | 203.21 | 261.54 | 337.74 | 392.31 | 430.88 | 458.17 | 491.09 | 536.25 |
| 64 | 174.05 | 219.20 | 282.24 | 365.03 | 424.30 | 465.69 | 495.80 | 531.55 | 579.53 |
| 65 | 187.22 | 237.08 | 304.82 | 394.19 | 458.17 | 504.26 | 535.31 | 573.88 | 625.63 |
| 66 | 202.27 | 254.95 | 329.28 | 425.24 | 495.80 | 544.72 | 579.53 | 620.92 | 676.43 |
| 67 | 217.32 | 275.65 | 355.62 | 460.05 | 535.31 | 588.94 | 626.57 | 670.78 | 730.05 |
| 68 | 236.14 | 298.23 | 384.78 | 498.62 | 581.41 | 639.74 | 680.19 | 728.17 | 792.15 |
| 69 | 254.95 | 323.63 | 417.71 | 541.90 | 631.27 | 694.30 | 738.52 | 790.27 | 858.00 |
| 70 | 276.59 | 349.97 | 452.52 | 587.05 | 685.84 | 753.57 | 801.55 | 858.00 | 930.44 |
| 71 | 299.17 | 379.14 | 490.15 | 637.86 | 744.17 | 818.49 | 870.23 | 931.38 | 1,008.53 |
| 72 | 323.63 | 411.13 | 531.55 | 691.48 | 808.14 | 889.05 | 945.50 | 1,010.41 | 1,094.14 |
| 73 | 352.80 | 448.76 | 581.41 | 758.28 | 886.23 | 975.60 | 1,037.69 | 1,108.25 | 1,196.69 |
| 74 | 384.78 | 489.21 | 635.98 | 830.72 | 972.78 | 1,070.62 | 1,138.36 | 1,214.56 | 1,308.64 |
| 75 | 419.59 | 534.37 | 696.19 | 910.69 | 1,067.80 | 1,175.05 | 1,249.37 | 1,331.22 | 1,431.89 |
| 76 | 457.22 | 583.29 | 761.10 | 999.12 | 1,171.29 | 1,289.83 | 1,370.73 | 1,459.17 | 1,566.42 |
| 77 | 497.68 | 636.92 | 832.60 | 1,095.08 | 1,285.12 | 1,415.89 | 1,504.33 | 1,599.35 | 1,713.18 |
| 78 | 541.90 | 695.25 | 910.69 | 1,201.39 | 1,412.13 | 1,555.13 | 1,651.09 | 1,751.76 | 1,872.18 |
| 79 | 589.88 | 758.28 | 997.24 | 1,318.99 | 1,551.37 | 1,708.48 | 1,811.97 | 1,918.28 | 2,045.28 |
| 80 | 641.62 | 826.96 | 1,091.32 | 1,446.94 | 1,703.77 | 1,875.94 | 1,987.89 | 2,100.79 | 2,235.32 |
| 81 | 698.07 | 902.22 | 1,193.87 | 1,588.06 | 1,872.18 | 2,060.33 | 2,181.70 | 2,300.24 | 2,442.30 |
| 82 | 760.16 | 984.07 | 1,306.76 | 1,743.29 | 2,056.57 | 2,263.55 | 2,394.32 | 2,519.44 | 2,669.03 |
| 83 | 808.14 | 1,048.98 | 1,396.14 | 1,869.35 | 2,207.10 | 2,426.30 | 2,563.66 | 2,692.55 | 2,849.66 |
| 84 | 858.00 | 1,116.72 | 1,493.04 | 2,005.77 | 2,368.91 | 2,602.23 | 2,745.23 | 2,876.94 | 3,042.52 |
| 85 | 911.63 | 1,190.10 | 1,595.58 | 2,151.59 | 2,542.96 | 2,790.39 | 2,939.98 | 3,074.51 | 3,248.56 |
| 86 | 969.02 | 1,267.25 | 1,705.66 | 2,307.76 | 2,729.24 | 2,991.72 | 3,148.83 | 3,285.25 | 3,467.76 |
| 87 | 1,029.23 | 1,350.04 | 1,823.26 | 2,476.16 | 2,929.63 | 3,208.10 | 3,371.80 | 3,511.04 | 3,702.02 |
| 88 | 1,094.14 | 1,437.53 | 1,949.32 | 2,655.86 | 3,144.13 | 3,439.54 | 3,610.76 | 3,751.88 | 3,953.21 |
| 89 | 1,162.82 | 1,531.61 | 2,082.91 | 2,849.66 | 3,374.62 | 3,687.91 | 3,866.66 | 4,008.72 | 4,220.39 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $89.38 | $111.01 | $140.18 | $178.75 | $206.03 | $225.79 | $238.96 | $256.84 | $282.24 |
| 35-39 | 97.84 | 121.36 | 154.29 | 196.63 | 227.67 | 249.31 | 264.36 | 283.18 | 311.40 |
| 40-44 | 110.07 | 136.41 | 173.11 | 222.03 | 256.84 | 281.30 | 299.17 | 320.81 | 351.86 |
| 45-49 | 119.48 | 149.59 | 190.04 | 244.61 | 283.18 | 310.46 | 329.28 | 352.80 | 387.61 |
| 50 | 127.95 | 160.88 | 205.09 | 263.42 | 304.82 | 333.98 | 354.68 | 380.08 | 416.77 |
| 51 | 131.71 | 164.64 | 209.80 | 270.01 | 312.34 | 342.45 | 364.09 | 389.49 | 427.12 |
| 52 | 134.53 | 168.40 | 215.44 | 276.59 | 320.81 | 350.92 | 373.49 | 399.84 | 437.47 |
| 53 | 139.24 | 174.99 | 222.97 | 286.94 | 333.04 | 365.03 | 387.61 | 414.89 | 454.40 |
| 54 | 143.94 | 180.63 | 231.43 | 298.23 | 345.27 | 379.14 | 402.66 | 430.88 | 471.34 |
| 55 | 149.59 | 188.16 | 239.90 | 309.52 | 358.44 | 393.25 | 417.71 | 446.88 | 489.21 |
| 56 | 155.23 | 194.74 | 249.31 | 320.81 | 372.55 | 408.30 | 433.71 | 464.75 | 508.03 |
| 57 | 160.88 | 202.27 | 258.72 | 333.04 | 386.67 | 424.30 | 450.64 | 482.63 | 526.84 |
| 58 | 167.46 | 210.74 | 270.01 | 348.09 | 403.60 | 443.11 | 470.40 | 503.32 | 550.36 |
| 59 | 174.05 | 219.20 | 281.30 | 363.15 | 421.47 | 462.87 | 491.09 | 525.90 | 573.88 |
| 60 | 181.57 | 228.61 | 293.53 | 379.14 | 440.29 | 482.63 | 512.73 | 549.42 | 599.28 |
| 61 | 189.10 | 238.96 | 306.70 | 396.07 | 460.05 | 504.26 | 535.31 | 572.94 | 625.63 |
| 62 | 197.57 | 248.37 | 319.87 | 413.01 | 479.80 | 526.84 | 558.83 | 598.34 | 652.91 |
| 63 | 208.86 | 263.42 | 339.63 | 438.41 | 509.91 | 558.83 | 593.64 | 635.98 | 692.42 |
| 64 | 221.09 | 279.42 | 360.32 | 464.75 | 540.96 | 593.64 | 630.33 | 674.55 | 735.70 |
| 65 | 234.26 | 296.35 | 381.96 | 493.92 | 573.88 | 630.33 | 669.84 | 716.88 | 779.92 |
| 66 | 247.43 | 313.28 | 404.54 | 524.02 | 609.63 | 669.84 | 711.24 | 761.10 | 827.90 |
| 67 | 262.48 | 332.10 | 429.00 | 556.01 | 647.27 | 711.24 | 755.46 | 808.14 | 878.70 |
| 68 | 281.30 | 356.56 | 460.99 | 598.34 | 697.13 | 765.80 | 813.79 | 870.23 | 945.50 |
| 69 | 301.99 | 382.90 | 495.80 | 643.50 | 749.81 | 824.13 | 875.88 | 937.03 | 1,017.00 |
| 70 | 324.57 | 411.13 | 532.49 | 692.42 | 807.20 | 887.17 | 943.61 | 1,008.53 | 1,094.14 |
| 71 | 348.09 | 442.17 | 572.00 | 744.17 | 869.29 | 955.84 | 1,016.06 | 1,085.67 | 1,176.93 |
| 72 | 373.49 | 474.16 | 615.28 | 800.61 | 935.15 | 1,029.23 | 1,094.14 | 1,169.40 | 1,266.31 |
| 73 | 402.66 | 512.73 | 665.14 | 868.35 | 1,016.06 | 1,117.66 | 1,188.22 | 1,269.13 | 1,370.73 |
| 74 | 434.65 | 554.13 | 720.65 | 941.73 | 1,102.61 | 1,213.62 | 1,290.77 | 1,376.38 | 1,484.57 |
| 75 | 468.51 | 598.34 | 779.92 | 1,021.70 | 1,197.63 | 1,318.99 | 1,401.78 | 1,493.98 | 1,607.81 |
| 76 | 505.21 | 646.32 | 843.89 | 1,108.25 | 1,300.17 | 1,431.89 | 1,522.20 | 1,620.98 | 1,741.41 |
| 77 | 544.72 | 698.07 | 913.51 | 1,202.33 | 1,412.13 | 1,556.07 | 1,652.97 | 1,759.28 | 1,885.35 |
| 78 | 588.94 | 755.46 | 991.59 | 1,309.58 | 1,539.14 | 1,696.25 | 1,800.68 | 1,912.63 | 2,045.28 |
| 79 | 635.98 | 818.49 | 1,077.21 | 1,426.24 | 1,678.37 | 1,848.66 | 1,961.55 | 2,079.15 | 2,218.39 |
| 80 | 686.78 | 886.23 | 1,169.40 | 1,553.25 | 1,829.84 | 2,015.18 | 2,136.54 | 2,259.78 | 2,406.55 |
| 81 | 742.29 | 959.61 | 1,270.07 | 1,691.54 | 1,994.48 | 2,196.75 | 2,327.52 | 2,457.35 | 2,610.70 |
| 82 | 801.55 | 1,038.63 | 1,379.20 | 1,842.07 | 2,175.11 | 2,395.26 | 2,535.43 | 2,671.85 | 2,832.73 |
| 83 | 847.65 | 1,101.67 | 1,467.64 | 1,967.20 | 2,323.76 | 2,557.07 | 2,702.90 | 2,842.13 | 3,010.53 |
| 84 | 897.52 | 1,167.52 | 1,561.71 | 2,100.79 | 2,483.69 | 2,730.18 | 2,882.59 | 3,024.65 | 3,200.57 |
| 85 | 949.26 | 1,238.08 | 1,662.38 | 2,242.85 | 2,653.03 | 2,914.57 | 3,073.57 | 3,217.51 | 3,401.90 |
| 86 | 1,003.83 | 1,313.35 | 1,768.69 | 2,395.26 | 2,835.55 | 3,111.20 | 3,276.78 | 3,423.54 | 3,616.41 |
| 87 | 1,062.15 | 1,392.37 | 1,881.58 | 2,558.01 | 3,029.35 | 3,321.00 | 3,493.16 | 3,642.75 | 3,844.08 |
| 88 | 1,123.31 | 1,476.10 | 2,002.01 | 2,732.06 | 3,237.27 | 3,545.85 | 3,724.60 | 3,876.06 | 4,085.86 |
| 89 | 1,188.22 | 1,565.48 | 2,130.89 | 2,917.40 | 3,459.29 | 3,784.81 | 3,971.08 | 4,124.43 | 4,343.64 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $61.15 | $75.26 | $94.08 | $117.60 | $135.47 | $147.70 | $157.11 | $167.46 | $184.40 |
| 35-39 | 68.68 | 84.67 | 106.31 | 134.53 | 154.29 | 169.34 | 178.75 | 191.92 | 210.74 |
| 40-44 | 79.03 | 97.84 | 123.24 | 157.11 | 180.63 | 197.57 | 209.80 | 224.85 | 246.49 |
| 45-49 | 92.20 | 113.84 | 143.94 | 184.40 | 212.62 | 232.38 | 246.49 | 264.36 | 289.76 |
| 50 | 100.66 | 125.13 | 158.05 | 202.27 | 233.32 | 255.90 | 270.95 | 289.76 | 317.05 |
| 51 | 103.49 | 128.89 | 162.76 | 208.86 | 240.84 | 263.42 | 279.42 | 299.17 | 327.40 |
| 52 | 106.31 | 132.65 | 168.40 | 215.44 | 248.37 | 271.89 | 288.82 | 308.58 | 337.74 |
| 53 | 111.01 | 138.30 | 175.93 | 224.85 | 260.60 | 285.06 | 301.99 | 322.69 | 352.80 |
| 54 | 115.72 | 144.88 | 183.45 | 235.20 | 271.89 | 298.23 | 316.11 | 337.74 | 368.79 |
| 55 | 120.42 | 150.53 | 191.92 | 245.55 | 285.06 | 311.40 | 330.22 | 353.74 | 385.72 |
| 56 | 126.07 | 157.11 | 200.39 | 256.84 | 297.29 | 325.51 | 345.27 | 369.73 | 403.60 |
| 57 | 131.71 | 164.64 | 209.80 | 269.07 | 311.40 | 340.57 | 361.26 | 386.67 | 422.42 |
| 58 | 137.36 | 173.11 | 220.15 | 283.18 | 327.40 | 358.44 | 380.08 | 406.42 | 444.05 |
| 59 | 144.88 | 181.57 | 231.43 | 297.29 | 344.33 | 377.26 | 400.78 | 428.06 | 466.63 |
| 60 | 151.47 | 190.98 | 243.67 | 313.28 | 362.20 | 397.01 | 421.47 | 450.64 | 491.09 |
| 61 | 158.99 | 200.39 | 255.90 | 329.28 | 381.02 | 417.71 | 443.11 | 474.16 | 516.49 |
| 62 | 167.46 | 209.80 | 269.07 | 346.21 | 401.72 | 439.35 | 466.63 | 498.62 | 542.84 |
| 63 | 178.75 | 224.85 | 287.88 | 370.67 | 429.00 | 470.40 | 499.56 | 533.43 | 580.47 |
| 64 | 190.04 | 239.90 | 307.64 | 396.07 | 459.11 | 503.32 | 534.37 | 571.06 | 620.92 |
| 65 | 203.21 | 255.90 | 328.34 | 423.36 | 492.03 | 539.07 | 572.00 | 611.51 | 665.14 |
| 66 | 216.38 | 272.83 | 350.92 | 453.46 | 525.90 | 576.71 | 612.46 | 653.85 | 711.24 |
| 67 | 230.49 | 291.65 | 375.38 | 484.51 | 563.53 | 617.16 | 655.73 | 699.95 | 761.10 |
| 68 | 248.37 | 313.28 | 403.60 | 522.14 | 606.81 | 665.14 | 706.53 | 754.52 | 819.43 |
| 69 | 266.24 | 337.74 | 434.65 | 561.65 | 653.85 | 717.82 | 761.10 | 812.84 | 881.52 |
| 70 | 286.94 | 362.20 | 467.57 | 604.93 | 704.65 | 773.33 | 820.37 | 875.88 | 949.26 |
| 71 | 307.64 | 389.49 | 503.32 | 651.97 | 759.22 | 833.54 | 884.34 | 944.56 | 1,021.70 |
| 72 | 331.16 | 418.65 | 540.96 | 701.83 | 817.55 | 898.46 | 953.96 | 1,017.94 | 1,099.79 |
| 73 | 358.44 | 455.34 | 588.94 | 765.80 | 892.81 | 981.25 | 1,041.46 | 1,111.08 | 1,198.57 |
| 74 | 389.49 | 494.86 | 641.62 | 835.42 | 975.60 | 1,071.56 | 1,138.36 | 1,211.74 | 1,305.82 |
| 75 | 422.42 | 537.19 | 698.07 | 911.63 | 1,065.92 | 1,171.29 | 1,242.79 | 1,322.75 | 1,422.48 |
| 76 | 458.17 | 584.23 | 760.16 | 994.42 | 1,163.76 | 1,279.48 | 1,358.50 | 1,444.12 | 1,549.48 |
| 77 | 496.74 | 634.09 | 827.90 | 1,084.73 | 1,271.01 | 1,398.02 | 1,483.63 | 1,575.83 | 1,687.78 |
| 78 | 539.07 | 690.54 | 903.16 | 1,187.28 | 1,392.37 | 1,531.61 | 1,624.75 | 1,721.65 | 1,840.19 |
| 79 | 585.17 | 751.69 | 985.95 | 1,300.17 | 1,525.96 | 1,678.37 | 1,778.10 | 1,881.58 | 2,005.77 |
| 80 | 635.03 | 817.55 | 1,076.27 | 1,423.42 | 1,672.73 | 1,839.25 | 1,947.44 | 2,055.63 | 2,187.34 |
| 81 | 689.60 | 889.99 | 1,174.11 | 1,557.95 | 1,832.66 | 2,015.18 | 2,131.84 | 2,246.61 | 2,384.91 |
| 82 | 748.87 | 968.08 | 1,281.36 | 1,705.66 | 2,008.59 | 2,208.04 | 2,334.11 | 2,454.53 | 2,600.35 |
| 83 | 794.97 | 1,030.17 | 1,368.85 | 1,827.96 | 2,153.47 | 2,365.15 | 2,497.80 | 2,621.05 | 2,774.40 |
| 84 | 843.89 | 1,096.96 | 1,461.99 | 1,958.73 | 2,309.64 | 2,534.49 | 2,672.79 | 2,798.86 | 2,960.67 |
| 85 | 895.63 | 1,167.52 | 1,561.71 | 2,099.85 | 2,477.11 | 2,716.07 | 2,860.01 | 2,988.90 | 3,158.24 |
| 86 | 951.14 | 1,241.85 | 1,668.02 | 2,250.37 | 2,656.80 | 2,909.87 | 3,060.40 | 3,192.11 | 3,369.92 |
| 87 | 1,009.47 | 1,321.81 | 1,780.92 | 2,412.19 | 2,849.66 | 3,117.79 | 3,274.90 | 3,408.49 | 3,594.77 |
| 88 | 1,071.56 | 1,406.48 | 1,902.28 | 2,586.24 | 3,055.69 | 3,340.75 | 3,504.45 | 3,639.92 | 3,835.61 |
| 89 | 1,138.36 | 1,497.74 | 2,032.11 | 2,771.57 | 3,277.72 | 3,579.71 | 3,750.94 | 3,887.35 | 4,091.51 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $44.22 | $52.68 | $64.91 | $80.91 | $92.20 | $100.66 | $106.31 | $113.84 | $125.13 |
| 35-39 | 49.86 | 61.15 | 75.26 | 94.08 | 108.19 | 117.60 | 124.18 | 133.59 | 145.82 |
| 40-44 | 59.27 | 72.44 | 89.38 | 112.90 | 129.83 | 142.06 | 149.59 | 159.93 | 175.93 |
| 45-49 | 70.56 | 87.49 | 109.13 | 138.30 | 159.93 | 174.05 | 184.40 | 197.57 | 216.38 |
| 50 | 79.03 | 97.84 | 123.24 | 156.17 | 180.63 | 196.63 | 208.86 | 222.97 | 243.67 |
| 51 | 81.85 | 101.61 | 127.95 | 162.76 | 187.22 | 205.09 | 217.32 | 231.43 | 253.07 |
| 52 | 85.61 | 105.37 | 133.59 | 169.34 | 195.68 | 213.56 | 225.79 | 241.78 | 263.42 |
| 53 | 89.38 | 111.01 | 140.18 | 178.75 | 206.03 | 224.85 | 238.02 | 254.01 | 277.53 |
| 54 | 94.08 | 116.66 | 147.70 | 188.16 | 216.38 | 237.08 | 250.25 | 268.13 | 292.59 |
| 55 | 98.78 | 122.30 | 155.23 | 197.57 | 227.67 | 249.31 | 264.36 | 282.24 | 307.64 |
| 56 | 103.49 | 128.89 | 163.70 | 207.92 | 239.90 | 262.48 | 278.47 | 297.29 | 323.63 |
| 57 | 108.19 | 135.47 | 172.16 | 219.20 | 253.07 | 276.59 | 292.59 | 312.34 | 340.57 |
| 58 | 114.78 | 143.00 | 181.57 | 232.38 | 268.13 | 292.59 | 310.46 | 331.16 | 361.26 |
| 59 | 121.36 | 151.47 | 192.86 | 245.55 | 284.12 | 310.46 | 329.28 | 350.92 | 382.90 |
| 60 | 127.95 | 159.93 | 203.21 | 260.60 | 301.05 | 329.28 | 349.03 | 371.61 | 405.48 |
| 61 | 135.47 | 169.34 | 215.44 | 275.65 | 318.93 | 349.03 | 369.73 | 394.19 | 429.00 |
| 62 | 143.00 | 178.75 | 228.61 | 292.59 | 337.74 | 369.73 | 391.37 | 417.71 | 454.40 |
| 63 | 152.41 | 191.92 | 244.61 | 314.22 | 363.15 | 397.01 | 420.53 | 448.76 | 488.27 |
| 64 | 163.70 | 206.03 | 262.48 | 336.80 | 390.43 | 427.12 | 452.52 | 482.63 | 524.96 |
| 65 | 174.99 | 220.15 | 282.24 | 362.20 | 419.59 | 459.11 | 486.39 | 519.32 | 563.53 |
| 66 | 188.16 | 236.14 | 302.94 | 389.49 | 450.64 | 492.98 | 523.08 | 557.89 | 605.87 |
| 67 | 201.33 | 254.01 | 325.51 | 417.71 | 484.51 | 530.61 | 562.59 | 600.23 | 651.03 |
| 68 | 217.32 | 273.77 | 350.92 | 451.58 | 524.02 | 573.88 | 608.69 | 649.15 | 703.71 |
| 69 | 234.26 | 295.41 | 379.14 | 488.27 | 567.30 | 620.92 | 658.55 | 701.83 | 760.16 |
| 70 | 252.13 | 318.93 | 409.24 | 527.78 | 613.40 | 671.73 | 712.18 | 759.22 | 821.31 |
| 71 | 272.83 | 344.33 | 442.17 | 571.06 | 663.26 | 727.23 | 770.51 | 821.31 | 887.17 |
| 72 | 293.53 | 371.61 | 477.92 | 617.16 | 716.88 | 786.50 | 833.54 | 888.11 | 958.67 |
| 73 | 320.81 | 405.48 | 523.08 | 677.37 | 787.44 | 863.65 | 916.33 | 974.66 | 1,050.86 |
| 74 | 349.03 | 443.11 | 572.94 | 743.23 | 865.53 | 949.26 | 1,006.65 | 1,070.62 | 1,151.53 |
| 75 | 381.02 | 484.51 | 626.57 | 815.67 | 950.20 | 1,043.34 | 1,105.43 | 1,175.05 | 1,261.60 |
| 76 | 415.83 | 528.73 | 685.84 | 894.69 | 1,044.28 | 1,145.88 | 1,214.56 | 1,289.83 | 1,382.02 |
| 77 | 453.46 | 577.65 | 751.69 | 981.25 | 1,146.83 | 1,258.78 | 1,334.98 | 1,414.95 | 1,513.73 |
| 78 | 493.92 | 632.21 | 824.13 | 1,079.09 | 1,262.54 | 1,386.73 | 1,468.58 | 1,554.19 | 1,658.62 |
| 79 | 539.07 | 691.48 | 904.10 | 1,187.28 | 1,390.49 | 1,526.91 | 1,615.34 | 1,706.60 | 1,817.61 |
| 80 | 588.00 | 755.46 | 991.59 | 1,306.76 | 1,531.61 | 1,681.20 | 1,777.16 | 1,874.06 | 1,991.66 |
| 81 | 641.62 | 826.02 | 1,087.56 | 1,437.53 | 1,686.84 | 1,850.54 | 1,955.91 | 2,057.51 | 2,182.64 |
| 82 | 699.95 | 904.10 | 1,191.98 | 1,580.53 | 1,857.12 | 2,037.76 | 2,151.59 | 2,258.84 | 2,391.49 |
| 83 | 746.05 | 965.25 | 1,278.54 | 1,700.95 | 1,999.18 | 2,191.10 | 2,310.59 | 2,420.66 | 2,560.84 |
| 84 | 794.03 | 1,031.11 | 1,369.79 | 1,829.84 | 2,151.59 | 2,356.68 | 2,481.81 | 2,594.70 | 2,742.41 |
| 85 | 846.71 | 1,101.67 | 1,468.58 | 1,968.14 | 2,315.29 | 2,533.55 | 2,665.26 | 2,780.04 | 2,936.21 |
| 86 | 902.22 | 1,175.99 | 1,573.95 | 2,116.78 | 2,492.16 | 2,724.53 | 2,861.89 | 2,979.49 | 3,143.19 |
| 87 | 960.55 | 1,255.96 | 1,687.78 | 2,277.66 | 2,683.14 | 2,929.63 | 3,073.57 | 3,193.05 | 3,366.15 |
| 88 | 1,023.58 | 1,341.57 | 1,809.14 | 2,449.82 | 2,887.29 | 3,149.77 | 3,301.24 | 3,421.66 | 3,604.17 |
| 89 | 1,091.32 | 1,432.83 | 1,938.97 | 2,635.16 | 3,108.38 | 3,387.79 | 3,544.90 | 3,667.21 | 3,859.13 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N550

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N550 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 500 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 730 | 0.93 | 0.85 | 0.81 | 0.74 | 0.66 |
| 1,095 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,460 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,825 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,190 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,920 | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |
| Unlimited | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |

To determine the annual premium rates for Policy Form GR-N550 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N550)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.340 | 0.325 | 0.280 | 0.215 | 0.220 |
| 35-39 | 0.375 | 0.350 | 0.290 | 0.225 | 0.230 |
| 40-44 | 0.405 | 0.360 | 0.310 | 0.230 | 0.240 |
| 45-49 | 0.410 | 0.370 | 0.320 | 0.235 | 0.250 |
| 50-54 | 0.400 | 0.360 | 0.315 | 0.235 | 0.250 |
| 55-59 | 0.390 | 0.360 | 0.310 | 0.235 | 0.240 |
| 60-64 | 0.390 | 0.360 | 0.300 | 0.230 | 0.220 |
| 65-69 | 0.390 | 0.350 | 0.290 | 0.225 | 0.200 |
| 70-74 | 0.390 | 0.340 | 0.280 | 0.210 | 0.180 |
| 75-79 | 0.390 | 0.330 | 0.260 | 0.190 | 0.150 |
| 80-84 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |
| 85-89 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.380 | 0.360 | 0.330 | 0.260 | 0.260 |
| 35-39 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 40-44 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 45-49 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 50-54 | 0.380 | 0.360 | 0.330 | 0.265 | 0.250 |
| 55-59 | 0.380 | 0.360 | 0.325 | 0.260 | 0.240 |
| 60-64 | 0.380 | 0.360 | 0.320 | 0.255 | 0.225 |
| 65-69 | 0.380 | 0.360 | 0.310 | 0.245 | 0.205 |
| 70-74 | 0.380 | 0.360 | 0.300 | 0.230 | 0.185 |
| 75-79 | 0.380 | 0.350 | 0.280 | 0.200 | 0.150 |
| 80-84 | 0.380 | 0.340 | 0.250 | 0.170 | 0.150 |
| 85-89 | 0.400 | 0.330 | 0.250 | 0.170 | 0.150 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.115 | 0.108 | 0.087 | 0.065 | 0.050 |
| 35-39 | 0.122 | 0.114 | 0.091 | 0.069 | 0.053 |
| 40-44 | 0.130 | 0.120 | 0.096 | 0.073 | 0.056 |
| 45-49 | 0.138 | 0.126 | 0.100 | 0.076 | 0.058 |
| 50 | 0.144 | 0.130 | 0.104 | 0.078 | 0.060 |
| 51 | 0.146 | 0.132 | 0.105 | 0.079 | 0.060 |
| 52 | 0.148 | 0.133 | 0.106 | 0.080 | 0.061 |
| 53 | 0.150 | 0.134 | 0.107 | 0.080 | 0.061 |
| 54 | 0.151 | 0.135 | 0.108 | 0.081 | 0.062 |
| 55 | 0.153 | 0.137 | 0.108 | 0.081 | 0.062 |
| 56 | 0.154 | 0.138 | 0.109 | 0.082 | 0.063 |
| 57 | 0.156 | 0.139 | 0.110 | 0.082 | 0.063 |
| 58 | 0.157 | 0.140 | 0.110 | 0.082 | 0.063 |
| 59 | 0.158 | 0.141 | 0.111 | 0.082 | 0.063 |
| 60 | 0.160 | 0.141 | 0.111 | 0.083 | 0.063 |
| 61 | 0.161 | 0.142 | 0.112 | 0.083 | 0.063 |
| 62 | 0.162 | 0.143 | 0.112 | 0.083 | 0.063 |
| 63 | 0.163 | 0.143 | 0.112 | 0.083 | 0.063 |
| 64 | 0.163 | 0.144 | 0.112 | 0.083 | 0.062 |
| 65 | 0.164 | 0.144 | 0.112 | 0.082 | 0.062 |
| 66 | 0.164 | 0.145 | 0.112 | 0.082 | 0.061 |
| 67 | 0.165 | 0.145 | 0.112 | 0.082 | 0.061 |
| 68 | 0.164 | 0.144 | 0.111 | 0.081 | 0.060 |
| 69 | 0.164 | 0.143 | 0.110 | 0.080 | 0.058 |
| 70 | 0.163 | 0.143 | 0.109 | 0.078 | 0.057 |
| 71 | 0.163 | 0.142 | 0.108 | 0.077 | 0.055 |
| 72 | 0.162 | 0.141 | 0.107 | 0.076 | 0.054 |
| 73 | 0.163 | 0.141 | 0.106 | 0.075 | 0.052 |
| 74 | 0.164 | 0.141 | 0.106 | 0.073 | 0.051 |
| 75 | 0.164 | 0.142 | 0.105 | 0.072 | 0.049 |
| 76 | 0.165 | 0.142 | 0.105 | 0.070 | 0.047 |
| 77 | 0.166 | 0.142 | 0.104 | 0.069 | 0.046 |
| 78 | 0.166 | 0.141 | 0.102 | 0.066 | 0.043 |
| 79 | 0.165 | 0.140 | 0.099 | 0.063 | 0.040 |
| 80 | 0.165 | 0.138 | 0.097 | 0.060 | 0.038 |
| 81 | 0.164 | 0.137 | 0.095 | 0.058 | 0.035 |
| 82 | 0.164 | 0.136 | 0.093 | 0.055 | 0.033 |
| 83 | 0.163 | 0.134 | 0.089 | 0.051 | 0.029 |
| 84 | 0.161 | 0.132 | 0.086 | 0.046 | 0.025 |
| 85 | 0.160 | 0.130 | 0.082 | 0.043 | 0.022 |
| 86 | 0.158 | 0.128 | 0.079 | 0.039 | 0.019 |
| 87 | 0.157 | 0.126 | 0.076 | 0.036 | 0.017 |
| 88 | 0.156 | 0.124 | 0.073 | 0.033 | 0.015 |
| 89 | 0.154 | 0.122 | 0.070 | 0.030 | 0.013 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.053 | 0.074 | 0.110 | 0.098 | 0.086 |
| 35-39 | 0.064 | 0.084 | 0.116 | 0.106 | 0.095 |
| 40-44 | 0.077 | 0.095 | 0.123 | 0.113 | 0.104 |
| 45-49 | 0.089 | 0.106 | 0.130 | 0.122 | 0.113 |
| 50 | 0.097 | 0.113 | 0.134 | 0.126 | 0.119 |
| 51 | 0.100 | 0.115 | 0.135 | 0.128 | 0.120 |
| 52 | 0.102 | 0.117 | 0.137 | 0.129 | 0.122 |
| 53 | 0.103 | 0.118 | 0.136 | 0.130 | 0.123 |
| 54 | 0.105 | 0.119 | 0.136 | 0.130 | 0.123 |
| 55 | 0.106 | 0.119 | 0.136 | 0.130 | 0.124 |
| 56 | 0.107 | 0.120 | 0.136 | 0.130 | 0.124 |
| 57 | 0.108 | 0.121 | 0.136 | 0.130 | 0.125 |
| 58 | 0.108 | 0.120 | 0.134 | 0.129 | 0.123 |
| 59 | 0.107 | 0.119 | 0.132 | 0.127 | 0.122 |
| 60 | 0.107 | 0.118 | 0.130 | 0.125 | 0.120 |
| 61 | 0.106 | 0.117 | 0.128 | 0.124 | 0.119 |
| 62 | 0.105 | 0.115 | 0.127 | 0.122 | 0.118 |
| 63 | 0.103 | 0.113 | 0.123 | 0.119 | 0.115 |
| 64 | 0.101 | 0.110 | 0.120 | 0.116 | 0.112 |
| 65 | 0.099 | 0.108 | 0.117 | 0.113 | 0.109 |
| 66 | 0.097 | 0.105 | 0.113 | 0.110 | 0.107 |
| 67 | 0.095 | 0.103 | 0.110 | 0.107 | 0.104 |
| 68 | 0.091 | 0.098 | 0.105 | 0.102 | 0.099 |
| 69 | 0.088 | 0.094 | 0.100 | 0.097 | 0.095 |
| 70 | 0.084 | 0.090 | 0.095 | 0.092 | 0.090 |
| 71 | 0.080 | 0.086 | 0.090 | 0.088 | 0.086 |
| 72 | 0.077 | 0.082 | 0.086 | 0.084 | 0.082 |
| 73 | 0.071 | 0.075 | 0.079 | 0.077 | 0.075 |
| 74 | 0.065 | 0.069 | 0.072 | 0.071 | 0.069 |
| 75 | 0.060 | 0.064 | 0.066 | 0.065 | 0.064 |
| 76 | 0.056 | 0.058 | 0.061 | 0.059 | 0.058 |
| 77 | 0.051 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N550)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N550)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $36.69 | $42.34 | $48.92 | $58.33 | $64.91 | $69.62 | $74.32 | $79.03 | $92.20 |
| 35-39 | 41.39 | 48.92 | 57.39 | 68.68 | 78.09 | 83.73 | 89.38 | 95.02 | 111.01 |
| 40-44 | 45.16 | 53.63 | 63.97 | 78.09 | 88.43 | 95.02 | 101.61 | 109.13 | 126.07 |
| 45-49 | 55.51 | 66.80 | 80.91 | 98.78 | 112.90 | 122.30 | 130.77 | 139.24 | 161.82 |
| 50 | 58.33 | 70.56 | 85.61 | 106.31 | 121.36 | 131.71 | 141.12 | 150.53 | 173.11 |
| 51 | 59.27 | 72.44 | 88.43 | 109.13 | 124.18 | 134.53 | 144.88 | 154.29 | 177.81 |
| 52 | 61.15 | 73.38 | 90.32 | 111.95 | 127.95 | 138.30 | 147.70 | 158.05 | 181.57 |
| 53 | 63.97 | 78.09 | 95.96 | 118.54 | 135.47 | 146.76 | 157.11 | 168.40 | 192.86 |
| 54 | 67.74 | 82.79 | 101.61 | 126.07 | 143.94 | 156.17 | 167.46 | 178.75 | 205.09 |
| 55 | 71.50 | 87.49 | 107.25 | 133.59 | 153.35 | 165.58 | 177.81 | 190.04 | 217.32 |
| 56 | 76.20 | 93.14 | 113.84 | 142.06 | 162.76 | 176.87 | 189.10 | 201.33 | 231.43 |
| 57 | 79.97 | 97.84 | 121.36 | 151.47 | 173.11 | 188.16 | 201.33 | 214.50 | 245.55 |
| 58 | 85.61 | 105.37 | 129.83 | 161.82 | 185.34 | 201.33 | 215.44 | 229.55 | 262.48 |
| 59 | 91.26 | 111.95 | 139.24 | 174.05 | 199.45 | 215.44 | 231.43 | 246.49 | 281.30 |
| 60 | 97.84 | 119.48 | 148.65 | 186.28 | 213.56 | 231.43 | 247.43 | 263.42 | 301.05 |
| 61 | 104.43 | 127.95 | 158.99 | 199.45 | 228.61 | 247.43 | 265.30 | 282.24 | 321.75 |
| 62 | 111.01 | 137.36 | 170.28 | 213.56 | 244.61 | 265.30 | 285.06 | 302.94 | 345.27 |
| 63 | 119.48 | 147.70 | 183.45 | 230.49 | 265.30 | 286.94 | 307.64 | 327.40 | 372.55 |
| 64 | 128.89 | 158.99 | 198.51 | 249.31 | 286.00 | 310.46 | 333.04 | 353.74 | 401.72 |
| 65 | 138.30 | 171.22 | 214.50 | 270.01 | 309.52 | 335.86 | 359.38 | 381.96 | 433.71 |
| 66 | 149.59 | 184.40 | 231.43 | 291.65 | 334.92 | 363.15 | 388.55 | 413.01 | 468.51 |
| 67 | 160.88 | 199.45 | 249.31 | 315.17 | 362.20 | 393.25 | 420.53 | 445.94 | 505.21 |
| 68 | 176.87 | 220.15 | 275.65 | 348.09 | 400.78 | 434.65 | 465.69 | 492.98 | 557.89 |
| 69 | 194.74 | 242.72 | 303.88 | 384.78 | 443.11 | 480.74 | 514.61 | 545.66 | 616.22 |
| 70 | 214.50 | 267.18 | 335.86 | 425.24 | 490.15 | 531.55 | 569.18 | 603.05 | 681.13 |
| 71 | 236.14 | 294.47 | 370.67 | 470.40 | 541.90 | 588.00 | 629.39 | 666.08 | 751.69 |
| 72 | 260.60 | 324.57 | 409.24 | 519.32 | 599.28 | 651.03 | 696.19 | 736.64 | 829.78 |
| 73 | 283.18 | 353.74 | 446.88 | 568.24 | 656.67 | 713.12 | 762.04 | 805.32 | 905.98 |
| 74 | 307.64 | 385.72 | 487.33 | 621.86 | 718.77 | 780.86 | 834.48 | 880.58 | 988.77 |
| 75 | 334.92 | 420.53 | 532.49 | 681.13 | 787.44 | 855.18 | 914.45 | 963.37 | 1,079.09 |
| 76 | 364.09 | 458.17 | 581.41 | 745.11 | 862.71 | 937.03 | 1,001.00 | 1,053.69 | 1,177.87 |
| 77 | 396.07 | 498.62 | 635.03 | 815.67 | 944.56 | 1,026.40 | 1,096.02 | 1,151.53 | 1,286.06 |
| 78 | 435.59 | 550.36 | 702.77 | 905.98 | 1,049.92 | 1,140.24 | 1,216.44 | 1,275.71 | 1,422.48 |
| 79 | 479.80 | 607.75 | 778.98 | 1,005.71 | 1,167.52 | 1,267.25 | 1,350.98 | 1,414.01 | 1,573.95 |
| 80 | 527.78 | 670.78 | 861.77 | 1,116.72 | 1,298.29 | 1,408.37 | 1,499.62 | 1,566.42 | 1,741.41 |
| 81 | 581.41 | 740.40 | 953.96 | 1,239.96 | 1,443.18 | 1,565.48 | 1,664.26 | 1,735.76 | 1,926.74 |
| 82 | 639.74 | 816.61 | 1,056.51 | 1,377.32 | 1,604.05 | 1,739.52 | 1,848.66 | 1,922.98 | 2,130.89 |
| 83 | 689.60 | 882.46 | 1,145.88 | 1,498.68 | 1,746.11 | 1,892.87 | 2,006.71 | 2,082.91 | 2,306.82 |
| 84 | 742.29 | 953.02 | 1,242.79 | 1,631.33 | 1,901.34 | 2,058.45 | 2,178.87 | 2,256.96 | 2,496.86 |
| 85 | 799.67 | 1,030.17 | 1,347.21 | 1,775.27 | 2,070.68 | 2,239.09 | 2,366.09 | 2,445.12 | 2,702.90 |
| 86 | 861.77 | 1,112.02 | 1,461.05 | 1,932.39 | 2,255.08 | 2,435.71 | 2,569.30 | 2,649.27 | 2,925.86 |
| 87 | 928.56 | 1,201.39 | 1,584.29 | 2,102.67 | 2,455.47 | 2,650.21 | 2,789.45 | 2,870.36 | 3,167.65 |
| 88 | 1,000.06 | 1,298.29 | 1,717.89 | 2,288.95 | 2,673.73 | 2,882.59 | 3,029.35 | 3,109.32 | 3,429.19 |
| 89 | 1,077.21 | 1,402.72 | 1,862.77 | 2,491.22 | 2,911.75 | 3,135.66 | 3,289.01 | 3,368.98 | 3,711.43 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $53.63 | $64.91 | $79.03 | $97.84 | $111.95 | $122.30 | $132.65 | $143.00 | $170.28 |
| 35-39 | 63.03 | 76.20 | 93.14 | 116.66 | 134.53 | 147.70 | 159.93 | 173.11 | 204.15 |
| 40-44 | 75.26 | 92.20 | 113.84 | 143.94 | 166.52 | 182.51 | 197.57 | 213.56 | 251.19 |
| 45-49 | 91.26 | 112.90 | 140.18 | 177.81 | 206.03 | 225.79 | 244.61 | 264.36 | 310.46 |
| 50 | 102.55 | 126.07 | 158.05 | 200.39 | 233.32 | 254.95 | 275.65 | 298.23 | 348.09 |
| 51 | 106.31 | 130.77 | 164.64 | 208.86 | 242.72 | 265.30 | 286.94 | 309.52 | 361.26 |
| 52 | 110.07 | 136.41 | 171.22 | 217.32 | 252.13 | 276.59 | 299.17 | 322.69 | 375.38 |
| 53 | 115.72 | 143.00 | 179.69 | 228.61 | 266.24 | 291.65 | 315.17 | 339.63 | 395.13 |
| 54 | 121.36 | 150.53 | 190.04 | 241.78 | 280.36 | 307.64 | 332.10 | 357.50 | 415.83 |
| 55 | 127.95 | 158.99 | 199.45 | 254.95 | 295.41 | 323.63 | 349.97 | 377.26 | 437.47 |
| 56 | 134.53 | 167.46 | 210.74 | 268.13 | 311.40 | 341.51 | 368.79 | 397.01 | 460.05 |
| 57 | 141.12 | 175.93 | 222.03 | 283.18 | 328.34 | 360.32 | 388.55 | 418.65 | 483.57 |
| 58 | 149.59 | 186.28 | 234.26 | 299.17 | 348.09 | 381.02 | 411.13 | 442.17 | 510.85 |
| 59 | 158.05 | 196.63 | 248.37 | 317.05 | 368.79 | 403.60 | 435.59 | 468.51 | 540.01 |
| 60 | 166.52 | 207.92 | 262.48 | 335.86 | 390.43 | 427.12 | 460.99 | 495.80 | 571.06 |
| 61 | 175.93 | 219.20 | 278.47 | 355.62 | 413.01 | 452.52 | 488.27 | 524.02 | 603.05 |
| 62 | 186.28 | 232.38 | 294.47 | 376.32 | 437.47 | 478.86 | 516.49 | 554.13 | 636.92 |
| 63 | 199.45 | 249.31 | 316.11 | 404.54 | 470.40 | 515.55 | 555.07 | 595.52 | 683.02 |
| 64 | 213.56 | 267.18 | 338.69 | 434.65 | 506.15 | 554.13 | 597.40 | 639.74 | 732.88 |
| 65 | 228.61 | 286.94 | 364.09 | 467.57 | 543.78 | 595.52 | 641.62 | 687.72 | 786.50 |
| 66 | 244.61 | 307.64 | 391.37 | 502.38 | 585.17 | 639.74 | 689.60 | 738.52 | 843.89 |
| 67 | 262.48 | 329.28 | 419.59 | 540.01 | 628.45 | 688.66 | 741.34 | 793.09 | 905.04 |
| 68 | 282.24 | 354.68 | 452.52 | 582.35 | 678.31 | 742.29 | 799.67 | 855.18 | 973.72 |
| 69 | 303.88 | 381.96 | 487.33 | 627.51 | 731.94 | 801.55 | 862.71 | 921.98 | 1,048.04 |
| 70 | 326.45 | 411.13 | 524.96 | 676.43 | 789.32 | 864.59 | 930.44 | 993.48 | 1,128.01 |
| 71 | 350.92 | 442.17 | 565.42 | 730.05 | 851.42 | 932.33 | 1,003.83 | 1,070.62 | 1,213.62 |
| 72 | 378.20 | 476.04 | 608.69 | 787.44 | 919.15 | 1,005.71 | 1,081.91 | 1,153.41 | 1,305.82 |
| 73 | 409.24 | 516.49 | 662.32 | 857.06 | 1,001.94 | 1,096.96 | 1,179.75 | 1,255.02 | 1,418.71 |
| 74 | 443.11 | 559.77 | 719.71 | 934.21 | 1,092.26 | 1,195.75 | 1,285.12 | 1,366.03 | 1,540.08 |
| 75 | 479.80 | 607.75 | 782.74 | 1,017.94 | 1,191.04 | 1,303.94 | 1,400.84 | 1,486.45 | 1,672.73 |
| 76 | 519.32 | 659.50 | 850.48 | 1,108.25 | 1,298.29 | 1,421.54 | 1,526.91 | 1,617.22 | 1,816.67 |
| 77 | 562.59 | 715.00 | 924.80 | 1,207.98 | 1,415.89 | 1,550.43 | 1,663.32 | 1,760.22 | 1,972.84 |
| 78 | 610.57 | 778.04 | 1,008.53 | 1,320.87 | 1,550.43 | 1,696.25 | 1,818.55 | 1,920.16 | 2,148.77 |
| 79 | 661.38 | 845.77 | 1,099.79 | 1,445.06 | 1,697.19 | 1,856.18 | 1,987.89 | 2,093.26 | 2,338.81 |
| 80 | 717.82 | 919.15 | 1,199.51 | 1,580.53 | 1,857.12 | 2,031.17 | 2,172.29 | 2,283.30 | 2,546.72 |
| 81 | 778.04 | 1,000.06 | 1,308.64 | 1,728.24 | 2,033.05 | 2,223.09 | 2,375.50 | 2,490.28 | 2,772.51 |
| 82 | 843.89 | 1,086.61 | 1,427.18 | 1,890.05 | 2,225.91 | 2,431.95 | 2,596.59 | 2,716.07 | 3,019.00 |
| 83 | 898.46 | 1,159.06 | 1,526.91 | 2,031.17 | 2,392.43 | 2,611.64 | 2,782.86 | 2,904.23 | 3,225.98 |
| 84 | 954.90 | 1,236.20 | 1,635.10 | 2,181.70 | 2,572.13 | 2,804.50 | 2,982.31 | 3,105.55 | 3,447.06 |
| 85 | 1,016.06 | 1,318.05 | 1,749.87 | 2,344.45 | 2,764.99 | 3,011.48 | 3,196.81 | 3,321.00 | 3,684.14 |
| 86 | 1,080.97 | 1,406.48 | 1,873.12 | 2,518.50 | 2,971.96 | 3,233.50 | 3,426.37 | 3,551.49 | 3,937.22 |
| 87 | 1,149.65 | 1,499.62 | 2,004.83 | 2,705.72 | 3,194.93 | 3,472.46 | 3,672.85 | 3,797.98 | 4,207.22 |
| 88 | 1,223.03 | 1,599.35 | 2,146.89 | 2,906.11 | 3,433.89 | 3,728.36 | 3,937.22 | 4,061.40 | 4,496.05 |
| 89 | 1,300.17 | 1,705.66 | 2,297.41 | 3,122.49 | 3,691.67 | 4,004.01 | 4,219.45 | 4,342.70 | 4,803.68 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $114.78 | $141.12 | $175.93 | $222.03 | $256.84 | $279.42 | $301.99 | $324.57 | $378.20 |
| 35-39 | 125.13 | 154.29 | 192.86 | 244.61 | 282.24 | 308.58 | 333.04 | 357.50 | 416.77 |
| 40-44 | 139.24 | 172.16 | 216.38 | 274.71 | 317.99 | 347.15 | 374.44 | 403.60 | 468.51 |
| 45-49 | 151.47 | 188.16 | 236.14 | 300.11 | 348.09 | 381.02 | 411.13 | 441.23 | 511.79 |
| 50 | 160.88 | 200.39 | 252.13 | 321.75 | 372.55 | 407.36 | 439.35 | 472.28 | 545.66 |
| 51 | 164.64 | 204.15 | 257.78 | 328.34 | 381.02 | 416.77 | 449.70 | 482.63 | 557.89 |
| 52 | 168.40 | 208.86 | 263.42 | 335.86 | 389.49 | 426.18 | 459.11 | 492.98 | 570.12 |
| 53 | 174.05 | 216.38 | 272.83 | 348.09 | 403.60 | 441.23 | 476.04 | 510.85 | 588.94 |
| 54 | 179.69 | 223.91 | 282.24 | 360.32 | 417.71 | 457.22 | 492.03 | 528.73 | 609.63 |
| 55 | 185.34 | 231.43 | 292.59 | 372.55 | 432.76 | 473.22 | 509.91 | 546.60 | 630.33 |
| 56 | 191.92 | 238.96 | 301.99 | 385.72 | 447.82 | 490.15 | 527.78 | 566.36 | 651.97 |
| 57 | 198.51 | 247.43 | 313.28 | 399.84 | 463.81 | 507.09 | 546.60 | 586.11 | 673.61 |
| 58 | 206.03 | 256.84 | 325.51 | 415.83 | 482.63 | 527.78 | 568.24 | 609.63 | 699.95 |
| 59 | 213.56 | 267.18 | 338.69 | 432.76 | 502.38 | 549.42 | 591.76 | 634.09 | 728.17 |
| 60 | 222.03 | 277.53 | 351.86 | 450.64 | 523.08 | 572.00 | 615.28 | 659.50 | 756.40 |
| 61 | 230.49 | 288.82 | 365.97 | 468.51 | 543.78 | 594.58 | 640.68 | 685.84 | 785.56 |
| 62 | 239.90 | 300.11 | 381.02 | 487.33 | 566.36 | 619.04 | 666.08 | 713.12 | 816.61 |
| 63 | 253.07 | 316.11 | 401.72 | 515.55 | 599.28 | 654.79 | 704.65 | 754.52 | 862.71 |
| 64 | 266.24 | 333.98 | 425.24 | 544.72 | 634.09 | 692.42 | 745.11 | 797.79 | 910.69 |
| 65 | 281.30 | 352.80 | 448.76 | 576.71 | 669.84 | 732.88 | 788.38 | 842.95 | 962.43 |
| 66 | 296.35 | 372.55 | 474.16 | 609.63 | 709.36 | 775.21 | 834.48 | 891.87 | 1,017.00 |
| 67 | 312.34 | 392.31 | 500.50 | 644.44 | 749.81 | 820.37 | 882.46 | 942.67 | 1,073.44 |
| 68 | 333.98 | 419.59 | 535.31 | 689.60 | 803.44 | 878.70 | 945.50 | 1,009.47 | 1,148.71 |
| 69 | 356.56 | 448.76 | 572.94 | 738.52 | 860.82 | 941.73 | 1,012.29 | 1,080.97 | 1,227.73 |
| 70 | 380.08 | 478.86 | 612.46 | 790.27 | 921.98 | 1,008.53 | 1,084.73 | 1,157.17 | 1,313.35 |
| 71 | 406.42 | 511.79 | 654.79 | 846.71 | 987.83 | 1,080.97 | 1,161.88 | 1,239.02 | 1,404.60 |
| 72 | 433.71 | 546.60 | 700.89 | 905.98 | 1,057.45 | 1,158.12 | 1,244.67 | 1,326.52 | 1,501.50 |
| 73 | 464.75 | 587.05 | 754.52 | 977.48 | 1,142.12 | 1,250.31 | 1,343.45 | 1,430.00 | 1,615.34 |
| 74 | 498.62 | 631.27 | 811.90 | 1,054.63 | 1,233.38 | 1,350.04 | 1,450.70 | 1,541.02 | 1,738.58 |
| 75 | 535.31 | 678.31 | 874.00 | 1,137.42 | 1,332.16 | 1,458.23 | 1,565.48 | 1,661.44 | 1,871.24 |
| 76 | 573.88 | 729.11 | 941.73 | 1,227.73 | 1,438.47 | 1,574.89 | 1,690.60 | 1,791.27 | 2,013.30 |
| 77 | 615.28 | 782.74 | 1,013.23 | 1,324.64 | 1,553.25 | 1,700.95 | 1,825.14 | 1,931.45 | 2,166.64 |
| 78 | 662.32 | 844.83 | 1,096.96 | 1,438.47 | 1,687.78 | 1,847.72 | 1,980.37 | 2,092.32 | 2,342.57 |
| 79 | 713.12 | 912.57 | 1,187.28 | 1,561.71 | 1,834.54 | 2,007.65 | 2,149.71 | 2,265.43 | 2,532.61 |
| 80 | 768.63 | 985.01 | 1,286.06 | 1,695.31 | 1,993.54 | 2,180.76 | 2,333.16 | 2,453.59 | 2,738.65 |
| 81 | 826.96 | 1,063.10 | 1,392.37 | 1,840.19 | 2,166.64 | 2,369.86 | 2,532.61 | 2,657.74 | 2,960.67 |
| 82 | 890.93 | 1,146.83 | 1,507.15 | 1,998.24 | 2,354.80 | 2,574.01 | 2,748.99 | 2,877.88 | 3,201.52 |
| 83 | 943.61 | 1,217.39 | 1,605.93 | 2,137.48 | 2,519.44 | 2,751.82 | 2,934.33 | 3,064.16 | 3,406.61 |
| 84 | 999.12 | 1,292.65 | 1,711.30 | 2,285.18 | 2,696.31 | 2,941.86 | 3,130.96 | 3,262.67 | 3,624.87 |
| 85 | 1,057.45 | 1,372.62 | 1,823.26 | 2,444.18 | 2,885.41 | 3,145.07 | 3,341.69 | 3,474.35 | 3,857.25 |
| 86 | 1,119.54 | 1,457.29 | 1,942.74 | 2,614.46 | 3,087.68 | 3,362.39 | 3,566.54 | 3,699.19 | 4,103.74 |
| 87 | 1,185.40 | 1,547.60 | 2,069.74 | 2,796.03 | 3,305.00 | 3,594.77 | 3,805.50 | 3,939.10 | 4,366.22 |
| 88 | 1,255.96 | 1,642.62 | 2,206.16 | 2,989.84 | 3,536.44 | 3,843.14 | 4,061.40 | 4,194.05 | 4,646.57 |
| 89 | 1,329.34 | 1,744.23 | 2,351.04 | 3,197.75 | 3,784.81 | 4,108.44 | 4,334.23 | 4,465.00 | 4,943.86 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $79.97 | $97.84 | $120.42 | $149.59 | $172.16 | $188.16 | $202.27 | $217.32 | $254.01 |
| 35-39 | 89.38 | 109.13 | 135.47 | 170.28 | 195.68 | 213.56 | 230.49 | 247.43 | 288.82 |
| 40-44 | 102.55 | 126.07 | 157.11 | 197.57 | 227.67 | 248.37 | 268.13 | 287.88 | 335.86 |
| 45-49 | 117.60 | 145.82 | 181.57 | 230.49 | 266.24 | 290.70 | 313.28 | 336.80 | 390.43 |
| 50 | 127.95 | 158.05 | 197.57 | 251.19 | 289.76 | 317.05 | 341.51 | 366.91 | 424.30 |
| 51 | 130.77 | 162.76 | 203.21 | 257.78 | 298.23 | 326.45 | 350.92 | 377.26 | 435.59 |
| 52 | 134.53 | 166.52 | 209.80 | 265.30 | 307.64 | 335.86 | 361.26 | 387.61 | 447.82 |
| 53 | 140.18 | 174.05 | 218.26 | 276.59 | 320.81 | 349.97 | 376.32 | 403.60 | 466.63 |
| 54 | 145.82 | 180.63 | 226.73 | 288.82 | 333.98 | 364.09 | 392.31 | 421.47 | 485.45 |
| 55 | 151.47 | 188.16 | 237.08 | 301.05 | 348.09 | 380.08 | 409.24 | 438.41 | 505.21 |
| 56 | 157.11 | 195.68 | 246.49 | 313.28 | 363.15 | 396.07 | 426.18 | 457.22 | 525.90 |
| 57 | 163.70 | 204.15 | 256.84 | 326.45 | 378.20 | 413.01 | 444.05 | 476.04 | 547.54 |
| 58 | 171.22 | 213.56 | 269.07 | 342.45 | 396.07 | 432.76 | 465.69 | 498.62 | 572.94 |
| 59 | 178.75 | 222.97 | 281.30 | 358.44 | 415.83 | 453.46 | 488.27 | 522.14 | 599.28 |
| 60 | 187.22 | 233.32 | 294.47 | 375.38 | 435.59 | 475.10 | 510.85 | 547.54 | 627.51 |
| 61 | 195.68 | 244.61 | 308.58 | 393.25 | 456.28 | 497.68 | 535.31 | 572.94 | 656.67 |
| 62 | 205.09 | 255.90 | 323.63 | 412.07 | 477.92 | 522.14 | 560.71 | 600.23 | 686.78 |
| 63 | 217.32 | 271.89 | 344.33 | 439.35 | 508.97 | 556.01 | 598.34 | 639.74 | 731.00 |
| 64 | 230.49 | 288.82 | 365.97 | 467.57 | 542.84 | 592.70 | 636.92 | 681.13 | 777.09 |
| 65 | 245.55 | 306.70 | 389.49 | 498.62 | 578.59 | 631.27 | 679.25 | 725.35 | 826.96 |
| 66 | 260.60 | 326.45 | 414.89 | 530.61 | 616.22 | 672.67 | 723.47 | 772.39 | 880.58 |
| 67 | 276.59 | 347.15 | 441.23 | 565.42 | 656.67 | 716.88 | 770.51 | 823.19 | 937.03 |
| 68 | 295.41 | 370.67 | 472.28 | 605.87 | 703.71 | 768.63 | 826.02 | 881.52 | 1,001.94 |
| 69 | 316.11 | 396.07 | 505.21 | 648.21 | 753.57 | 824.13 | 885.29 | 943.61 | 1,071.56 |
| 70 | 336.80 | 423.36 | 540.01 | 694.30 | 808.14 | 882.46 | 948.32 | 1,010.41 | 1,145.88 |
| 71 | 360.32 | 452.52 | 577.65 | 744.17 | 865.53 | 946.44 | 1,016.06 | 1,081.91 | 1,224.91 |
| 72 | 384.78 | 484.51 | 618.10 | 796.85 | 927.62 | 1,014.17 | 1,089.44 | 1,159.06 | 1,310.52 |
| 73 | 414.89 | 523.08 | 668.90 | 864.59 | 1,007.59 | 1,100.73 | 1,181.63 | 1,255.96 | 1,417.77 |
| 74 | 447.82 | 565.42 | 724.41 | 937.03 | 1,094.14 | 1,195.75 | 1,283.24 | 1,361.33 | 1,534.43 |
| 75 | 482.63 | 610.57 | 784.62 | 1,017.00 | 1,187.28 | 1,298.29 | 1,392.37 | 1,476.10 | 1,659.56 |
| 76 | 520.26 | 659.50 | 848.59 | 1,103.55 | 1,288.89 | 1,409.31 | 1,510.91 | 1,599.35 | 1,795.97 |
| 77 | 560.71 | 712.18 | 919.15 | 1,196.69 | 1,399.90 | 1,530.67 | 1,640.74 | 1,733.88 | 1,942.74 |
| 78 | 606.81 | 772.39 | 999.12 | 1,305.82 | 1,528.79 | 1,670.85 | 1,789.39 | 1,887.23 | 2,111.14 |
| 79 | 656.67 | 837.31 | 1,087.56 | 1,424.36 | 1,668.97 | 1,824.20 | 1,951.20 | 2,053.75 | 2,293.65 |
| 80 | 710.30 | 908.81 | 1,182.58 | 1,554.19 | 1,823.26 | 1,991.66 | 2,128.07 | 2,235.32 | 2,492.16 |
| 81 | 768.63 | 985.01 | 1,287.00 | 1,695.31 | 1,990.72 | 2,174.17 | 2,320.93 | 2,432.89 | 2,707.60 |
| 82 | 831.66 | 1,068.74 | 1,399.90 | 1,849.60 | 2,174.17 | 2,373.62 | 2,531.67 | 2,647.39 | 2,941.86 |
| 83 | 883.40 | 1,138.36 | 1,496.80 | 1,985.07 | 2,335.05 | 2,546.72 | 2,711.36 | 2,828.96 | 3,142.25 |
| 84 | 938.91 | 1,213.62 | 1,601.23 | 2,130.89 | 2,508.15 | 2,732.06 | 2,904.23 | 3,022.77 | 3,354.86 |
| 85 | 998.18 | 1,292.65 | 1,712.24 | 2,288.01 | 2,694.43 | 2,931.51 | 3,110.26 | 3,230.68 | 3,582.54 |
| 86 | 1,060.27 | 1,378.26 | 1,831.72 | 2,455.47 | 2,893.88 | 3,146.01 | 3,332.29 | 3,451.77 | 3,826.20 |
| 87 | 1,127.07 | 1,468.58 | 1,958.73 | 2,636.10 | 3,108.38 | 3,375.56 | 3,568.42 | 3,688.85 | 4,085.86 |
| 88 | 1,197.63 | 1,564.54 | 2,095.14 | 2,829.90 | 3,337.93 | 3,622.05 | 3,822.44 | 3,941.92 | 4,363.39 |
| 89 | 1,272.89 | 1,667.08 | 2,240.97 | 3,036.88 | 3,585.36 | 3,886.41 | 4,094.33 | 4,212.87 | 4,659.74 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $58.33 | $69.62 | $84.67 | $105.37 | $120.42 | $129.83 | $140.18 | $150.53 | $175.93 |
| 35-39 | 65.86 | 79.97 | 97.84 | 122.30 | 140.18 | 152.41 | 163.70 | 175.93 | 205.09 |
| 40-44 | 77.14 | 94.08 | 115.72 | 144.88 | 166.52 | 181.57 | 195.68 | 209.80 | 244.61 |
| 45-49 | 92.20 | 112.90 | 140.18 | 176.87 | 204.15 | 222.03 | 238.96 | 256.84 | 298.23 |
| 50 | 102.55 | 126.07 | 156.17 | 197.57 | 227.67 | 248.37 | 267.18 | 286.94 | 332.10 |
| 51 | 105.37 | 129.83 | 162.76 | 205.09 | 236.14 | 257.78 | 277.53 | 297.29 | 343.39 |
| 52 | 109.13 | 134.53 | 168.40 | 212.62 | 245.55 | 267.18 | 287.88 | 308.58 | 356.56 |
| 53 | 114.78 | 141.12 | 176.87 | 222.97 | 256.84 | 280.36 | 301.99 | 323.63 | 373.49 |
| 54 | 119.48 | 147.70 | 185.34 | 233.32 | 270.01 | 294.47 | 316.11 | 338.69 | 390.43 |
| 55 | 125.13 | 155.23 | 193.80 | 244.61 | 283.18 | 308.58 | 332.10 | 355.62 | 409.24 |
| 56 | 130.77 | 161.82 | 203.21 | 256.84 | 297.29 | 323.63 | 348.09 | 372.55 | 429.00 |
| 57 | 137.36 | 169.34 | 212.62 | 269.07 | 311.40 | 339.63 | 365.03 | 390.43 | 448.76 |
| 58 | 143.94 | 178.75 | 223.91 | 284.12 | 328.34 | 357.50 | 384.78 | 412.07 | 473.22 |
| 59 | 151.47 | 188.16 | 236.14 | 300.11 | 346.21 | 377.26 | 405.48 | 433.71 | 497.68 |
| 60 | 158.99 | 197.57 | 249.31 | 316.11 | 365.03 | 397.96 | 428.06 | 457.22 | 524.02 |
| 61 | 167.46 | 208.86 | 262.48 | 333.04 | 385.72 | 419.59 | 451.58 | 482.63 | 552.24 |
| 62 | 175.93 | 219.20 | 276.59 | 350.92 | 406.42 | 443.11 | 476.04 | 508.97 | 581.41 |
| 63 | 188.16 | 234.26 | 295.41 | 375.38 | 434.65 | 474.16 | 508.97 | 543.78 | 620.92 |
| 64 | 200.39 | 250.25 | 315.17 | 401.72 | 464.75 | 507.09 | 544.72 | 581.41 | 663.26 |
| 65 | 213.56 | 266.24 | 336.80 | 429.00 | 496.74 | 541.90 | 582.35 | 620.92 | 708.42 |
| 66 | 227.67 | 284.12 | 359.38 | 459.11 | 531.55 | 579.53 | 622.80 | 664.20 | 756.40 |
| 67 | 242.72 | 302.94 | 383.84 | 491.09 | 569.18 | 619.98 | 666.08 | 710.30 | 807.20 |
| 68 | 259.66 | 325.51 | 412.07 | 526.84 | 611.51 | 667.02 | 715.94 | 762.98 | 866.47 |
| 69 | 278.47 | 349.03 | 443.11 | 566.36 | 657.61 | 716.88 | 769.57 | 819.43 | 929.50 |
| 70 | 298.23 | 374.44 | 475.10 | 608.69 | 706.53 | 770.51 | 826.96 | 880.58 | 997.24 |
| 71 | 319.87 | 401.72 | 509.91 | 653.85 | 759.22 | 828.84 | 889.05 | 945.50 | 1,069.68 |
| 72 | 342.45 | 430.88 | 547.54 | 702.77 | 816.61 | 890.93 | 955.84 | 1,016.06 | 1,147.77 |
| 73 | 371.61 | 467.57 | 595.52 | 766.75 | 890.93 | 972.78 | 1,043.34 | 1,106.37 | 1,247.49 |
| 74 | 402.66 | 507.09 | 648.21 | 835.42 | 972.78 | 1,061.21 | 1,138.36 | 1,206.10 | 1,357.56 |
| 75 | 436.53 | 551.30 | 705.59 | 911.63 | 1,061.21 | 1,158.12 | 1,241.85 | 1,314.29 | 1,476.10 |
| 76 | 473.22 | 598.34 | 767.69 | 993.48 | 1,159.06 | 1,264.42 | 1,354.74 | 1,431.89 | 1,605.93 |
| 77 | 512.73 | 649.15 | 834.48 | 1,083.79 | 1,264.42 | 1,380.14 | 1,477.98 | 1,559.83 | 1,747.05 |
| 78 | 556.95 | 707.48 | 912.57 | 1,187.28 | 1,387.67 | 1,513.73 | 1,619.10 | 1,705.66 | 1,906.99 |
| 79 | 604.93 | 770.51 | 997.24 | 1,302.06 | 1,522.20 | 1,660.50 | 1,774.33 | 1,865.59 | 2,081.03 |
| 80 | 657.61 | 840.13 | 1,090.38 | 1,427.18 | 1,669.91 | 1,821.37 | 1,944.62 | 2,039.64 | 2,272.01 |
| 81 | 715.00 | 915.39 | 1,191.04 | 1,564.54 | 1,832.66 | 1,998.24 | 2,130.89 | 2,229.68 | 2,480.87 |
| 82 | 777.09 | 997.24 | 1,302.06 | 1,714.12 | 2,010.47 | 2,191.10 | 2,335.05 | 2,438.53 | 2,707.60 |
| 83 | 828.84 | 1,065.92 | 1,397.08 | 1,846.78 | 2,167.59 | 2,359.51 | 2,509.09 | 2,615.40 | 2,902.34 |
| 84 | 883.40 | 1,140.24 | 1,499.62 | 1,989.78 | 2,335.99 | 2,541.08 | 2,697.25 | 2,804.50 | 3,110.26 |
| 85 | 942.67 | 1,219.27 | 1,609.70 | 2,143.12 | 2,518.50 | 2,735.82 | 2,899.52 | 3,007.71 | 3,332.29 |
| 86 | 1,005.71 | 1,303.94 | 1,728.24 | 2,309.64 | 2,714.19 | 2,946.56 | 3,116.84 | 3,225.04 | 3,571.25 |
| 87 | 1,072.50 | 1,395.19 | 1,855.24 | 2,487.45 | 2,925.86 | 3,172.35 | 3,350.16 | 3,459.29 | 3,827.14 |
| 88 | 1,143.06 | 1,491.16 | 1,991.66 | 2,680.32 | 3,154.48 | 3,416.02 | 3,600.41 | 3,709.54 | 4,101.85 |
| 89 | 1,219.27 | 1,595.58 | 2,137.48 | 2,887.29 | 3,400.02 | 3,678.50 | 3,870.42 | 3,978.61 | 4,395.38 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $33.87 | $38.57 | $44.22 | $52.68 | $59.27 | $62.09 | $65.86 | $69.62 | $79.03 |
| 35-39 | 38.57 | 45.16 | 52.68 | 63.03 | 70.56 | 75.26 | 79.97 | 83.73 | 95.02 |
| 40-44 | 42.34 | 49.86 | 58.33 | 70.56 | 79.97 | 85.61 | 91.26 | 95.96 | 108.19 |
| 45-49 | 51.74 | 62.09 | 74.32 | 90.32 | 102.55 | 110.07 | 116.66 | 123.24 | 139.24 |
| 50 | 55.51 | 65.86 | 79.03 | 96.90 | 111.01 | 118.54 | 126.07 | 132.65 | 149.59 |
| 51 | 56.45 | 66.80 | 80.91 | 99.72 | 113.84 | 121.36 | 129.83 | 136.41 | 153.35 |
| 52 | 57.39 | 68.68 | 82.79 | 102.55 | 116.66 | 125.13 | 132.65 | 140.18 | 157.11 |
| 53 | 60.21 | 72.44 | 88.43 | 109.13 | 124.18 | 132.65 | 141.12 | 148.65 | 167.46 |
| 54 | 63.97 | 77.14 | 94.08 | 115.72 | 131.71 | 141.12 | 150.53 | 158.05 | 178.75 |
| 55 | 67.74 | 81.85 | 99.72 | 123.24 | 140.18 | 150.53 | 159.93 | 168.40 | 190.04 |
| 56 | 71.50 | 86.55 | 106.31 | 130.77 | 149.59 | 159.93 | 170.28 | 179.69 | 202.27 |
| 57 | 76.20 | 92.20 | 112.90 | 139.24 | 158.99 | 170.28 | 181.57 | 190.98 | 215.44 |
| 58 | 80.91 | 97.84 | 120.42 | 149.59 | 170.28 | 183.45 | 194.74 | 205.09 | 230.49 |
| 59 | 86.55 | 105.37 | 128.89 | 159.93 | 182.51 | 196.63 | 208.86 | 220.15 | 247.43 |
| 60 | 92.20 | 112.90 | 138.30 | 172.16 | 196.63 | 210.74 | 224.85 | 236.14 | 265.30 |
| 61 | 98.78 | 120.42 | 147.70 | 184.40 | 210.74 | 226.73 | 240.84 | 254.01 | 285.06 |
| 62 | 105.37 | 128.89 | 158.99 | 197.57 | 225.79 | 242.72 | 258.72 | 272.83 | 305.76 |
| 63 | 112.90 | 139.24 | 171.22 | 213.56 | 244.61 | 263.42 | 280.36 | 295.41 | 331.16 |
| 64 | 122.30 | 149.59 | 185.34 | 231.43 | 264.36 | 285.06 | 302.94 | 319.87 | 358.44 |
| 65 | 131.71 | 161.82 | 200.39 | 250.25 | 286.94 | 308.58 | 328.34 | 346.21 | 387.61 |
| 66 | 141.12 | 174.05 | 216.38 | 270.95 | 310.46 | 333.98 | 355.62 | 374.44 | 419.59 |
| 67 | 152.41 | 188.16 | 234.26 | 293.53 | 335.86 | 362.20 | 385.72 | 405.48 | 454.40 |
| 68 | 168.40 | 207.92 | 258.72 | 324.57 | 372.55 | 400.78 | 427.12 | 449.70 | 503.32 |
| 69 | 185.34 | 229.55 | 286.00 | 359.38 | 412.07 | 444.99 | 473.22 | 497.68 | 557.89 |
| 70 | 205.09 | 253.07 | 316.11 | 397.96 | 457.22 | 492.98 | 524.96 | 552.24 | 618.10 |
| 71 | 225.79 | 280.36 | 349.97 | 441.23 | 506.15 | 546.60 | 581.41 | 611.51 | 684.90 |
| 72 | 249.31 | 309.52 | 386.67 | 488.27 | 560.71 | 605.87 | 644.44 | 678.31 | 758.28 |
| 73 | 271.89 | 337.74 | 423.36 | 535.31 | 615.28 | 664.20 | 707.48 | 743.23 | 830.72 |
| 74 | 295.41 | 367.85 | 462.87 | 586.11 | 674.55 | 729.11 | 776.15 | 814.73 | 908.81 |
| 75 | 321.75 | 401.72 | 506.15 | 642.56 | 740.40 | 799.67 | 851.42 | 892.81 | 995.36 |
| 76 | 349.97 | 438.41 | 553.19 | 704.65 | 811.90 | 877.76 | 934.21 | 979.36 | 1,089.44 |
| 77 | 381.02 | 477.92 | 604.93 | 772.39 | 890.93 | 963.37 | 1,024.52 | 1,073.44 | 1,192.92 |
| 78 | 420.53 | 527.78 | 670.78 | 858.94 | 991.59 | 1,071.56 | 1,139.30 | 1,191.98 | 1,322.75 |
| 79 | 462.87 | 583.29 | 744.17 | 954.90 | 1,102.61 | 1,192.92 | 1,266.31 | 1,322.75 | 1,466.69 |
| 80 | 510.85 | 645.38 | 824.13 | 1,061.21 | 1,227.73 | 1,327.46 | 1,408.37 | 1,468.58 | 1,625.69 |
| 81 | 562.59 | 713.12 | 914.45 | 1,179.75 | 1,366.03 | 1,477.04 | 1,566.42 | 1,630.39 | 1,802.56 |
| 82 | 619.98 | 787.44 | 1,013.23 | 1,312.41 | 1,520.32 | 1,643.56 | 1,741.41 | 1,810.08 | 1,998.24 |
| 83 | 667.96 | 851.42 | 1,099.79 | 1,429.06 | 1,656.73 | 1,789.39 | 1,892.87 | 1,962.49 | 2,165.70 |
| 84 | 720.65 | 921.04 | 1,193.87 | 1,556.07 | 1,804.44 | 1,948.38 | 2,056.57 | 2,128.07 | 2,346.34 |
| 85 | 777.09 | 995.36 | 1,295.47 | 1,694.37 | 1,966.26 | 2,120.55 | 2,235.32 | 2,307.76 | 2,542.02 |
| 86 | 837.31 | 1,076.27 | 1,405.54 | 1,844.89 | 2,142.18 | 2,307.76 | 2,429.13 | 2,502.51 | 2,753.70 |
| 87 | 903.16 | 1,163.76 | 1,525.02 | 2,008.59 | 2,334.11 | 2,512.86 | 2,639.86 | 2,714.19 | 2,984.19 |
| 88 | 973.72 | 1,257.84 | 1,655.79 | 2,187.34 | 2,542.96 | 2,734.88 | 2,868.48 | 2,943.74 | 3,232.56 |
| 89 | 1,049.92 | 1,360.39 | 1,796.91 | 2,382.09 | 2,770.63 | 2,976.67 | 3,117.79 | 3,192.11 | 3,502.57 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $49.86 | $59.27 | $72.44 | $89.38 | $102.55 | $110.07 | $118.54 | $126.07 | $145.82 |
| 35-39 | 59.27 | 70.56 | 86.55 | 107.25 | 123.24 | 133.59 | 143.00 | 153.35 | 175.93 |
| 40-44 | 71.50 | 85.61 | 105.37 | 132.65 | 152.41 | 165.58 | 177.81 | 190.04 | 217.32 |
| 45-49 | 86.55 | 105.37 | 130.77 | 164.64 | 190.04 | 206.03 | 221.09 | 236.14 | 269.07 |
| 50 | 96.90 | 118.54 | 146.76 | 185.34 | 214.50 | 233.32 | 250.25 | 266.24 | 303.88 |
| 51 | 100.66 | 123.24 | 153.35 | 192.86 | 223.91 | 242.72 | 260.60 | 277.53 | 316.11 |
| 52 | 104.43 | 127.95 | 158.99 | 201.33 | 233.32 | 253.07 | 270.95 | 288.82 | 328.34 |
| 53 | 110.07 | 134.53 | 168.40 | 212.62 | 245.55 | 267.18 | 286.00 | 304.82 | 346.21 |
| 54 | 115.72 | 142.06 | 176.87 | 223.91 | 259.66 | 281.30 | 301.99 | 321.75 | 365.03 |
| 55 | 121.36 | 149.59 | 187.22 | 236.14 | 273.77 | 297.29 | 318.93 | 338.69 | 384.78 |
| 56 | 127.95 | 157.11 | 196.63 | 249.31 | 288.82 | 313.28 | 335.86 | 357.50 | 406.42 |
| 57 | 134.53 | 165.58 | 207.92 | 263.42 | 304.82 | 331.16 | 354.68 | 377.26 | 428.06 |
| 58 | 142.06 | 174.99 | 220.15 | 278.47 | 322.69 | 350.92 | 376.32 | 399.84 | 453.46 |
| 59 | 149.59 | 185.34 | 232.38 | 295.41 | 342.45 | 371.61 | 397.96 | 423.36 | 479.80 |
| 60 | 158.05 | 196.63 | 246.49 | 313.28 | 363.15 | 394.19 | 422.42 | 448.76 | 508.03 |
| 61 | 167.46 | 207.92 | 260.60 | 332.10 | 384.78 | 417.71 | 447.82 | 475.10 | 538.13 |
| 62 | 176.87 | 219.20 | 276.59 | 351.86 | 407.36 | 442.17 | 474.16 | 504.26 | 570.12 |
| 63 | 190.04 | 236.14 | 297.29 | 378.20 | 438.41 | 476.04 | 509.91 | 541.90 | 612.46 |
| 64 | 203.21 | 253.07 | 318.93 | 407.36 | 472.28 | 512.73 | 549.42 | 583.29 | 659.50 |
| 65 | 218.26 | 271.89 | 343.39 | 437.47 | 508.03 | 551.30 | 590.82 | 627.51 | 708.42 |
| 66 | 234.26 | 291.65 | 368.79 | 471.34 | 546.60 | 593.64 | 635.98 | 675.49 | 762.04 |
| 67 | 251.19 | 313.28 | 396.07 | 507.09 | 588.00 | 638.80 | 684.90 | 726.29 | 819.43 |
| 68 | 270.01 | 337.74 | 428.06 | 547.54 | 635.03 | 690.54 | 739.46 | 784.62 | 884.34 |
| 69 | 290.70 | 363.15 | 460.99 | 590.82 | 685.84 | 746.05 | 798.73 | 846.71 | 953.96 |
| 70 | 313.28 | 391.37 | 497.68 | 637.86 | 740.40 | 806.26 | 862.71 | 914.45 | 1,030.17 |
| 71 | 336.80 | 422.42 | 536.25 | 688.66 | 799.67 | 870.23 | 932.33 | 987.83 | 1,111.08 |
| 72 | 363.15 | 455.34 | 578.59 | 743.23 | 863.65 | 940.79 | 1,006.65 | 1,066.86 | 1,198.57 |
| 73 | 393.25 | 493.92 | 630.33 | 810.96 | 943.61 | 1,026.40 | 1,098.85 | 1,162.82 | 1,305.82 |
| 74 | 427.12 | 536.25 | 685.84 | 884.34 | 1,029.23 | 1,121.42 | 1,199.51 | 1,268.19 | 1,421.54 |
| 75 | 462.87 | 583.29 | 746.05 | 964.31 | 1,123.31 | 1,223.97 | 1,309.58 | 1,382.96 | 1,548.54 |
| 76 | 501.44 | 633.15 | 812.84 | 1,051.81 | 1,226.79 | 1,336.87 | 1,429.06 | 1,508.09 | 1,685.90 |
| 77 | 543.78 | 687.72 | 884.34 | 1,147.77 | 1,338.75 | 1,459.17 | 1,559.83 | 1,644.50 | 1,835.49 |
| 78 | 589.88 | 747.93 | 965.25 | 1,255.96 | 1,466.69 | 1,598.41 | 1,707.54 | 1,796.91 | 2,002.01 |
| 79 | 640.68 | 814.73 | 1,053.69 | 1,375.44 | 1,606.87 | 1,750.81 | 1,868.41 | 1,963.43 | 2,184.52 |
| 80 | 695.25 | 886.23 | 1,150.59 | 1,505.27 | 1,761.16 | 1,918.28 | 2,045.28 | 2,144.07 | 2,382.09 |
| 81 | 755.46 | 965.25 | 1,255.96 | 1,648.27 | 1,929.56 | 2,100.79 | 2,238.14 | 2,342.57 | 2,598.47 |
| 82 | 820.37 | 1,049.92 | 1,371.67 | 1,804.44 | 2,113.96 | 2,302.12 | 2,449.82 | 2,558.95 | 2,834.61 |
| 83 | 873.06 | 1,120.48 | 1,468.58 | 1,938.97 | 2,272.95 | 2,472.40 | 2,627.63 | 2,738.65 | 3,031.23 |
| 84 | 929.50 | 1,196.69 | 1,573.00 | 2,083.85 | 2,444.18 | 2,656.80 | 2,817.67 | 2,931.51 | 3,241.97 |
| 85 | 988.77 | 1,276.65 | 1,684.96 | 2,240.03 | 2,628.57 | 2,854.36 | 3,022.77 | 3,137.54 | 3,466.82 |
| 86 | 1,052.75 | 1,362.27 | 1,805.38 | 2,407.49 | 2,826.14 | 3,066.04 | 3,241.97 | 3,357.69 | 3,707.66 |
| 87 | 1,120.48 | 1,454.46 | 1,933.33 | 2,587.18 | 3,038.76 | 3,293.71 | 3,477.17 | 3,593.83 | 3,964.50 |
| 88 | 1,192.92 | 1,552.31 | 2,071.62 | 2,780.98 | 3,268.31 | 3,538.32 | 3,729.30 | 3,845.96 | 4,240.15 |
| 89 | 1,269.13 | 1,656.73 | 2,218.39 | 2,988.90 | 3,513.86 | 3,801.74 | 3,999.31 | 4,115.97 | 4,534.62 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $108.19 | $132.65 | $163.70 | $206.03 | $237.08 | $255.90 | $274.71 | $291.65 | $332.10 |
| 35-39 | 118.54 | 144.88 | 179.69 | 226.73 | 261.54 | 283.18 | 302.94 | 322.69 | 366.91 |
| 40-44 | 131.71 | 161.82 | 202.27 | 254.95 | 294.47 | 318.93 | 342.45 | 364.09 | 413.01 |
| 45-49 | 143.94 | 176.87 | 221.09 | 279.42 | 322.69 | 349.97 | 375.38 | 398.90 | 452.52 |
| 50 | 153.35 | 189.10 | 236.14 | 299.17 | 346.21 | 375.38 | 401.72 | 427.12 | 484.51 |
| 51 | 156.17 | 192.86 | 241.78 | 306.70 | 354.68 | 383.84 | 411.13 | 437.47 | 494.86 |
| 52 | 159.93 | 197.57 | 247.43 | 313.28 | 362.20 | 393.25 | 421.47 | 447.82 | 506.15 |
| 53 | 164.64 | 204.15 | 255.90 | 324.57 | 375.38 | 407.36 | 436.53 | 463.81 | 524.02 |
| 54 | 170.28 | 210.74 | 265.30 | 335.86 | 389.49 | 422.42 | 451.58 | 479.80 | 542.84 |
| 55 | 176.87 | 218.26 | 274.71 | 348.09 | 402.66 | 437.47 | 468.51 | 497.68 | 562.59 |
| 56 | 182.51 | 225.79 | 284.12 | 361.26 | 417.71 | 452.52 | 484.51 | 514.61 | 582.35 |
| 57 | 188.16 | 234.26 | 294.47 | 373.49 | 432.76 | 469.46 | 502.38 | 533.43 | 603.05 |
| 58 | 195.68 | 243.67 | 305.76 | 389.49 | 450.64 | 488.27 | 523.08 | 555.07 | 627.51 |
| 59 | 203.21 | 253.07 | 318.93 | 405.48 | 468.51 | 508.97 | 544.72 | 578.59 | 652.91 |
| 60 | 211.68 | 263.42 | 331.16 | 421.47 | 488.27 | 529.67 | 567.30 | 602.11 | 679.25 |
| 61 | 220.15 | 273.77 | 345.27 | 439.35 | 508.03 | 551.30 | 590.82 | 626.57 | 707.48 |
| 62 | 228.61 | 284.12 | 358.44 | 457.22 | 529.67 | 574.82 | 614.34 | 652.91 | 735.70 |
| 63 | 240.84 | 300.11 | 379.14 | 483.57 | 559.77 | 608.69 | 651.03 | 690.54 | 778.98 |
| 64 | 254.01 | 317.05 | 400.78 | 511.79 | 592.70 | 643.50 | 688.66 | 731.00 | 824.13 |
| 65 | 268.13 | 334.92 | 424.30 | 541.90 | 627.51 | 682.07 | 729.11 | 774.27 | 872.11 |
| 66 | 283.18 | 353.74 | 448.76 | 572.94 | 664.20 | 721.59 | 772.39 | 819.43 | 922.92 |
| 67 | 299.17 | 373.49 | 474.16 | 606.81 | 702.77 | 763.92 | 817.55 | 867.41 | 976.54 |
| 68 | 319.87 | 399.84 | 507.09 | 650.09 | 753.57 | 819.43 | 876.82 | 929.50 | 1,047.10 |
| 69 | 341.51 | 427.12 | 542.84 | 696.19 | 808.14 | 878.70 | 940.79 | 997.24 | 1,122.37 |
| 70 | 365.03 | 457.22 | 581.41 | 746.05 | 866.47 | 942.67 | 1,008.53 | 1,068.74 | 1,202.33 |
| 71 | 390.43 | 489.21 | 622.80 | 799.67 | 929.50 | 1,011.35 | 1,081.91 | 1,145.88 | 1,288.89 |
| 72 | 416.77 | 523.08 | 666.08 | 857.06 | 996.30 | 1,084.73 | 1,160.00 | 1,228.67 | 1,381.08 |
| 73 | 447.82 | 562.59 | 718.77 | 925.74 | 1,077.21 | 1,172.23 | 1,254.08 | 1,327.46 | 1,490.21 |
| 74 | 480.74 | 604.93 | 774.27 | 1,000.06 | 1,163.76 | 1,267.25 | 1,355.68 | 1,433.77 | 1,607.81 |
| 75 | 515.55 | 651.03 | 834.48 | 1,080.03 | 1,257.84 | 1,370.73 | 1,465.75 | 1,548.54 | 1,733.88 |
| 76 | 554.13 | 699.95 | 899.40 | 1,165.64 | 1,359.44 | 1,481.75 | 1,584.29 | 1,672.73 | 1,870.29 |
| 77 | 594.58 | 752.63 | 969.96 | 1,259.72 | 1,469.52 | 1,602.17 | 1,712.24 | 1,806.32 | 2,017.06 |
| 78 | 640.68 | 813.79 | 1,050.86 | 1,367.91 | 1,598.41 | 1,742.35 | 1,860.89 | 1,959.67 | 2,184.52 |
| 79 | 690.54 | 878.70 | 1,138.36 | 1,486.45 | 1,738.58 | 1,894.76 | 2,021.76 | 2,125.25 | 2,366.09 |
| 80 | 745.11 | 949.26 | 1,233.38 | 1,615.34 | 1,890.99 | 2,060.33 | 2,197.69 | 2,305.88 | 2,562.72 |
| 81 | 802.50 | 1,026.40 | 1,336.87 | 1,755.52 | 2,056.57 | 2,240.97 | 2,387.73 | 2,500.63 | 2,776.28 |
| 82 | 865.53 | 1,108.25 | 1,448.82 | 1,907.93 | 2,236.26 | 2,436.65 | 2,594.70 | 2,713.24 | 3,006.77 |
| 83 | 916.33 | 1,177.87 | 1,544.78 | 2,040.58 | 2,394.32 | 2,605.99 | 2,770.63 | 2,891.05 | 3,201.52 |
| 84 | 971.84 | 1,251.25 | 1,647.33 | 2,183.58 | 2,562.72 | 2,787.57 | 2,958.79 | 3,080.15 | 3,408.49 |
| 85 | 1,029.23 | 1,329.34 | 1,756.46 | 2,335.99 | 2,743.35 | 2,981.37 | 3,159.18 | 3,282.42 | 3,629.58 |
| 86 | 1,091.32 | 1,412.13 | 1,872.18 | 2,499.68 | 2,937.15 | 3,188.34 | 3,373.68 | 3,497.87 | 3,864.77 |
| 87 | 1,156.23 | 1,500.56 | 1,996.36 | 2,673.73 | 3,144.13 | 3,410.37 | 3,602.29 | 3,726.48 | 4,115.02 |
| 88 | 1,224.91 | 1,594.64 | 2,129.01 | 2,860.95 | 3,365.21 | 3,647.45 | 3,846.90 | 3,971.08 | 4,382.21 |
| 89 | 1,298.29 | 1,694.37 | 2,270.13 | 3,061.34 | 3,602.29 | 3,901.47 | 4,108.44 | 4,231.68 | 4,666.33 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $75.26 | $91.26 | $111.01 | $138.30 | $158.99 | $171.22 | $183.45 | $194.74 | $221.09 |
| 35-39 | 84.67 | 102.55 | 126.07 | 157.11 | 180.63 | 194.74 | 208.86 | 222.03 | 252.13 |
| 40-44 | 96.90 | 117.60 | 145.82 | 182.51 | 210.74 | 227.67 | 243.67 | 258.72 | 293.53 |
| 45-49 | 111.95 | 136.41 | 169.34 | 213.56 | 246.49 | 266.24 | 285.06 | 302.94 | 343.39 |
| 50 | 121.36 | 148.65 | 185.34 | 233.32 | 269.07 | 290.70 | 311.40 | 330.22 | 374.44 |
| 51 | 124.18 | 152.41 | 190.04 | 239.90 | 276.59 | 299.17 | 319.87 | 339.63 | 384.78 |
| 52 | 127.95 | 157.11 | 195.68 | 246.49 | 285.06 | 308.58 | 330.22 | 349.97 | 396.07 |
| 53 | 132.65 | 163.70 | 204.15 | 257.78 | 297.29 | 321.75 | 344.33 | 365.03 | 413.01 |
| 54 | 138.30 | 170.28 | 212.62 | 268.13 | 309.52 | 334.92 | 358.44 | 381.02 | 430.88 |
| 55 | 143.94 | 177.81 | 222.03 | 280.36 | 322.69 | 349.97 | 374.44 | 397.01 | 448.76 |
| 56 | 149.59 | 184.40 | 231.43 | 291.65 | 336.80 | 365.03 | 390.43 | 413.95 | 467.57 |
| 57 | 155.23 | 191.92 | 240.84 | 304.82 | 351.86 | 381.02 | 407.36 | 431.82 | 487.33 |
| 58 | 162.76 | 201.33 | 252.13 | 318.93 | 368.79 | 398.90 | 427.12 | 452.52 | 510.85 |
| 59 | 170.28 | 210.74 | 264.36 | 334.92 | 386.67 | 418.65 | 447.82 | 475.10 | 536.25 |
| 60 | 177.81 | 221.09 | 276.59 | 350.92 | 405.48 | 439.35 | 469.46 | 497.68 | 561.65 |
| 61 | 186.28 | 231.43 | 289.76 | 367.85 | 425.24 | 460.99 | 492.03 | 522.14 | 588.94 |
| 62 | 194.74 | 241.78 | 303.88 | 385.72 | 445.94 | 482.63 | 516.49 | 547.54 | 617.16 |
| 63 | 206.97 | 257.78 | 323.63 | 411.13 | 475.10 | 515.55 | 550.36 | 583.29 | 657.61 |
| 64 | 220.15 | 273.77 | 345.27 | 438.41 | 507.09 | 549.42 | 587.05 | 622.80 | 701.83 |
| 65 | 234.26 | 291.65 | 366.91 | 467.57 | 540.01 | 586.11 | 626.57 | 664.20 | 747.93 |
| 66 | 248.37 | 309.52 | 391.37 | 498.62 | 576.71 | 625.63 | 667.96 | 708.42 | 797.79 |
| 67 | 264.36 | 329.28 | 416.77 | 531.55 | 614.34 | 667.02 | 713.12 | 755.46 | 850.48 |
| 68 | 282.24 | 352.80 | 445.94 | 569.18 | 659.50 | 715.94 | 764.86 | 810.02 | 911.63 |
| 69 | 301.99 | 377.26 | 477.92 | 610.57 | 707.48 | 767.69 | 820.37 | 868.35 | 977.48 |
| 70 | 323.63 | 404.54 | 511.79 | 654.79 | 758.28 | 824.13 | 880.58 | 932.33 | 1,047.10 |
| 71 | 345.27 | 432.76 | 548.48 | 701.83 | 813.79 | 884.34 | 944.56 | 1,000.06 | 1,123.31 |
| 72 | 369.73 | 462.87 | 588.00 | 752.63 | 873.06 | 948.32 | 1,013.23 | 1,072.50 | 1,204.21 |
| 73 | 398.90 | 500.50 | 636.92 | 817.55 | 948.32 | 1,031.11 | 1,101.67 | 1,164.70 | 1,305.82 |
| 74 | 430.88 | 540.96 | 690.54 | 887.17 | 1,031.11 | 1,121.42 | 1,197.63 | 1,265.37 | 1,416.83 |
| 75 | 464.75 | 585.17 | 747.93 | 964.31 | 1,120.48 | 1,218.33 | 1,302.06 | 1,373.56 | 1,536.31 |
| 76 | 501.44 | 633.15 | 810.96 | 1,047.10 | 1,217.39 | 1,324.64 | 1,414.95 | 1,492.10 | 1,667.08 |
| 77 | 541.90 | 684.90 | 878.70 | 1,136.48 | 1,323.69 | 1,440.35 | 1,538.20 | 1,620.98 | 1,808.20 |
| 78 | 587.05 | 743.23 | 956.79 | 1,240.90 | 1,446.94 | 1,573.95 | 1,679.31 | 1,766.81 | 1,968.14 |
| 79 | 635.03 | 807.20 | 1,041.46 | 1,355.68 | 1,581.47 | 1,720.71 | 1,834.54 | 1,925.80 | 2,142.18 |
| 80 | 687.72 | 875.88 | 1,134.60 | 1,479.87 | 1,728.24 | 1,880.64 | 2,002.95 | 2,098.91 | 2,331.28 |
| 81 | 745.11 | 951.14 | 1,235.26 | 1,616.28 | 1,889.11 | 2,054.69 | 2,187.34 | 2,288.01 | 2,537.32 |
| 82 | 807.20 | 1,032.05 | 1,344.39 | 1,764.93 | 2,064.10 | 2,245.67 | 2,388.67 | 2,494.04 | 2,762.17 |
| 83 | 858.00 | 1,100.73 | 1,439.41 | 1,894.76 | 2,218.39 | 2,411.25 | 2,559.90 | 2,668.09 | 2,952.21 |
| 84 | 912.57 | 1,174.11 | 1,540.08 | 2,034.93 | 2,383.03 | 2,588.12 | 2,743.35 | 2,853.42 | 3,154.48 |
| 85 | 970.90 | 1,252.19 | 1,648.27 | 2,185.46 | 2,560.84 | 2,778.16 | 2,940.92 | 3,050.99 | 3,370.86 |
| 86 | 1,032.99 | 1,334.98 | 1,763.99 | 2,347.28 | 2,751.82 | 2,982.31 | 3,151.65 | 3,263.61 | 3,603.23 |
| 87 | 1,097.90 | 1,423.42 | 1,888.17 | 2,520.38 | 2,955.97 | 3,201.52 | 3,377.44 | 3,490.34 | 3,850.66 |
| 88 | 1,168.46 | 1,518.44 | 2,020.82 | 2,706.66 | 3,176.11 | 3,437.65 | 3,620.17 | 3,733.06 | 4,115.02 |
| 89 | 1,241.85 | 1,619.10 | 2,162.88 | 2,907.05 | 3,413.19 | 3,689.79 | 3,879.83 | 3,992.72 | 4,397.26 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $54.57 | $64.91 | $78.09 | $95.96 | $110.07 | $117.60 | $126.07 | $133.59 | $152.41 |
| 35-39 | 62.09 | 74.32 | 90.32 | 111.95 | 127.95 | 138.30 | 147.70 | 156.17 | 177.81 |
| 40-44 | 72.44 | 87.49 | 107.25 | 133.59 | 153.35 | 165.58 | 176.87 | 187.22 | 212.62 |
| 45-49 | 87.49 | 106.31 | 130.77 | 162.76 | 187.22 | 202.27 | 216.38 | 229.55 | 260.60 |
| 50 | 96.90 | 117.60 | 145.82 | 182.51 | 209.80 | 226.73 | 242.72 | 256.84 | 290.70 |
| 51 | 99.72 | 122.30 | 151.47 | 190.04 | 218.26 | 235.20 | 252.13 | 267.18 | 301.99 |
| 52 | 103.49 | 127.01 | 157.11 | 196.63 | 226.73 | 244.61 | 261.54 | 277.53 | 313.28 |
| 53 | 108.19 | 132.65 | 164.64 | 206.97 | 238.02 | 256.84 | 274.71 | 290.70 | 328.34 |
| 54 | 112.90 | 139.24 | 172.16 | 216.38 | 249.31 | 269.07 | 287.88 | 304.82 | 344.33 |
| 55 | 118.54 | 145.82 | 180.63 | 227.67 | 261.54 | 283.18 | 301.99 | 319.87 | 361.26 |
| 56 | 124.18 | 152.41 | 190.04 | 238.96 | 274.71 | 297.29 | 317.05 | 335.86 | 379.14 |
| 57 | 129.83 | 159.93 | 198.51 | 250.25 | 287.88 | 311.40 | 333.04 | 352.80 | 397.96 |
| 58 | 136.41 | 168.40 | 209.80 | 264.36 | 304.82 | 329.28 | 351.86 | 372.55 | 420.53 |
| 59 | 143.94 | 176.87 | 221.09 | 279.42 | 320.81 | 347.15 | 371.61 | 393.25 | 443.11 |
| 60 | 151.47 | 187.22 | 233.32 | 294.47 | 338.69 | 366.91 | 392.31 | 414.89 | 467.57 |
| 61 | 158.99 | 196.63 | 246.49 | 310.46 | 358.44 | 387.61 | 413.95 | 437.47 | 493.92 |
| 62 | 167.46 | 206.97 | 259.66 | 328.34 | 378.20 | 409.24 | 436.53 | 461.93 | 521.20 |
| 63 | 178.75 | 221.09 | 277.53 | 350.92 | 404.54 | 437.47 | 467.57 | 494.86 | 556.95 |
| 64 | 190.98 | 236.14 | 296.35 | 375.38 | 432.76 | 468.51 | 500.50 | 529.67 | 596.46 |
| 65 | 203.21 | 252.13 | 317.05 | 401.72 | 463.81 | 502.38 | 536.25 | 567.30 | 638.80 |
| 66 | 217.32 | 270.01 | 338.69 | 429.94 | 495.80 | 537.19 | 573.88 | 606.81 | 683.02 |
| 67 | 231.43 | 287.88 | 362.20 | 460.05 | 531.55 | 575.76 | 614.34 | 650.09 | 731.00 |
| 68 | 248.37 | 309.52 | 389.49 | 494.86 | 572.00 | 619.98 | 661.38 | 699.95 | 786.50 |
| 69 | 266.24 | 332.10 | 418.65 | 532.49 | 615.28 | 667.02 | 712.18 | 752.63 | 845.77 |
| 70 | 286.00 | 356.56 | 449.70 | 572.94 | 662.32 | 717.82 | 766.75 | 810.02 | 909.75 |
| 71 | 306.70 | 382.90 | 483.57 | 616.22 | 713.12 | 773.33 | 825.07 | 872.11 | 978.42 |
| 72 | 329.28 | 411.13 | 519.32 | 663.26 | 766.75 | 832.60 | 888.11 | 938.91 | 1,052.75 |
| 73 | 357.50 | 446.88 | 566.36 | 724.41 | 838.25 | 909.75 | 970.90 | 1,024.52 | 1,147.77 |
| 74 | 387.61 | 485.45 | 617.16 | 790.27 | 916.33 | 994.42 | 1,061.21 | 1,119.54 | 1,252.19 |
| 75 | 420.53 | 527.78 | 671.73 | 862.71 | 1,001.00 | 1,086.61 | 1,160.00 | 1,222.09 | 1,365.09 |
| 76 | 456.28 | 573.88 | 731.94 | 941.73 | 1,093.20 | 1,188.22 | 1,267.25 | 1,334.98 | 1,489.27 |
| 77 | 494.86 | 623.75 | 797.79 | 1,028.29 | 1,194.81 | 1,298.29 | 1,384.85 | 1,457.29 | 1,623.81 |
| 78 | 538.13 | 680.19 | 872.11 | 1,128.01 | 1,312.41 | 1,425.30 | 1,519.38 | 1,596.52 | 1,776.22 |
| 79 | 585.17 | 742.29 | 954.90 | 1,238.08 | 1,440.35 | 1,565.48 | 1,667.08 | 1,747.99 | 1,942.74 |
| 80 | 636.92 | 809.08 | 1,044.28 | 1,358.50 | 1,582.41 | 1,718.83 | 1,828.90 | 1,914.51 | 2,124.31 |
| 81 | 693.36 | 882.46 | 1,143.06 | 1,490.21 | 1,737.64 | 1,887.23 | 2,006.71 | 2,097.03 | 2,323.76 |
| 82 | 753.57 | 962.43 | 1,250.31 | 1,635.10 | 1,907.93 | 2,072.57 | 2,202.39 | 2,296.47 | 2,541.08 |
| 83 | 804.38 | 1,030.17 | 1,342.51 | 1,762.10 | 2,057.51 | 2,233.44 | 2,368.91 | 2,465.82 | 2,725.47 |
| 84 | 858.94 | 1,102.61 | 1,442.23 | 1,899.46 | 2,219.33 | 2,405.61 | 2,547.67 | 2,646.45 | 2,923.04 |
| 85 | 916.33 | 1,179.75 | 1,549.48 | 2,047.16 | 2,393.38 | 2,591.88 | 2,740.53 | 2,840.25 | 3,135.66 |
| 86 | 978.42 | 1,263.48 | 1,664.26 | 2,207.10 | 2,580.59 | 2,793.21 | 2,947.50 | 3,049.11 | 3,362.39 |
| 87 | 1,044.28 | 1,351.92 | 1,787.51 | 2,378.32 | 2,782.86 | 3,008.65 | 3,170.47 | 3,272.08 | 3,606.06 |
| 88 | 1,114.84 | 1,446.94 | 1,920.16 | 2,563.66 | 3,001.13 | 3,241.97 | 3,410.37 | 3,512.92 | 3,867.60 |
| 89 | 1,190.10 | 1,548.54 | 2,062.22 | 2,763.11 | 3,236.33 | 3,493.16 | 3,668.15 | 3,769.75 | 4,147.95 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N570

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N570 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 500 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 730 | 0.94 | 0.86 | 0.83 | 0.76 | 0.69 |
| 1,095 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,460 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,825 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,190 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,920 | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |
| Unlimited | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |

To determine the annual premium rates for Policy Form GR-N570 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.226 | 0.170 | 0.148 | 0.131 | 0.118 |
| 53 | 0.214 | 0.162 | 0.142 | 0.126 | 0.114 |
| 54 | 0.203 | 0.155 | 0.136 | 0.122 | 0.110 |
| 55 | 0.193 | 0.148 | 0.131 | 0.117 | 0.107 |
| 56 | 0.182 | 0.141 | 0.125 | 0.113 | 0.103 |
| 57 | 0.173 | 0.135 | 0.120 | 0.109 | 0.100 |
| 58 | 0.167 | 0.131 | 0.117 | 0.107 | 0.098 |
| 59 | 0.161 | 0.127 | 0.115 | 0.104 | 0.097 |
| 60 | 0.155 | 0.123 | 0.112 | 0.102 | 0.095 |
| 61 | 0.149 | 0.120 | 0.109 | 0.100 | 0.094 |
| 62 | 0.144 | 0.116 | 0.107 | 0.098 | 0.092 |
| 63 | 0.140 | 0.114 | 0.105 | 0.097 | 0.091 |
| 64 | 0.136 | 0.112 | 0.103 | 0.095 | 0.090 |
| 65 | 0.132 | 0.110 | 0.102 | 0.094 | 0.088 |
| 66 | 0.128 | 0.108 | 0.100 | 0.092 | 0.087 |
| 67 | 0.124 | 0.106 | 0.098 | 0.091 | 0.086 |
| 68 | 0.121 | 0.104 | 0.096 | 0.090 | 0.085 |
| 69 | 0.118 | 0.102 | 0.095 | 0.089 | 0.084 |
| 70 | 0.115 | 0.100 | 0.093 | 0.087 | 0.084 |
| 71 | 0.112 | 0.098 | 0.092 | 0.086 | 0.083 |
| 72 | 0.109 | 0.096 | 0.090 | 0.085 | 0.082 |
| 73 | 0.104 | 0.092 | 0.087 | 0.082 | 0.079 |
| 74 | 0.099 | 0.088 | 0.083 | 0.079 | 0.076 |
| 75 | 0.095 | 0.085 | 0.080 | 0.076 | 0.073 |
| 76 | 0.090 | 0.081 | 0.077 | 0.074 | 0.071 |
| 77 | 0.086 | 0.078 | 0.074 | 0.071 | 0.068 |
| 78 | 0.083 | 0.076 | 0.072 | 0.070 | 0.067 |
| 79 | 0.081 | 0.074 | 0.071 | 0.068 | 0.066 |
| 80 | 0.079 | 0.072 | 0.069 | 0.067 | 0.065 |
| 81 | 0.076 | 0.071 | 0.068 | 0.065 | 0.064 |
| 82 | 0.074 | 0.069 | 0.066 | 0.064 | 0.063 |
| 83 | 0.071 | 0.067 | 0.064 | 0.063 | 0.062 |
| 84 | 0.069 | 0.064 | 0.062 | 0.061 | 0.060 |
| 85 | 0.067 | 0.062 | 0.060 | 0.060 | 0.059 |
| 86 | 0.064 | 0.060 | 0.059 | 0.058 | 0.057 |
| 87 | 0.062 | 0.058 | 0.057 | 0.057 | 0.056 |
| 88 | 0.060 | 0.056 | 0.055 | 0.056 | 0.055 |
| 89 | 0.058 | 0.054 | 0.054 | 0.054 | 0.053 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N570)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.335 | 0.320 | 0.250 | 0.185 | 0.190 |
| 35-39 | 0.370 | 0.350 | 0.265 | 0.195 | 0.175 |
| 40-44 | 0.410 | 0.375 | 0.280 | 0.200 | 0.175 |
| 45-49 | 0.450 | 0.400 | 0.290 | 0.210 | 0.170 |
| 50-54 | 0.450 | 0.400 | 0.300 | 0.210 | 0.165 |
| 55-59 | 0.450 | 0.400 | 0.300 | 0.215 | 0.160 |
| 60-64 | 0.450 | 0.400 | 0.300 | 0.215 | 0.155 |
| 65-69 | 0.450 | 0.390 | 0.290 | 0.210 | 0.150 |
| 70-74 | 0.450 | 0.380 | 0.280 | 0.200 | 0.140 |
| 75-79 | 0.450 | 0.380 | 0.255 | 0.170 | 0.110 |
| 80-84 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |
| 85-89 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.430 | 0.420 | 0.330 | 0.250 | 0.200 |
| 35-39 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 40-44 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 45-49 | 0.430 | 0.400 | 0.330 | 0.250 | 0.190 |
| 50-54 | 0.430 | 0.400 | 0.320 | 0.245 | 0.185 |
| 55-59 | 0.430 | 0.400 | 0.320 | 0.240 | 0.180 |
| 60-64 | 0.430 | 0.400 | 0.320 | 0.235 | 0.175 |
| 65-69 | 0.430 | 0.400 | 0.310 | 0.230 | 0.170 |
| 70-74 | 0.430 | 0.390 | 0.300 | 0.220 | 0.160 |
| 75-79 | 0.430 | 0.380 | 0.280 | 0.190 | 0.135 |
| 80-84 | 0.430 | 0.370 | 0.260 | 0.160 | 0.135 |
| 85-89 | 0.430 | 0.360 | 0.260 | 0.160 | 0.135 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.058 | 0.053 | 0.042 | 0.030 | 0.022 |
| 35-39 | 0.062 | 0.057 | 0.045 | 0.033 | 0.024 |
| 40-44 | 0.068 | 0.062 | 0.049 | 0.036 | 0.026 |
| 45-49 | 0.076 | 0.069 | 0.054 | 0.039 | 0.029 |
| 50 | 0.080 | 0.073 | 0.057 | 0.041 | 0.030 |
| 51 | 0.082 | 0.074 | 0.058 | 0.042 | 0.031 |
| 52 | 0.083 | 0.075 | 0.059 | 0.043 | 0.031 |
| 53 | 0.085 | 0.076 | 0.060 | 0.044 | 0.032 |
| 54 | 0.086 | 0.078 | 0.061 | 0.044 | 0.032 |
| 55 | 0.088 | 0.079 | 0.062 | 0.045 | 0.033 |
| 56 | 0.090 | 0.081 | 0.063 | 0.045 | 0.033 |
| 57 | 0.092 | 0.082 | 0.064 | 0.046 | 0.034 |
| 58 | 0.094 | 0.083 | 0.065 | 0.047 | 0.034 |
| 59 | 0.095 | 0.085 | 0.066 | 0.048 | 0.035 |
| 60 | 0.097 | 0.086 | 0.067 | 0.048 | 0.035 |
| 61 | 0.099 | 0.088 | 0.068 | 0.049 | 0.036 |
| 62 | 0.101 | 0.089 | 0.069 | 0.050 | 0.036 |
| 63 | 0.102 | 0.090 | 0.070 | 0.050 | 0.036 |
| 64 | 0.103 | 0.091 | 0.070 | 0.050 | 0.036 |
| 65 | 0.105 | 0.092 | 0.071 | 0.051 | 0.037 |
| 66 | 0.106 | 0.093 | 0.071 | 0.051 | 0.037 |
| 67 | 0.107 | 0.094 | 0.072 | 0.051 | 0.037 |
| 68 | 0.108 | 0.095 | 0.072 | 0.051 | 0.037 |
| 69 | 0.109 | 0.096 | 0.073 | 0.051 | 0.037 |
| 70 | 0.110 | 0.096 | 0.073 | 0.052 | 0.036 |
| 71 | 0.111 | 0.097 | 0.074 | 0.052 | 0.036 |
| 72 | 0.112 | 0.098 | 0.074 | 0.052 | 0.036 |
| 73 | 0.113 | 0.099 | 0.074 | 0.051 | 0.035 |
| 74 | 0.114 | 0.099 | 0.074 | 0.051 | 0.034 |
| 75 | 0.116 | 0.100 | 0.074 | 0.050 | 0.034 |
| 76 | 0.117 | 0.100 | 0.074 | 0.050 | 0.033 |
| 77 | 0.118 | 0.101 | 0.074 | 0.049 | 0.032 |
| 78 | 0.119 | 0.101 | 0.073 | 0.047 | 0.030 |
| 79 | 0.119 | 0.101 | 0.072 | 0.046 | 0.029 |
| 80 | 0.120 | 0.102 | 0.072 | 0.044 | 0.027 |
| 81 | 0.120 | 0.102 | 0.071 | 0.042 | 0.025 |
| 82 | 0.121 | 0.102 | 0.070 | 0.041 | 0.024 |
| 83 | 0.121 | 0.101 | 0.068 | 0.038 | 0.021 |
| 84 | 0.120 | 0.100 | 0.065 | 0.035 | 0.019 |
| 85 | 0.120 | 0.099 | 0.063 | 0.033 | 0.017 |
| 86 | 0.119 | 0.098 | 0.061 | 0.030 | 0.015 |
| 87 | 0.119 | 0.097 | 0.059 | 0.028 | 0.013 |
| 88 | 0.119 | 0.096 | 0.057 | 0.026 | 0.011 |
| 89 | 0.118 | 0.095 | 0.055 | 0.024 | 0.010 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.063 | 0.087 | 0.124 | 0.112 | 0.100 |
| 35-39 | 0.076 | 0.097 | 0.129 | 0.119 | 0.109 |
| 40-44 | 0.089 | 0.108 | 0.135 | 0.127 | 0.117 |
| 45-49 | 0.102 | 0.119 | 0.142 | 0.134 | 0.126 |
| 50 | 0.108 | 0.124 | 0.145 | 0.137 | 0.130 |
| 51 | 0.111 | 0.126 | 0.146 | 0.139 | 0.132 |
| 52 | 0.113 | 0.128 | 0.147 | 0.140 | 0.133 |
| 53 | 0.114 | 0.128 | 0.146 | 0.140 | 0.133 |
| 54 | 0.115 | 0.128 | 0.146 | 0.139 | 0.133 |
| 55 | 0.115 | 0.129 | 0.145 | 0.139 | 0.133 |
| 56 | 0.116 | 0.129 | 0.145 | 0.139 | 0.133 |
| 57 | 0.117 | 0.129 | 0.144 | 0.138 | 0.133 |
| 58 | 0.116 | 0.127 | 0.142 | 0.136 | 0.131 |
| 59 | 0.114 | 0.126 | 0.139 | 0.134 | 0.129 |
| 60 | 0.113 | 0.124 | 0.137 | 0.132 | 0.127 |
| 61 | 0.112 | 0.122 | 0.134 | 0.130 | 0.125 |
| 62 | 0.111 | 0.121 | 0.132 | 0.127 | 0.123 |
| 63 | 0.108 | 0.118 | 0.128 | 0.124 | 0.120 |
| 64 | 0.106 | 0.115 | 0.124 | 0.120 | 0.116 |
| 65 | 0.103 | 0.112 | 0.120 | 0.117 | 0.113 |
| 66 | 0.101 | 0.109 | 0.117 | 0.113 | 0.110 |
| 67 | 0.098 | 0.106 | 0.113 | 0.110 | 0.107 |
| 68 | 0.094 | 0.101 | 0.108 | 0.105 | 0.102 |
| 69 | 0.090 | 0.096 | 0.102 | 0.099 | 0.097 |
| 70 | 0.086 | 0.091 | 0.097 | 0.094 | 0.092 |
| 71 | 0.082 | 0.087 | 0.092 | 0.090 | 0.087 |
| 72 | 0.078 | 0.083 | 0.087 | 0.085 | 0.083 |
| 73 | 0.072 | 0.076 | 0.080 | 0.078 | 0.076 |
| 74 | 0.066 | 0.070 | 0.073 | 0.071 | 0.070 |
| 75 | 0.061 | 0.064 | 0.067 | 0.065 | 0.064 |
| 76 | 0.056 | 0.059 | 0.061 | 0.060 | 0.059 |
| 77 | 0.052 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N570)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N570)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $28.38 | $32.29 | $38.16 | $45.00 | $49.90 | $53.81 | $56.76 | $59.68 | $64.57 |
| 35-39 | 32.29 | 37.19 | 44.03 | 52.84 | 59.68 | 64.57 | 67.51 | 71.43 | 78.27 |
| 40-44 | 35.22 | 41.09 | 48.92 | 60.66 | 67.51 | 73.38 | 77.30 | 82.19 | 89.03 |
| 45-49 | 43.05 | 50.87 | 62.62 | 77.30 | 87.08 | 94.90 | 99.79 | 105.68 | 114.47 |
| 50 | 45.98 | 54.79 | 67.51 | 83.17 | 94.90 | 102.73 | 108.60 | 115.46 | 125.25 |
| 51 | 46.97 | 55.76 | 69.46 | 86.11 | 97.84 | 105.68 | 111.54 | 118.39 | 129.15 |
| 52 | 47.95 | 57.73 | 71.43 | 88.06 | 100.78 | 109.58 | 115.46 | 122.30 | 133.06 |
| 53 | 50.87 | 61.65 | 75.33 | 93.93 | 107.63 | 116.44 | 123.28 | 131.11 | 141.87 |
| 54 | 53.81 | 65.55 | 81.22 | 100.78 | 115.46 | 125.25 | 132.09 | 139.92 | 151.66 |
| 55 | 56.76 | 69.46 | 86.11 | 107.63 | 123.28 | 133.06 | 140.90 | 149.71 | 162.41 |
| 56 | 60.66 | 74.36 | 91.98 | 115.46 | 131.11 | 142.85 | 150.68 | 159.49 | 173.17 |
| 57 | 63.60 | 78.27 | 97.84 | 123.28 | 140.90 | 152.63 | 161.44 | 171.22 | 185.90 |
| 58 | 68.49 | 84.14 | 105.68 | 133.06 | 151.66 | 164.38 | 174.17 | 184.93 | 200.58 |
| 59 | 73.38 | 91.00 | 113.49 | 142.85 | 163.39 | 178.07 | 187.85 | 199.60 | 216.23 |
| 60 | 79.25 | 97.84 | 122.30 | 154.60 | 177.09 | 191.77 | 202.53 | 215.25 | 232.87 |
| 61 | 85.12 | 104.68 | 132.09 | 166.33 | 190.79 | 207.42 | 218.20 | 231.88 | 251.45 |
| 62 | 91.00 | 112.52 | 141.87 | 179.06 | 205.47 | 223.09 | 235.80 | 250.47 | 271.02 |
| 63 | 98.82 | 122.30 | 154.60 | 194.71 | 224.06 | 243.63 | 257.33 | 272.98 | 295.48 |
| 64 | 106.65 | 133.06 | 167.31 | 212.31 | 243.63 | 265.15 | 279.83 | 297.44 | 320.93 |
| 65 | 115.46 | 144.81 | 181.98 | 230.90 | 265.15 | 288.64 | 304.29 | 323.85 | 349.29 |
| 66 | 125.25 | 156.55 | 198.63 | 251.45 | 288.64 | 314.07 | 331.69 | 352.23 | 380.61 |
| 67 | 136.00 | 170.25 | 215.25 | 273.96 | 314.07 | 342.45 | 361.04 | 383.54 | 413.88 |
| 68 | 150.68 | 188.84 | 239.71 | 304.29 | 350.28 | 381.59 | 403.10 | 427.56 | 461.81 |
| 69 | 168.28 | 210.36 | 267.12 | 339.51 | 390.39 | 425.61 | 450.08 | 476.49 | 513.67 |
| 70 | 186.88 | 233.85 | 296.47 | 378.64 | 435.40 | 474.54 | 500.95 | 532.27 | 572.38 |
| 71 | 207.42 | 259.28 | 329.72 | 421.70 | 485.29 | 529.32 | 559.65 | 592.92 | 637.93 |
| 72 | 229.93 | 288.64 | 366.91 | 469.64 | 541.08 | 590.00 | 623.25 | 661.41 | 711.31 |
| 73 | 252.44 | 317.01 | 404.10 | 517.59 | 597.81 | 651.63 | 688.81 | 729.90 | 782.74 |
| 74 | 275.91 | 348.32 | 445.18 | 570.43 | 659.46 | 720.12 | 760.23 | 805.25 | 861.99 |
| 75 | 302.34 | 382.56 | 489.21 | 629.13 | 727.95 | 795.47 | 839.49 | 887.42 | 950.05 |
| 76 | 331.69 | 419.75 | 538.13 | 693.71 | 804.26 | 877.64 | 927.55 | 979.40 | 1,045.94 |
| 77 | 362.99 | 460.83 | 592.92 | 765.12 | 887.42 | 969.61 | 1,023.43 | 1,080.18 | 1,151.60 |
| 78 | 402.13 | 510.73 | 658.49 | 854.17 | 991.15 | 1,082.13 | 1,141.81 | 1,202.49 | 1,279.79 |
| 79 | 444.21 | 566.51 | 732.84 | 952.01 | 1,106.59 | 1,208.35 | 1,273.90 | 1,339.47 | 1,422.63 |
| 80 | 491.16 | 627.17 | 815.03 | 1,061.59 | 1,235.76 | 1,349.25 | 1,421.66 | 1,491.12 | 1,581.13 |
| 81 | 543.03 | 695.66 | 906.02 | 1,184.87 | 1,379.58 | 1,505.80 | 1,586.02 | 1,660.38 | 1,757.25 |
| 82 | 599.78 | 771.00 | 1,007.78 | 1,320.87 | 1,540.04 | 1,680.94 | 1,769.00 | 1,848.25 | 1,952.93 |
| 83 | 645.76 | 831.66 | 1,090.94 | 1,436.33 | 1,675.05 | 1,826.71 | 1,918.69 | 2,000.88 | 2,112.42 |
| 84 | 694.68 | 897.21 | 1,180.95 | 1,560.59 | 1,821.82 | 1,984.25 | 2,082.09 | 2,166.23 | 2,284.62 |
| 85 | 747.52 | 968.64 | 1,279.79 | 1,695.62 | 1,980.33 | 2,155.47 | 2,258.21 | 2,344.30 | 2,471.50 |
| 86 | 805.25 | 1,044.96 | 1,385.44 | 1,843.35 | 2,153.51 | 2,340.38 | 2,449.98 | 2,538.03 | 2,674.04 |
| 87 | 865.91 | 1,127.14 | 1,499.93 | 2,002.83 | 2,341.38 | 2,542.93 | 2,658.37 | 2,747.42 | 2,892.22 |
| 88 | 932.44 | 1,216.19 | 1,624.18 | 2,176.99 | 2,545.85 | 2,762.10 | 2,883.41 | 2,974.41 | 3,129.01 |
| 89 | 1,002.88 | 1,313.04 | 1,759.21 | 2,365.84 | 2,768.94 | 2,999.84 | 3,128.01 | 3,219.99 | 3,384.37 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $41.09 | $48.92 | $60.66 | $76.32 | $87.08 | $94.90 | $100.78 | $108.60 | $121.33 |
| 35-39 | 47.95 | 58.71 | 72.41 | 91.98 | 105.68 | 115.46 | 123.28 | 132.09 | 146.76 |
| 40-44 | 58.71 | 71.43 | 90.01 | 114.47 | 132.09 | 144.81 | 153.61 | 165.36 | 182.96 |
| 45-49 | 72.41 | 89.03 | 111.54 | 142.85 | 165.36 | 181.98 | 192.74 | 207.42 | 228.95 |
| 50 | 81.22 | 100.78 | 127.20 | 163.39 | 188.84 | 207.42 | 221.12 | 236.77 | 261.23 |
| 51 | 85.12 | 104.68 | 133.06 | 170.25 | 197.63 | 217.20 | 230.90 | 247.55 | 272.98 |
| 52 | 88.06 | 109.58 | 138.93 | 178.07 | 206.44 | 226.99 | 241.66 | 259.28 | 284.72 |
| 53 | 92.95 | 115.46 | 147.74 | 188.84 | 219.17 | 240.69 | 255.37 | 274.93 | 301.36 |
| 54 | 98.82 | 122.30 | 155.57 | 199.60 | 231.88 | 254.39 | 271.02 | 290.58 | 319.94 |
| 55 | 103.71 | 129.15 | 165.36 | 211.34 | 245.58 | 270.04 | 286.69 | 308.20 | 338.53 |
| 56 | 109.58 | 136.98 | 175.14 | 224.06 | 260.26 | 285.69 | 304.29 | 326.80 | 358.10 |
| 57 | 115.46 | 144.81 | 184.93 | 237.76 | 275.91 | 303.31 | 321.90 | 346.37 | 379.64 |
| 58 | 123.28 | 153.61 | 196.66 | 253.42 | 293.53 | 322.88 | 343.42 | 367.88 | 403.10 |
| 59 | 130.14 | 163.39 | 209.39 | 269.07 | 313.10 | 343.42 | 364.96 | 392.34 | 429.53 |
| 60 | 138.93 | 174.17 | 223.09 | 286.69 | 332.66 | 365.93 | 389.42 | 416.81 | 456.92 |
| 61 | 146.76 | 184.93 | 236.77 | 305.26 | 354.18 | 389.42 | 413.88 | 444.21 | 485.29 |
| 62 | 156.55 | 196.66 | 251.45 | 324.83 | 377.67 | 414.86 | 441.27 | 472.59 | 516.61 |
| 63 | 168.28 | 211.34 | 272.01 | 351.26 | 408.00 | 448.12 | 476.49 | 510.73 | 557.70 |
| 64 | 181.01 | 227.98 | 293.53 | 379.64 | 441.27 | 484.32 | 515.62 | 552.81 | 602.71 |
| 65 | 194.71 | 246.56 | 317.01 | 409.96 | 476.49 | 524.43 | 556.73 | 596.84 | 650.65 |
| 66 | 210.36 | 265.15 | 342.45 | 442.24 | 515.62 | 566.51 | 602.71 | 645.76 | 703.49 |
| 67 | 226.01 | 286.69 | 369.85 | 478.45 | 556.73 | 612.49 | 651.63 | 697.62 | 759.25 |
| 68 | 245.58 | 310.15 | 400.18 | 518.56 | 604.67 | 665.33 | 707.41 | 757.30 | 823.83 |
| 69 | 265.15 | 336.58 | 434.42 | 563.57 | 656.52 | 722.08 | 768.06 | 821.88 | 892.32 |
| 70 | 287.66 | 363.97 | 470.62 | 610.54 | 713.27 | 783.71 | 833.61 | 892.32 | 967.66 |
| 71 | 311.15 | 394.31 | 509.76 | 663.38 | 773.93 | 851.23 | 905.04 | 968.64 | 1,048.86 |
| 72 | 336.58 | 427.56 | 552.81 | 719.14 | 840.47 | 924.61 | 983.32 | 1,050.83 | 1,137.91 |
| 73 | 366.91 | 466.70 | 604.67 | 788.61 | 921.67 | 1,014.62 | 1,079.21 | 1,152.59 | 1,244.55 |
| 74 | 400.18 | 508.78 | 661.41 | 863.96 | 1,011.69 | 1,113.45 | 1,183.89 | 1,263.14 | 1,360.98 |
| 75 | 436.37 | 555.75 | 724.03 | 947.12 | 1,110.51 | 1,222.05 | 1,299.35 | 1,384.47 | 1,489.15 |
| 76 | 475.51 | 606.62 | 791.55 | 1,039.08 | 1,218.14 | 1,341.42 | 1,425.56 | 1,517.53 | 1,629.08 |
| 77 | 517.59 | 662.39 | 865.91 | 1,138.89 | 1,336.52 | 1,472.53 | 1,564.50 | 1,663.32 | 1,781.71 |
| 78 | 563.57 | 723.06 | 947.12 | 1,249.44 | 1,468.61 | 1,617.34 | 1,717.13 | 1,821.82 | 1,947.06 |
| 79 | 613.46 | 788.61 | 1,037.13 | 1,371.74 | 1,613.42 | 1,776.81 | 1,884.44 | 1,995.01 | 2,127.10 |
| 80 | 667.28 | 860.04 | 1,134.97 | 1,504.82 | 1,771.92 | 1,950.98 | 2,067.42 | 2,184.83 | 2,324.73 |
| 81 | 725.98 | 938.31 | 1,241.62 | 1,651.59 | 1,947.06 | 2,142.75 | 2,268.97 | 2,392.25 | 2,539.98 |
| 82 | 790.57 | 1,023.43 | 1,359.03 | 1,813.03 | 2,138.83 | 2,354.08 | 2,490.09 | 2,620.23 | 2,775.78 |
| 83 | 840.47 | 1,090.94 | 1,451.98 | 1,944.12 | 2,295.38 | 2,523.36 | 2,666.20 | 2,800.24 | 2,963.65 |
| 84 | 892.32 | 1,161.38 | 1,552.75 | 2,085.99 | 2,463.68 | 2,706.32 | 2,855.05 | 2,992.03 | 3,164.23 |
| 85 | 948.10 | 1,237.71 | 1,659.40 | 2,237.65 | 2,644.69 | 2,902.00 | 3,057.57 | 3,197.50 | 3,378.50 |
| 86 | 1,007.78 | 1,317.93 | 1,773.89 | 2,400.08 | 2,838.40 | 3,111.39 | 3,274.78 | 3,416.65 | 3,606.47 |
| 87 | 1,070.40 | 1,404.04 | 1,896.19 | 2,575.20 | 3,046.82 | 3,336.43 | 3,506.67 | 3,651.47 | 3,850.10 |
| 88 | 1,137.91 | 1,495.04 | 2,027.29 | 2,762.10 | 3,269.89 | 3,577.11 | 3,755.20 | 3,901.96 | 4,111.33 |
| 89 | 1,209.33 | 1,592.88 | 2,166.23 | 2,963.65 | 3,509.60 | 3,835.42 | 4,021.32 | 4,169.06 | 4,389.21 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $92.95 | $115.46 | $145.79 | $185.90 | $214.28 | $234.82 | $248.52 | $267.12 | $293.53 |
| 35-39 | 101.76 | 126.22 | 160.46 | 204.49 | 236.77 | 259.28 | 274.93 | 294.50 | 323.85 |
| 40-44 | 114.47 | 141.87 | 180.03 | 230.90 | 267.12 | 292.55 | 311.15 | 333.64 | 365.93 |
| 45-49 | 124.25 | 155.57 | 197.63 | 254.39 | 294.50 | 322.88 | 342.45 | 366.91 | 403.10 |
| 50 | 133.06 | 167.31 | 213.30 | 273.96 | 317.01 | 347.34 | 368.86 | 395.29 | 433.45 |
| 51 | 136.98 | 171.22 | 218.20 | 280.80 | 324.83 | 356.15 | 378.64 | 405.07 | 444.21 |
| 52 | 139.92 | 175.14 | 224.06 | 287.66 | 333.64 | 364.96 | 388.43 | 415.83 | 454.97 |
| 53 | 144.81 | 181.98 | 231.88 | 298.42 | 346.37 | 379.64 | 403.10 | 431.48 | 472.59 |
| 54 | 149.71 | 187.85 | 240.69 | 310.15 | 359.07 | 394.31 | 418.77 | 448.12 | 490.19 |
| 55 | 155.57 | 195.68 | 249.50 | 321.90 | 372.78 | 408.99 | 434.42 | 464.75 | 508.78 |
| 56 | 161.44 | 202.53 | 259.28 | 333.64 | 387.45 | 424.64 | 451.05 | 483.34 | 528.35 |
| 57 | 167.31 | 210.36 | 269.07 | 346.37 | 402.13 | 441.27 | 468.67 | 501.94 | 547.92 |
| 58 | 174.17 | 219.17 | 280.80 | 362.02 | 419.75 | 460.83 | 489.21 | 523.46 | 572.38 |
| 59 | 181.01 | 227.98 | 292.55 | 377.67 | 438.34 | 481.38 | 510.73 | 546.94 | 596.84 |
| 60 | 188.84 | 237.76 | 305.26 | 394.31 | 457.91 | 501.94 | 533.24 | 571.40 | 623.25 |
| 61 | 196.66 | 248.52 | 318.96 | 411.91 | 478.45 | 524.43 | 556.73 | 595.86 | 650.65 |
| 62 | 205.47 | 258.31 | 332.66 | 429.53 | 499.00 | 547.92 | 581.19 | 622.27 | 679.03 |
| 63 | 217.20 | 273.96 | 353.21 | 455.94 | 530.30 | 581.19 | 617.38 | 661.41 | 720.12 |
| 64 | 229.93 | 290.58 | 374.74 | 483.34 | 562.59 | 617.38 | 655.54 | 701.52 | 765.12 |
| 65 | 243.63 | 308.20 | 397.24 | 513.67 | 596.84 | 655.54 | 696.63 | 745.55 | 811.12 |
| 66 | 257.33 | 325.82 | 420.72 | 544.98 | 634.03 | 696.63 | 739.68 | 791.55 | 861.01 |
| 67 | 272.98 | 345.39 | 446.16 | 578.25 | 673.16 | 739.68 | 785.68 | 840.47 | 913.85 |
| 68 | 292.55 | 370.83 | 479.43 | 622.27 | 725.01 | 796.44 | 846.34 | 905.04 | 983.32 |
| 69 | 314.07 | 398.21 | 515.62 | 669.25 | 779.80 | 857.10 | 910.91 | 974.51 | 1,057.67 |
| 70 | 337.56 | 427.56 | 553.78 | 720.12 | 839.49 | 922.66 | 981.37 | 1,048.86 | 1,137.91 |
| 71 | 362.02 | 459.86 | 594.89 | 773.93 | 904.07 | 994.08 | 1,056.70 | 1,129.10 | 1,224.00 |
| 72 | 388.43 | 493.13 | 639.89 | 832.64 | 972.56 | 1,070.40 | 1,137.91 | 1,216.19 | 1,316.96 |
| 73 | 418.77 | 533.24 | 691.74 | 903.09 | 1,056.70 | 1,162.37 | 1,235.76 | 1,319.90 | 1,425.56 |
| 74 | 452.02 | 576.30 | 749.47 | 979.40 | 1,146.71 | 1,262.17 | 1,342.39 | 1,431.44 | 1,543.96 |
| 75 | 487.26 | 622.27 | 811.12 | 1,062.56 | 1,245.54 | 1,371.74 | 1,457.85 | 1,553.74 | 1,672.13 |
| 76 | 525.41 | 672.17 | 877.64 | 1,152.59 | 1,352.17 | 1,489.15 | 1,583.10 | 1,685.83 | 1,811.06 |
| 77 | 566.51 | 725.98 | 950.05 | 1,250.43 | 1,468.61 | 1,618.32 | 1,719.08 | 1,829.65 | 1,960.76 |
| 78 | 612.49 | 785.68 | 1,031.26 | 1,361.96 | 1,600.70 | 1,764.11 | 1,872.71 | 1,989.14 | 2,127.10 |
| 79 | 661.41 | 851.23 | 1,120.30 | 1,483.29 | 1,745.51 | 1,922.60 | 2,040.01 | 2,162.32 | 2,307.13 |
| 80 | 714.25 | 921.67 | 1,216.19 | 1,615.37 | 1,903.03 | 2,095.78 | 2,222.00 | 2,350.17 | 2,502.81 |
| 81 | 771.98 | 997.99 | 1,320.87 | 1,759.21 | 2,074.26 | 2,284.62 | 2,420.62 | 2,555.64 | 2,715.13 |
| 82 | 833.61 | 1,080.18 | 1,434.37 | 1,915.76 | 2,262.11 | 2,491.06 | 2,636.85 | 2,778.72 | 2,946.03 |
| 83 | 881.56 | 1,145.73 | 1,526.34 | 2,045.88 | 2,416.71 | 2,659.36 | 2,811.02 | 2,955.82 | 3,130.96 |
| 84 | 933.42 | 1,214.22 | 1,624.18 | 2,184.83 | 2,583.04 | 2,839.38 | 2,997.89 | 3,145.63 | 3,328.59 |
| 85 | 987.23 | 1,287.60 | 1,728.87 | 2,332.57 | 2,759.16 | 3,031.16 | 3,196.50 | 3,346.21 | 3,537.98 |
| 86 | 1,043.97 | 1,365.88 | 1,839.44 | 2,491.06 | 2,948.97 | 3,235.64 | 3,407.86 | 3,560.49 | 3,761.06 |
| 87 | 1,104.64 | 1,448.07 | 1,956.85 | 2,660.34 | 3,150.52 | 3,453.84 | 3,632.89 | 3,788.45 | 3,997.84 |
| 88 | 1,168.24 | 1,535.15 | 2,082.09 | 2,841.35 | 3,366.75 | 3,687.68 | 3,873.58 | 4,031.11 | 4,249.30 |
| 89 | 1,235.76 | 1,628.10 | 2,216.13 | 3,034.09 | 3,597.66 | 3,936.21 | 4,129.92 | 4,289.41 | 4,517.38 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $63.60 | $78.27 | $97.84 | $122.30 | $140.90 | $153.61 | $163.39 | $174.17 | $191.77 |
| 35-39 | 71.43 | 88.06 | 110.57 | 139.92 | 160.46 | 176.12 | 185.90 | 199.60 | 219.17 |
| 40-44 | 82.19 | 101.76 | 128.17 | 163.39 | 187.85 | 205.47 | 218.20 | 233.85 | 256.34 |
| 45-49 | 95.89 | 118.39 | 149.71 | 191.77 | 221.12 | 241.66 | 256.34 | 274.93 | 301.36 |
| 50 | 104.68 | 130.14 | 164.38 | 210.36 | 242.66 | 266.12 | 281.79 | 301.36 | 329.72 |
| 51 | 107.63 | 134.04 | 169.27 | 217.20 | 250.47 | 273.96 | 290.58 | 311.15 | 340.50 |
| 52 | 110.57 | 137.95 | 175.14 | 224.06 | 258.31 | 282.77 | 300.37 | 320.93 | 351.26 |
| 53 | 115.46 | 143.82 | 182.96 | 233.85 | 271.02 | 296.47 | 314.07 | 335.61 | 366.91 |
| 54 | 120.35 | 150.68 | 190.79 | 244.61 | 282.77 | 310.15 | 328.75 | 351.26 | 383.54 |
| 55 | 125.25 | 156.55 | 199.60 | 255.37 | 296.47 | 323.85 | 343.42 | 367.88 | 401.15 |
| 56 | 131.11 | 163.39 | 208.41 | 267.12 | 309.18 | 338.53 | 359.07 | 384.53 | 419.75 |
| 57 | 136.98 | 171.22 | 218.20 | 279.83 | 323.85 | 354.18 | 375.72 | 402.13 | 439.32 |
| 58 | 142.85 | 180.03 | 228.95 | 294.50 | 340.50 | 372.78 | 395.29 | 422.67 | 461.81 |
| 59 | 150.68 | 188.84 | 240.69 | 309.18 | 358.10 | 392.34 | 416.81 | 445.18 | 485.29 |
| 60 | 157.52 | 198.63 | 253.42 | 325.82 | 376.69 | 412.89 | 438.34 | 468.67 | 510.73 |
| 61 | 165.36 | 208.41 | 266.12 | 342.45 | 396.26 | 434.42 | 460.83 | 493.13 | 537.16 |
| 62 | 174.17 | 218.20 | 279.83 | 360.07 | 417.78 | 456.92 | 485.29 | 518.56 | 564.54 |
| 63 | 185.90 | 233.85 | 299.39 | 385.50 | 446.16 | 489.21 | 519.54 | 554.76 | 603.68 |
| 64 | 197.63 | 249.50 | 319.94 | 411.91 | 477.48 | 523.46 | 555.75 | 593.90 | 645.76 |
| 65 | 211.34 | 266.12 | 341.47 | 440.29 | 511.72 | 560.64 | 594.89 | 635.98 | 691.74 |
| 66 | 225.04 | 283.74 | 364.96 | 471.59 | 546.94 | 599.78 | 636.95 | 680.00 | 739.68 |
| 67 | 239.71 | 303.31 | 390.39 | 503.89 | 586.08 | 641.84 | 681.95 | 727.95 | 791.55 |
| 68 | 258.31 | 325.82 | 419.75 | 543.03 | 631.08 | 691.74 | 734.79 | 784.69 | 852.20 |
| 69 | 276.90 | 351.26 | 452.02 | 584.11 | 680.00 | 746.54 | 791.55 | 845.36 | 916.78 |
| 70 | 298.42 | 376.69 | 486.27 | 629.13 | 732.84 | 804.26 | 853.18 | 910.91 | 987.23 |
| 71 | 319.94 | 405.07 | 523.46 | 678.05 | 789.58 | 866.88 | 919.72 | 982.34 | 1,062.56 |
| 72 | 344.40 | 435.40 | 562.59 | 729.90 | 850.25 | 934.39 | 992.13 | 1,058.65 | 1,143.78 |
| 73 | 372.78 | 473.56 | 612.49 | 796.44 | 928.53 | 1,020.50 | 1,083.11 | 1,155.52 | 1,246.52 |
| 74 | 405.07 | 514.65 | 667.28 | 868.85 | 1,014.62 | 1,114.43 | 1,183.89 | 1,260.22 | 1,358.06 |
| 75 | 439.32 | 558.68 | 725.98 | 948.10 | 1,108.56 | 1,218.14 | 1,292.49 | 1,375.66 | 1,479.37 |
| 76 | 476.49 | 607.60 | 790.57 | 1,034.19 | 1,210.30 | 1,330.66 | 1,412.85 | 1,501.88 | 1,611.46 |
| 77 | 516.61 | 659.46 | 861.01 | 1,128.13 | 1,321.85 | 1,453.93 | 1,542.97 | 1,638.86 | 1,755.30 |
| 78 | 560.64 | 718.17 | 939.29 | 1,234.76 | 1,448.07 | 1,592.88 | 1,689.73 | 1,790.52 | 1,913.79 |
| 79 | 608.57 | 781.76 | 1,025.40 | 1,352.17 | 1,587.00 | 1,745.51 | 1,849.22 | 1,956.85 | 2,085.99 |
| 80 | 660.44 | 850.25 | 1,119.32 | 1,480.36 | 1,739.64 | 1,912.82 | 2,025.34 | 2,137.86 | 2,274.84 |
| 81 | 717.19 | 925.59 | 1,221.08 | 1,620.27 | 1,905.98 | 2,095.78 | 2,217.11 | 2,336.48 | 2,480.30 |
| 82 | 778.82 | 1,006.80 | 1,332.61 | 1,773.89 | 2,088.93 | 2,296.35 | 2,427.47 | 2,552.71 | 2,704.37 |
| 83 | 826.77 | 1,071.37 | 1,423.61 | 1,901.08 | 2,239.62 | 2,459.76 | 2,597.72 | 2,725.89 | 2,885.38 |
| 84 | 877.64 | 1,140.84 | 1,520.47 | 2,037.07 | 2,402.03 | 2,635.88 | 2,779.70 | 2,910.81 | 3,079.09 |
| 85 | 931.45 | 1,214.22 | 1,624.18 | 2,183.84 | 2,576.20 | 2,824.70 | 2,974.41 | 3,108.45 | 3,284.56 |
| 86 | 989.18 | 1,291.52 | 1,734.75 | 2,340.38 | 2,763.07 | 3,026.27 | 3,182.82 | 3,319.80 | 3,504.71 |
| 87 | 1,049.86 | 1,374.69 | 1,852.16 | 2,508.68 | 2,963.65 | 3,242.50 | 3,405.89 | 3,544.84 | 3,738.55 |
| 88 | 1,114.43 | 1,462.74 | 1,978.37 | 2,689.69 | 3,177.93 | 3,474.38 | 3,644.63 | 3,785.53 | 3,989.03 |
| 89 | 1,183.89 | 1,557.64 | 2,113.40 | 2,882.43 | 3,408.83 | 3,722.90 | 3,900.97 | 4,042.84 | 4,255.17 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $45.98 | $54.79 | $67.51 | $84.14 | $95.89 | $104.68 | $110.57 | $118.39 | $130.14 |
| 35-39 | 51.86 | 63.60 | 78.27 | 97.84 | 112.52 | 122.30 | 129.15 | 138.93 | 151.66 |
| 40-44 | 61.65 | 75.33 | 92.95 | 117.41 | 135.03 | 147.74 | 155.57 | 166.33 | 182.96 |
| 45-49 | 73.38 | 91.00 | 113.49 | 143.82 | 166.33 | 181.01 | 191.77 | 205.47 | 225.04 |
| 50 | 82.19 | 101.76 | 128.17 | 162.41 | 187.85 | 204.49 | 217.20 | 231.88 | 253.42 |
| 51 | 85.12 | 105.68 | 133.06 | 169.27 | 194.71 | 213.30 | 226.01 | 240.69 | 263.20 |
| 52 | 89.03 | 109.58 | 138.93 | 176.12 | 203.52 | 222.10 | 234.82 | 251.45 | 273.96 |
| 53 | 92.95 | 115.46 | 145.79 | 185.90 | 214.28 | 233.85 | 247.55 | 264.17 | 288.64 |
| 54 | 97.84 | 121.33 | 153.61 | 195.68 | 225.04 | 246.56 | 260.26 | 278.85 | 304.29 |
| 55 | 102.73 | 127.20 | 161.44 | 205.47 | 236.77 | 259.28 | 274.93 | 293.53 | 319.94 |
| 56 | 107.63 | 134.04 | 170.25 | 216.23 | 249.50 | 272.98 | 289.61 | 309.18 | 336.58 |
| 57 | 112.52 | 140.90 | 179.06 | 227.98 | 263.20 | 287.66 | 304.29 | 324.83 | 354.18 |
| 58 | 119.36 | 148.71 | 188.84 | 241.66 | 278.85 | 304.29 | 322.88 | 344.40 | 375.72 |
| 59 | 126.22 | 157.52 | 200.58 | 255.37 | 295.48 | 322.88 | 342.45 | 364.96 | 398.21 |
| 60 | 133.06 | 166.33 | 211.34 | 271.02 | 313.10 | 342.45 | 362.99 | 386.48 | 421.70 |
| 61 | 140.90 | 176.12 | 224.06 | 286.69 | 331.69 | 362.99 | 384.53 | 409.96 | 446.16 |
| 62 | 148.71 | 185.90 | 237.76 | 304.29 | 351.26 | 384.53 | 407.02 | 434.42 | 472.59 |
| 63 | 158.50 | 199.60 | 254.39 | 326.80 | 377.67 | 412.89 | 437.35 | 466.70 | 507.81 |
| 64 | 170.25 | 214.28 | 272.98 | 350.28 | 406.05 | 444.21 | 470.62 | 501.94 | 545.97 |
| 65 | 181.98 | 228.95 | 293.53 | 376.69 | 436.37 | 477.48 | 505.84 | 540.08 | 586.08 |
| 66 | 195.68 | 245.58 | 315.05 | 405.07 | 468.67 | 512.70 | 544.00 | 580.21 | 630.11 |
| 67 | 209.39 | 264.17 | 338.53 | 434.42 | 503.89 | 551.83 | 585.10 | 624.24 | 677.06 |
| 68 | 226.01 | 284.72 | 364.96 | 469.64 | 544.98 | 596.84 | 633.03 | 675.11 | 731.87 |
| 69 | 243.63 | 307.23 | 394.31 | 507.81 | 590.00 | 645.76 | 684.90 | 729.90 | 790.57 |
| 70 | 262.22 | 331.69 | 425.61 | 548.89 | 637.93 | 698.60 | 740.66 | 789.58 | 854.17 |
| 71 | 283.74 | 358.10 | 459.86 | 593.90 | 689.79 | 756.33 | 801.33 | 854.17 | 922.66 |
| 72 | 305.26 | 386.48 | 497.05 | 641.84 | 745.55 | 817.96 | 866.88 | 923.64 | 997.02 |
| 73 | 333.64 | 421.70 | 544.00 | 704.47 | 818.93 | 898.20 | 952.99 | 1,013.64 | 1,092.89 |
| 74 | 362.99 | 460.83 | 595.86 | 772.95 | 900.15 | 987.23 | 1,046.91 | 1,113.45 | 1,197.59 |
| 75 | 396.26 | 503.89 | 651.63 | 848.29 | 988.21 | 1,085.08 | 1,149.65 | 1,222.05 | 1,312.06 |
| 76 | 432.46 | 549.87 | 713.27 | 930.48 | 1,086.05 | 1,191.73 | 1,263.14 | 1,341.42 | 1,437.31 |
| 77 | 471.59 | 600.76 | 781.76 | 1,020.50 | 1,192.70 | 1,309.14 | 1,388.39 | 1,471.55 | 1,574.29 |
| 78 | 513.67 | 657.49 | 857.10 | 1,122.25 | 1,313.04 | 1,442.20 | 1,527.32 | 1,616.35 | 1,724.97 |
| 79 | 560.64 | 719.14 | 940.26 | 1,234.76 | 1,446.12 | 1,587.99 | 1,679.95 | 1,774.86 | 1,890.31 |
| 80 | 611.51 | 785.68 | 1,031.26 | 1,359.03 | 1,592.88 | 1,748.44 | 1,848.25 | 1,949.01 | 2,071.32 |
| 81 | 667.28 | 859.06 | 1,131.05 | 1,495.04 | 1,754.32 | 1,924.55 | 2,034.15 | 2,139.81 | 2,269.94 |
| 82 | 727.95 | 940.26 | 1,239.66 | 1,643.75 | 1,931.41 | 2,119.26 | 2,237.65 | 2,349.19 | 2,487.15 |
| 83 | 775.90 | 1,003.86 | 1,329.68 | 1,769.00 | 2,079.15 | 2,278.75 | 2,403.01 | 2,517.49 | 2,663.26 |
| 84 | 825.79 | 1,072.35 | 1,424.58 | 1,903.03 | 2,237.65 | 2,450.95 | 2,581.09 | 2,698.50 | 2,852.11 |
| 85 | 880.58 | 1,145.73 | 1,527.32 | 2,046.86 | 2,407.90 | 2,634.90 | 2,771.88 | 2,891.24 | 3,053.66 |
| 86 | 938.31 | 1,223.03 | 1,636.91 | 2,201.45 | 2,591.85 | 2,833.51 | 2,976.36 | 3,098.66 | 3,268.91 |
| 87 | 998.97 | 1,306.20 | 1,755.30 | 2,368.76 | 2,790.46 | 3,046.82 | 3,196.50 | 3,320.77 | 3,500.81 |
| 88 | 1,064.53 | 1,395.23 | 1,881.52 | 2,547.82 | 3,002.79 | 3,275.77 | 3,433.29 | 3,558.52 | 3,748.34 |
| 89 | 1,134.97 | 1,490.15 | 2,016.53 | 2,740.56 | 3,232.72 | 3,523.30 | 3,686.71 | 3,813.90 | 4,013.49 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N580

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N580 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 500 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 730 | 0.93 | 0.85 | 0.81 | 0.74 | 0.66 |
| 1,095 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,460 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,825 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,190 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,920 | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |
| Unlimited | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |

To determine the annual premium rates for Policy Form GR-N580 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N580)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.340 | 0.325 | 0.280 | 0.215 | 0.220 |
| 35-39 | 0.375 | 0.350 | 0.290 | 0.225 | 0.230 |
| 40-44 | 0.405 | 0.360 | 0.310 | 0.230 | 0.240 |
| 45-49 | 0.410 | 0.370 | 0.320 | 0.235 | 0.250 |
| 50-54 | 0.400 | 0.360 | 0.315 | 0.235 | 0.250 |
| 55-59 | 0.390 | 0.360 | 0.310 | 0.235 | 0.240 |
| 60-64 | 0.390 | 0.360 | 0.300 | 0.230 | 0.220 |
| 65-69 | 0.390 | 0.350 | 0.290 | 0.225 | 0.200 |
| 70-74 | 0.390 | 0.340 | 0.280 | 0.210 | 0.180 |
| 75-79 | 0.390 | 0.330 | 0.260 | 0.190 | 0.150 |
| 80-84 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |
| 85-89 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.380 | 0.360 | 0.330 | 0.260 | 0.260 |
| 35-39 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 40-44 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 45-49 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 50-54 | 0.380 | 0.360 | 0.330 | 0.265 | 0.250 |
| 55-59 | 0.380 | 0.360 | 0.325 | 0.260 | 0.240 |
| 60-64 | 0.380 | 0.360 | 0.320 | 0.255 | 0.225 |
| 65-69 | 0.380 | 0.360 | 0.310 | 0.245 | 0.205 |
| 70-74 | 0.380 | 0.360 | 0.300 | 0.230 | 0.185 |
| 75-79 | 0.380 | 0.350 | 0.280 | 0.200 | 0.150 |
| 80-84 | 0.380 | 0.340 | 0.250 | 0.170 | 0.150 |
| 85-89 | 0.400 | 0.330 | 0.250 | 0.170 | 0.150 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.115 | 0.108 | 0.087 | 0.065 | 0.050 |
| 35-39 | 0.122 | 0.114 | 0.091 | 0.069 | 0.053 |
| 40-44 | 0.130 | 0.120 | 0.096 | 0.073 | 0.056 |
| 45-49 | 0.138 | 0.126 | 0.100 | 0.076 | 0.058 |
| 50 | 0.144 | 0.130 | 0.104 | 0.078 | 0.060 |
| 51 | 0.146 | 0.132 | 0.105 | 0.079 | 0.060 |
| 52 | 0.148 | 0.133 | 0.106 | 0.080 | 0.061 |
| 53 | 0.150 | 0.134 | 0.107 | 0.080 | 0.061 |
| 54 | 0.151 | 0.135 | 0.108 | 0.081 | 0.062 |
| 55 | 0.153 | 0.137 | 0.108 | 0.081 | 0.062 |
| 56 | 0.154 | 0.138 | 0.109 | 0.082 | 0.063 |
| 57 | 0.156 | 0.139 | 0.110 | 0.082 | 0.063 |
| 58 | 0.157 | 0.140 | 0.110 | 0.082 | 0.063 |
| 59 | 0.158 | 0.141 | 0.111 | 0.082 | 0.063 |
| 60 | 0.160 | 0.141 | 0.111 | 0.083 | 0.063 |
| 61 | 0.161 | 0.142 | 0.112 | 0.083 | 0.063 |
| 62 | 0.162 | 0.143 | 0.112 | 0.083 | 0.063 |
| 63 | 0.163 | 0.143 | 0.112 | 0.083 | 0.063 |
| 64 | 0.163 | 0.144 | 0.112 | 0.083 | 0.062 |
| 65 | 0.164 | 0.144 | 0.112 | 0.082 | 0.062 |
| 66 | 0.164 | 0.145 | 0.112 | 0.082 | 0.061 |
| 67 | 0.165 | 0.145 | 0.112 | 0.082 | 0.061 |
| 68 | 0.164 | 0.144 | 0.111 | 0.081 | 0.060 |
| 69 | 0.164 | 0.143 | 0.110 | 0.080 | 0.058 |
| 70 | 0.163 | 0.143 | 0.109 | 0.078 | 0.057 |
| 71 | 0.163 | 0.142 | 0.108 | 0.077 | 0.055 |
| 72 | 0.162 | 0.141 | 0.107 | 0.076 | 0.054 |
| 73 | 0.163 | 0.141 | 0.106 | 0.075 | 0.052 |
| 74 | 0.164 | 0.141 | 0.106 | 0.073 | 0.051 |
| 75 | 0.164 | 0.142 | 0.105 | 0.072 | 0.049 |
| 76 | 0.165 | 0.142 | 0.105 | 0.070 | 0.047 |
| 77 | 0.166 | 0.142 | 0.104 | 0.069 | 0.046 |
| 78 | 0.166 | 0.141 | 0.102 | 0.066 | 0.043 |
| 79 | 0.165 | 0.140 | 0.099 | 0.063 | 0.040 |
| 80 | 0.165 | 0.138 | 0.097 | 0.060 | 0.038 |
| 81 | 0.164 | 0.137 | 0.095 | 0.058 | 0.035 |
| 82 | 0.164 | 0.136 | 0.093 | 0.055 | 0.033 |
| 83 | 0.163 | 0.134 | 0.089 | 0.051 | 0.029 |
| 84 | 0.161 | 0.132 | 0.086 | 0.046 | 0.025 |
| 85 | 0.160 | 0.130 | 0.082 | 0.043 | 0.022 |
| 86 | 0.158 | 0.128 | 0.079 | 0.039 | 0.019 |
| 87 | 0.157 | 0.126 | 0.076 | 0.036 | 0.017 |
| 88 | 0.156 | 0.124 | 0.073 | 0.033 | 0.015 |
| 89 | 0.154 | 0.122 | 0.070 | 0.030 | 0.013 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.053 | 0.074 | 0.110 | 0.098 | 0.086 |
| 35-39 | 0.064 | 0.084 | 0.116 | 0.106 | 0.095 |
| 40-44 | 0.077 | 0.095 | 0.123 | 0.113 | 0.104 |
| 45-49 | 0.089 | 0.106 | 0.130 | 0.122 | 0.113 |
| 50 | 0.097 | 0.113 | 0.134 | 0.126 | 0.119 |
| 51 | 0.100 | 0.115 | 0.135 | 0.128 | 0.120 |
| 52 | 0.102 | 0.117 | 0.137 | 0.129 | 0.122 |
| 53 | 0.103 | 0.118 | 0.136 | 0.130 | 0.123 |
| 54 | 0.105 | 0.119 | 0.136 | 0.130 | 0.123 |
| 55 | 0.106 | 0.119 | 0.136 | 0.130 | 0.124 |
| 56 | 0.107 | 0.120 | 0.136 | 0.130 | 0.124 |
| 57 | 0.108 | 0.121 | 0.136 | 0.130 | 0.125 |
| 58 | 0.108 | 0.120 | 0.134 | 0.129 | 0.123 |
| 59 | 0.107 | 0.119 | 0.132 | 0.127 | 0.122 |
| 60 | 0.107 | 0.118 | 0.130 | 0.125 | 0.120 |
| 61 | 0.106 | 0.117 | 0.128 | 0.124 | 0.119 |
| 62 | 0.105 | 0.115 | 0.127 | 0.122 | 0.118 |
| 63 | 0.103 | 0.113 | 0.123 | 0.119 | 0.115 |
| 64 | 0.101 | 0.110 | 0.120 | 0.116 | 0.112 |
| 65 | 0.099 | 0.108 | 0.117 | 0.113 | 0.109 |
| 66 | 0.097 | 0.105 | 0.113 | 0.110 | 0.107 |
| 67 | 0.095 | 0.103 | 0.110 | 0.107 | 0.104 |
| 68 | 0.091 | 0.098 | 0.105 | 0.102 | 0.099 |
| 69 | 0.088 | 0.094 | 0.100 | 0.097 | 0.095 |
| 70 | 0.084 | 0.090 | 0.095 | 0.092 | 0.090 |
| 71 | 0.080 | 0.086 | 0.090 | 0.088 | 0.086 |
| 72 | 0.077 | 0.082 | 0.086 | 0.084 | 0.082 |
| 73 | 0.071 | 0.075 | 0.079 | 0.077 | 0.075 |
| 74 | 0.065 | 0.069 | 0.072 | 0.071 | 0.069 |
| 75 | 0.060 | 0.064 | 0.066 | 0.065 | 0.064 |
| 76 | 0.056 | 0.058 | 0.061 | 0.059 | 0.058 |
| 77 | 0.051 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N580)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N580)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $38.90 | $44.88 | $51.86 | $61.84 | $68.81 | $73.79 | $78.79 | $83.76 | $97.72 |
| 35-39 | 43.88 | 51.86 | 60.83 | 72.80 | 82.77 | 88.76 | 94.75 | 100.72 | 117.67 |
| 40-44 | 47.86 | 56.84 | 67.81 | 82.77 | 93.74 | 100.72 | 107.70 | 115.68 | 133.63 |
| 45-49 | 58.84 | 70.80 | 85.77 | 104.72 | 119.67 | 129.64 | 138.62 | 147.58 | 171.53 |
| 50 | 61.84 | 74.80 | 90.74 | 112.69 | 128.65 | 139.61 | 149.59 | 159.56 | 183.49 |
| 51 | 62.83 | 76.79 | 93.74 | 115.68 | 131.64 | 142.61 | 153.57 | 163.54 | 188.48 |
| 52 | 64.83 | 77.78 | 95.74 | 118.68 | 135.63 | 146.59 | 156.56 | 167.53 | 192.47 |
| 53 | 67.81 | 82.77 | 101.73 | 125.66 | 143.60 | 155.57 | 166.54 | 178.51 | 204.44 |
| 54 | 71.81 | 87.75 | 107.70 | 133.63 | 152.58 | 165.55 | 177.50 | 189.48 | 217.39 |
| 55 | 75.79 | 92.75 | 113.68 | 141.61 | 162.55 | 175.52 | 188.48 | 201.45 | 230.36 |
| 56 | 80.77 | 98.73 | 120.66 | 150.58 | 172.52 | 187.47 | 200.44 | 213.41 | 245.32 |
| 57 | 84.77 | 103.71 | 128.65 | 160.55 | 183.49 | 199.45 | 213.41 | 227.36 | 260.27 |
| 58 | 90.74 | 111.70 | 137.61 | 171.53 | 196.45 | 213.41 | 228.37 | 243.32 | 278.24 |
| 59 | 96.73 | 118.68 | 147.58 | 184.50 | 211.42 | 228.37 | 245.32 | 261.28 | 298.18 |
| 60 | 103.71 | 126.65 | 157.56 | 197.45 | 226.37 | 245.32 | 262.28 | 279.23 | 319.12 |
| 61 | 110.69 | 135.63 | 168.54 | 211.42 | 242.33 | 262.28 | 281.23 | 299.17 | 341.06 |
| 62 | 117.67 | 145.60 | 180.50 | 226.37 | 259.28 | 281.23 | 302.17 | 321.12 | 365.99 |
| 63 | 126.65 | 156.56 | 194.47 | 244.33 | 281.23 | 304.17 | 326.10 | 347.03 | 394.91 |
| 64 | 136.62 | 168.54 | 210.41 | 264.28 | 303.16 | 329.09 | 353.02 | 374.97 | 425.82 |
| 65 | 146.59 | 181.50 | 227.36 | 286.21 | 328.10 | 356.01 | 380.95 | 404.88 | 459.72 |
| 66 | 158.57 | 195.46 | 245.32 | 309.14 | 355.02 | 384.94 | 411.86 | 437.79 | 496.62 |
| 67 | 170.52 | 211.42 | 264.28 | 334.08 | 383.95 | 416.84 | 445.76 | 472.69 | 535.52 |
| 68 | 187.47 | 233.35 | 292.19 | 368.98 | 424.83 | 460.73 | 493.64 | 522.55 | 591.36 |
| 69 | 206.43 | 257.28 | 322.11 | 407.88 | 469.69 | 509.58 | 545.49 | 578.40 | 653.20 |
| 70 | 227.36 | 283.21 | 356.01 | 450.76 | 519.56 | 563.45 | 603.34 | 639.23 | 722.00 |
| 71 | 250.30 | 312.14 | 392.91 | 498.62 | 574.41 | 623.28 | 667.16 | 706.04 | 796.80 |
| 72 | 276.23 | 344.06 | 433.81 | 550.48 | 635.24 | 690.10 | 737.96 | 780.84 | 879.57 |
| 73 | 300.16 | 374.97 | 473.70 | 602.33 | 696.07 | 755.90 | 807.76 | 853.64 | 960.34 |
| 74 | 326.10 | 408.87 | 516.56 | 659.17 | 761.89 | 827.71 | 884.55 | 933.42 | 1,048.09 |
| 75 | 355.02 | 445.76 | 564.44 | 722.00 | 834.69 | 906.50 | 969.32 | 1,021.17 | 1,143.83 |
| 76 | 385.93 | 485.65 | 616.29 | 789.82 | 914.47 | 993.25 | 1,061.06 | 1,116.91 | 1,248.55 |
| 77 | 419.83 | 528.54 | 673.15 | 864.61 | 1,001.23 | 1,087.98 | 1,161.79 | 1,220.62 | 1,363.22 |
| 78 | 461.72 | 583.39 | 744.94 | 960.34 | 1,112.92 | 1,208.66 | 1,289.43 | 1,352.26 | 1,507.83 |
| 79 | 508.59 | 644.22 | 825.71 | 1,066.05 | 1,237.57 | 1,343.28 | 1,432.04 | 1,498.85 | 1,668.38 |
| 80 | 559.45 | 711.03 | 913.47 | 1,183.72 | 1,376.19 | 1,492.87 | 1,589.60 | 1,660.41 | 1,845.89 |
| 81 | 616.29 | 784.83 | 1,011.20 | 1,314.36 | 1,529.76 | 1,659.40 | 1,764.12 | 1,839.92 | 2,042.34 |
| 82 | 678.12 | 865.60 | 1,119.90 | 1,459.96 | 1,700.30 | 1,843.90 | 1,959.58 | 2,038.35 | 2,258.76 |
| 83 | 730.98 | 935.40 | 1,214.63 | 1,588.60 | 1,850.88 | 2,006.45 | 2,127.11 | 2,207.89 | 2,445.24 |
| 84 | 786.83 | 1,010.21 | 1,317.35 | 1,729.21 | 2,015.42 | 2,181.95 | 2,309.61 | 2,392.38 | 2,646.67 |
| 85 | 847.65 | 1,091.99 | 1,428.05 | 1,881.79 | 2,194.92 | 2,373.43 | 2,508.07 | 2,591.83 | 2,865.07 |
| 86 | 913.47 | 1,178.74 | 1,548.71 | 2,048.33 | 2,390.38 | 2,581.86 | 2,723.46 | 2,808.23 | 3,101.42 |
| 87 | 984.27 | 1,273.47 | 1,679.35 | 2,228.84 | 2,602.80 | 2,809.22 | 2,956.82 | 3,042.57 | 3,357.70 |
| 88 | 1,060.07 | 1,376.19 | 1,820.96 | 2,426.29 | 2,834.16 | 3,055.54 | 3,211.11 | 3,295.89 | 3,634.95 |
| 89 | 1,141.85 | 1,486.88 | 1,974.53 | 2,640.68 | 3,086.47 | 3,323.80 | 3,486.35 | 3,571.11 | 3,934.12 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $56.84 | $68.81 | $83.76 | $103.71 | $118.68 | $129.64 | $140.61 | $151.59 | $180.50 |
| 35-39 | 66.81 | 80.77 | 98.73 | 123.65 | 142.61 | 156.56 | 169.53 | 183.49 | 216.40 |
| 40-44 | 79.78 | 97.72 | 120.66 | 152.58 | 176.51 | 193.46 | 209.42 | 226.37 | 266.26 |
| 45-49 | 96.73 | 119.67 | 148.59 | 188.48 | 218.40 | 239.34 | 259.28 | 280.22 | 329.09 |
| 50 | 108.70 | 133.63 | 167.53 | 212.41 | 247.31 | 270.25 | 292.19 | 316.12 | 368.98 |
| 51 | 112.69 | 138.62 | 174.53 | 221.39 | 257.28 | 281.23 | 304.17 | 328.10 | 382.94 |
| 52 | 116.68 | 144.61 | 181.50 | 230.36 | 267.25 | 293.19 | 317.12 | 342.05 | 397.90 |
| 53 | 122.66 | 151.59 | 190.47 | 242.33 | 282.22 | 309.14 | 334.08 | 360.00 | 418.84 |
| 54 | 128.65 | 159.56 | 201.45 | 256.29 | 297.17 | 326.10 | 352.03 | 378.95 | 440.79 |
| 55 | 135.63 | 168.54 | 211.42 | 270.25 | 313.13 | 343.05 | 370.98 | 399.89 | 463.73 |
| 56 | 142.61 | 177.50 | 223.38 | 284.22 | 330.08 | 362.00 | 390.92 | 420.84 | 487.66 |
| 57 | 149.59 | 186.48 | 235.35 | 300.16 | 348.04 | 381.94 | 411.86 | 443.78 | 512.58 |
| 58 | 158.57 | 197.45 | 248.32 | 317.12 | 368.98 | 403.89 | 435.79 | 468.70 | 541.50 |
| 59 | 167.53 | 208.43 | 263.27 | 336.07 | 390.92 | 427.82 | 461.72 | 496.62 | 572.41 |
| 60 | 176.51 | 220.38 | 278.24 | 356.01 | 413.86 | 452.74 | 488.65 | 525.54 | 605.32 |
| 61 | 186.48 | 232.36 | 295.19 | 376.95 | 437.79 | 479.67 | 517.57 | 555.46 | 639.23 |
| 62 | 197.45 | 246.32 | 312.14 | 398.90 | 463.73 | 507.60 | 547.49 | 587.38 | 675.13 |
| 63 | 211.42 | 264.28 | 335.08 | 428.81 | 498.62 | 546.48 | 588.37 | 631.25 | 724.00 |
| 64 | 226.37 | 283.21 | 359.01 | 460.73 | 536.51 | 587.38 | 633.26 | 678.12 | 776.85 |
| 65 | 242.33 | 304.17 | 385.93 | 495.63 | 576.40 | 631.25 | 680.12 | 728.98 | 833.70 |
| 66 | 259.28 | 326.10 | 414.86 | 532.52 | 620.29 | 678.12 | 730.98 | 782.84 | 894.52 |
| 67 | 278.24 | 349.03 | 444.77 | 572.41 | 666.15 | 729.99 | 785.82 | 840.67 | 959.35 |
| 68 | 299.17 | 375.96 | 479.67 | 617.30 | 719.00 | 786.83 | 847.65 | 906.50 | 1,032.15 |
| 69 | 322.11 | 404.88 | 516.56 | 665.16 | 775.85 | 849.66 | 914.47 | 977.29 | 1,110.92 |
| 70 | 346.04 | 435.79 | 556.45 | 717.02 | 836.69 | 916.47 | 986.28 | 1,053.09 | 1,195.70 |
| 71 | 371.97 | 468.70 | 599.34 | 773.86 | 902.51 | 988.26 | 1,064.05 | 1,134.85 | 1,286.44 |
| 72 | 400.90 | 504.61 | 645.21 | 834.69 | 974.30 | 1,066.05 | 1,146.83 | 1,222.62 | 1,384.16 |
| 73 | 433.81 | 547.49 | 702.05 | 908.48 | 1,062.07 | 1,162.78 | 1,250.54 | 1,330.31 | 1,503.83 |
| 74 | 469.69 | 593.37 | 762.90 | 990.26 | 1,157.79 | 1,267.49 | 1,362.23 | 1,448.00 | 1,632.48 |
| 75 | 508.59 | 644.22 | 829.71 | 1,079.02 | 1,262.51 | 1,382.18 | 1,484.90 | 1,575.64 | 1,773.09 |
| 76 | 550.48 | 699.06 | 901.50 | 1,174.74 | 1,376.19 | 1,506.82 | 1,618.52 | 1,714.26 | 1,925.66 |
| 77 | 596.34 | 757.90 | 980.29 | 1,280.45 | 1,500.85 | 1,643.44 | 1,763.11 | 1,865.83 | 2,091.21 |
| 78 | 647.21 | 824.72 | 1,069.05 | 1,400.12 | 1,643.44 | 1,798.02 | 1,927.67 | 2,035.36 | 2,277.69 |
| 79 | 701.06 | 896.52 | 1,165.78 | 1,531.76 | 1,799.02 | 1,967.56 | 2,107.17 | 2,218.87 | 2,479.14 |
| 80 | 760.90 | 974.30 | 1,271.49 | 1,675.36 | 1,968.55 | 2,153.05 | 2,302.63 | 2,420.30 | 2,699.53 |
| 81 | 824.72 | 1,060.07 | 1,387.16 | 1,831.93 | 2,155.03 | 2,356.48 | 2,518.04 | 2,639.69 | 2,938.86 |
| 82 | 894.52 | 1,151.82 | 1,512.81 | 2,003.46 | 2,359.47 | 2,577.87 | 2,752.38 | 2,879.03 | 3,200.15 |
| 83 | 952.37 | 1,228.61 | 1,618.52 | 2,153.05 | 2,535.98 | 2,768.34 | 2,949.83 | 3,078.48 | 3,419.54 |
| 84 | 1,012.21 | 1,310.37 | 1,733.20 | 2,312.60 | 2,726.45 | 2,972.77 | 3,161.25 | 3,291.88 | 3,653.88 |
| 85 | 1,077.02 | 1,397.13 | 1,854.87 | 2,485.13 | 2,930.89 | 3,192.16 | 3,388.61 | 3,520.26 | 3,905.19 |
| 86 | 1,145.83 | 1,490.88 | 1,985.50 | 2,669.61 | 3,150.29 | 3,427.51 | 3,631.95 | 3,764.59 | 4,173.46 |
| 87 | 1,218.63 | 1,589.60 | 2,125.11 | 2,868.06 | 3,386.63 | 3,680.81 | 3,893.22 | 4,025.85 | 4,459.66 |
| 88 | 1,296.41 | 1,695.31 | 2,275.71 | 3,080.48 | 3,639.92 | 3,952.06 | 4,173.46 | 4,305.08 | 4,765.81 |
| 89 | 1,378.19 | 1,808.00 | 2,435.27 | 3,309.84 | 3,913.17 | 4,244.26 | 4,472.63 | 4,603.26 | 5,091.91 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $121.67 | $149.59 | $186.48 | $235.35 | $272.25 | $296.18 | $320.11 | $344.06 | $400.90 |
| 35-39 | 132.63 | 163.54 | 204.44 | 259.28 | 299.17 | 327.09 | 353.02 | 378.95 | 441.78 |
| 40-44 | 147.58 | 182.50 | 229.37 | 291.20 | 337.06 | 367.99 | 396.89 | 427.82 | 496.62 |
| 45-49 | 160.55 | 199.45 | 250.30 | 318.12 | 368.98 | 403.89 | 435.79 | 467.71 | 542.49 |
| 50 | 170.52 | 212.41 | 267.25 | 341.06 | 394.91 | 431.81 | 465.71 | 500.62 | 578.40 |
| 51 | 174.53 | 216.40 | 273.24 | 348.04 | 403.89 | 441.78 | 476.67 | 511.59 | 591.36 |
| 52 | 178.51 | 221.39 | 279.23 | 356.01 | 412.85 | 451.75 | 486.65 | 522.55 | 604.33 |
| 53 | 184.50 | 229.37 | 289.20 | 368.98 | 427.82 | 467.71 | 504.61 | 541.50 | 624.28 |
| 54 | 190.47 | 237.34 | 299.17 | 381.94 | 442.77 | 484.66 | 521.56 | 560.46 | 646.20 |
| 55 | 196.45 | 245.32 | 310.14 | 394.91 | 458.73 | 501.61 | 540.51 | 579.39 | 668.15 |
| 56 | 203.43 | 253.30 | 320.11 | 408.87 | 474.69 | 519.56 | 559.45 | 600.35 | 691.09 |
| 57 | 210.41 | 262.28 | 332.08 | 423.84 | 491.64 | 537.52 | 579.39 | 621.28 | 714.03 |
| 58 | 218.40 | 272.25 | 345.05 | 440.79 | 511.59 | 559.45 | 602.33 | 646.20 | 741.94 |
| 59 | 226.37 | 283.21 | 359.01 | 458.73 | 532.52 | 582.38 | 627.27 | 672.14 | 771.86 |
| 60 | 235.35 | 294.19 | 372.96 | 477.68 | 554.47 | 606.31 | 652.19 | 699.06 | 801.78 |
| 61 | 244.33 | 306.15 | 387.93 | 496.62 | 576.40 | 630.26 | 679.12 | 726.99 | 832.70 |
| 62 | 254.30 | 318.12 | 403.89 | 516.56 | 600.35 | 656.18 | 706.04 | 755.90 | 865.60 |
| 63 | 268.26 | 335.08 | 425.82 | 546.48 | 635.24 | 694.08 | 746.94 | 799.79 | 914.47 |
| 64 | 282.22 | 354.03 | 450.76 | 577.41 | 672.14 | 733.97 | 789.82 | 845.65 | 965.32 |
| 65 | 298.18 | 373.97 | 475.68 | 611.31 | 710.04 | 776.85 | 835.68 | 893.53 | 1,020.18 |
| 66 | 314.14 | 394.91 | 502.61 | 646.20 | 751.92 | 821.72 | 884.55 | 945.38 | 1,078.01 |
| 67 | 331.09 | 415.85 | 530.54 | 683.12 | 794.80 | 869.60 | 935.40 | 999.24 | 1,137.85 |
| 68 | 354.03 | 444.77 | 567.43 | 730.98 | 851.64 | 931.42 | 1,002.23 | 1,070.04 | 1,217.62 |
| 69 | 377.96 | 475.68 | 607.32 | 782.84 | 912.48 | 998.23 | 1,073.03 | 1,145.83 | 1,301.41 |
| 70 | 402.88 | 507.60 | 649.20 | 837.68 | 977.29 | 1,069.05 | 1,149.82 | 1,226.60 | 1,392.15 |
| 71 | 430.81 | 542.49 | 694.08 | 897.52 | 1,047.10 | 1,145.83 | 1,231.60 | 1,313.36 | 1,488.88 |
| 72 | 459.72 | 579.39 | 742.95 | 960.34 | 1,120.89 | 1,227.60 | 1,319.35 | 1,406.11 | 1,591.60 |
| 73 | 492.63 | 622.27 | 799.79 | 1,036.14 | 1,210.65 | 1,325.34 | 1,424.05 | 1,515.80 | 1,712.26 |
| 74 | 528.54 | 669.14 | 860.62 | 1,117.90 | 1,307.38 | 1,431.05 | 1,537.75 | 1,633.47 | 1,842.89 |
| 75 | 567.43 | 719.00 | 926.44 | 1,205.67 | 1,412.09 | 1,545.72 | 1,659.40 | 1,761.13 | 1,983.51 |
| 76 | 608.32 | 772.87 | 998.23 | 1,301.41 | 1,524.78 | 1,669.38 | 1,792.04 | 1,898.74 | 2,134.09 |
| 77 | 652.19 | 829.71 | 1,074.03 | 1,404.11 | 1,646.44 | 1,803.00 | 1,934.65 | 2,047.33 | 2,296.64 |
| 78 | 702.05 | 895.51 | 1,162.78 | 1,524.78 | 1,789.04 | 1,958.58 | 2,099.20 | 2,217.86 | 2,483.13 |
| 79 | 755.90 | 967.32 | 1,258.52 | 1,655.42 | 1,944.62 | 2,128.11 | 2,278.70 | 2,401.35 | 2,684.58 |
| 80 | 814.74 | 1,044.11 | 1,363.22 | 1,797.03 | 2,113.16 | 2,311.59 | 2,473.15 | 2,600.79 | 2,902.96 |
| 81 | 876.58 | 1,126.88 | 1,475.91 | 1,950.60 | 2,296.64 | 2,512.05 | 2,684.58 | 2,817.21 | 3,138.31 |
| 82 | 944.38 | 1,215.64 | 1,597.58 | 2,118.13 | 2,496.09 | 2,728.45 | 2,913.94 | 3,050.56 | 3,393.61 |
| 83 | 1,000.23 | 1,290.42 | 1,702.29 | 2,265.74 | 2,670.60 | 2,916.93 | 3,110.40 | 3,248.01 | 3,611.00 |
| 84 | 1,059.08 | 1,370.20 | 1,813.98 | 2,422.30 | 2,858.09 | 3,118.37 | 3,318.81 | 3,458.42 | 3,842.37 |
| 85 | 1,120.89 | 1,454.98 | 1,932.64 | 2,590.82 | 3,058.53 | 3,333.77 | 3,542.20 | 3,682.81 | 4,088.68 |
| 86 | 1,186.72 | 1,544.73 | 2,059.31 | 2,771.33 | 3,272.95 | 3,564.13 | 3,780.53 | 3,921.15 | 4,349.97 |
| 87 | 1,256.52 | 1,640.47 | 2,193.93 | 2,963.80 | 3,503.30 | 3,810.45 | 4,033.84 | 4,175.44 | 4,628.18 |
| 88 | 1,331.32 | 1,741.18 | 2,338.54 | 3,169.22 | 3,748.63 | 4,073.73 | 4,305.08 | 4,445.69 | 4,925.37 |
| 89 | 1,409.10 | 1,848.88 | 2,492.11 | 3,389.62 | 4,011.90 | 4,354.94 | 4,594.28 | 4,732.90 | 5,240.50 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $84.77 | $103.71 | $127.64 | $158.57 | $182.50 | $199.45 | $214.42 | $230.36 | $269.25 |
| 35-39 | 94.75 | 115.68 | 143.60 | 180.50 | 207.42 | 226.37 | 244.33 | 262.28 | 306.15 |
| 40-44 | 108.70 | 133.63 | 166.54 | 209.42 | 241.34 | 263.27 | 284.22 | 305.16 | 356.01 |
| 45-49 | 124.66 | 154.58 | 192.47 | 244.33 | 282.22 | 308.15 | 332.08 | 357.00 | 413.86 |
| 50 | 135.63 | 167.53 | 209.42 | 266.26 | 307.14 | 336.07 | 362.00 | 388.92 | 449.75 |
| 51 | 138.62 | 172.52 | 215.41 | 273.24 | 316.12 | 346.04 | 371.97 | 399.89 | 461.72 |
| 52 | 142.61 | 176.51 | 222.39 | 281.23 | 326.10 | 356.01 | 382.94 | 410.87 | 474.69 |
| 53 | 148.59 | 184.50 | 231.37 | 293.19 | 340.05 | 370.98 | 398.90 | 427.82 | 494.63 |
| 54 | 154.58 | 191.48 | 240.33 | 306.15 | 354.03 | 385.93 | 415.85 | 446.76 | 514.58 |
| 55 | 160.55 | 199.45 | 251.31 | 319.12 | 368.98 | 402.88 | 433.81 | 464.72 | 535.52 |
| 56 | 166.54 | 207.42 | 261.28 | 332.08 | 384.94 | 419.83 | 451.75 | 484.66 | 557.46 |
| 57 | 173.52 | 216.40 | 272.25 | 346.04 | 400.90 | 437.79 | 470.70 | 504.61 | 580.40 |
| 58 | 181.50 | 226.37 | 285.21 | 362.99 | 419.83 | 458.73 | 493.64 | 528.54 | 607.32 |
| 59 | 189.48 | 236.34 | 298.18 | 379.94 | 440.79 | 480.68 | 517.57 | 553.48 | 635.24 |
| 60 | 198.46 | 247.31 | 312.14 | 397.90 | 461.72 | 503.61 | 541.50 | 580.40 | 665.16 |
| 61 | 207.42 | 259.28 | 327.09 | 416.84 | 483.67 | 527.54 | 567.43 | 607.32 | 696.07 |
| 62 | 217.39 | 271.26 | 343.05 | 436.78 | 506.59 | 553.48 | 594.36 | 636.23 | 727.98 |
| 63 | 230.36 | 288.21 | 364.99 | 465.71 | 539.50 | 589.36 | 634.25 | 678.12 | 774.85 |
| 64 | 244.33 | 306.15 | 387.93 | 495.63 | 575.41 | 628.26 | 675.13 | 722.00 | 823.72 |
| 65 | 260.27 | 325.10 | 412.85 | 528.54 | 613.31 | 669.14 | 720.01 | 768.87 | 876.58 |
| 66 | 276.23 | 346.04 | 439.78 | 562.44 | 653.20 | 713.03 | 766.88 | 818.73 | 933.42 |
| 67 | 293.19 | 367.99 | 467.71 | 599.34 | 696.07 | 759.90 | 816.74 | 872.59 | 993.25 |
| 68 | 313.13 | 392.91 | 500.62 | 642.22 | 745.93 | 814.74 | 875.57 | 934.41 | 1,062.07 |
| 69 | 335.08 | 419.83 | 535.52 | 687.10 | 798.78 | 873.59 | 938.40 | 1,000.23 | 1,135.86 |
| 70 | 357.00 | 448.76 | 572.41 | 735.96 | 856.63 | 935.40 | 1,005.21 | 1,071.03 | 1,214.63 |
| 71 | 381.94 | 479.67 | 612.30 | 788.81 | 917.46 | 1,003.23 | 1,077.02 | 1,146.83 | 1,298.41 |
| 72 | 407.88 | 513.59 | 655.18 | 844.66 | 983.28 | 1,075.02 | 1,154.80 | 1,228.61 | 1,389.16 |
| 73 | 439.78 | 554.47 | 709.03 | 916.47 | 1,068.04 | 1,166.77 | 1,252.54 | 1,331.32 | 1,502.84 |
| 74 | 474.69 | 599.34 | 767.87 | 993.25 | 1,159.79 | 1,267.49 | 1,360.23 | 1,443.00 | 1,626.49 |
| 75 | 511.59 | 647.21 | 831.69 | 1,078.01 | 1,258.52 | 1,376.19 | 1,475.91 | 1,564.67 | 1,759.13 |
| 76 | 551.48 | 699.06 | 899.52 | 1,169.76 | 1,366.22 | 1,493.86 | 1,601.57 | 1,695.31 | 1,903.74 |
| 77 | 594.36 | 754.91 | 974.30 | 1,268.50 | 1,483.89 | 1,622.51 | 1,739.18 | 1,837.91 | 2,059.31 |
| 78 | 643.23 | 818.73 | 1,059.08 | 1,384.16 | 1,620.52 | 1,771.10 | 1,896.76 | 2,000.47 | 2,237.80 |
| 79 | 696.07 | 887.54 | 1,152.81 | 1,509.82 | 1,769.10 | 1,933.65 | 2,068.27 | 2,176.98 | 2,431.26 |
| 80 | 752.92 | 963.34 | 1,253.53 | 1,647.45 | 1,932.64 | 2,111.15 | 2,255.76 | 2,369.44 | 2,641.69 |
| 81 | 814.74 | 1,044.11 | 1,364.22 | 1,797.03 | 2,110.16 | 2,304.62 | 2,460.19 | 2,578.87 | 2,870.05 |
| 82 | 881.56 | 1,132.87 | 1,483.89 | 1,960.58 | 2,304.62 | 2,516.04 | 2,683.57 | 2,806.23 | 3,118.37 |
| 83 | 936.41 | 1,206.66 | 1,586.60 | 2,104.18 | 2,475.16 | 2,699.53 | 2,874.05 | 2,998.70 | 3,330.78 |
| 84 | 995.24 | 1,286.44 | 1,697.31 | 2,258.76 | 2,658.64 | 2,895.98 | 3,078.48 | 3,204.13 | 3,556.16 |
| 85 | 1,058.07 | 1,370.20 | 1,814.98 | 2,425.29 | 2,856.09 | 3,107.40 | 3,296.88 | 3,424.52 | 3,797.48 |
| 86 | 1,123.89 | 1,460.96 | 1,941.62 | 2,602.80 | 3,067.51 | 3,334.77 | 3,532.23 | 3,658.88 | 4,055.77 |
| 87 | 1,194.69 | 1,556.69 | 2,076.26 | 2,794.27 | 3,294.88 | 3,578.09 | 3,782.53 | 3,910.17 | 4,331.01 |
| 88 | 1,269.49 | 1,658.41 | 2,220.85 | 2,999.69 | 3,538.20 | 3,839.37 | 4,051.79 | 4,178.43 | 4,625.19 |
| 89 | 1,349.27 | 1,767.12 | 2,375.43 | 3,219.08 | 3,800.48 | 4,119.59 | 4,339.99 | 4,465.63 | 4,939.33 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $61.84 | $73.79 | $89.75 | $111.70 | $127.64 | $137.61 | $148.59 | $159.56 | $186.48 |
| 35-39 | 69.81 | 84.77 | 103.71 | 129.64 | 148.59 | 161.56 | 173.52 | 186.48 | 217.39 |
| 40-44 | 81.78 | 99.72 | 122.66 | 153.57 | 176.51 | 192.47 | 207.42 | 222.39 | 259.28 |
| 45-49 | 97.72 | 119.67 | 148.59 | 187.47 | 216.40 | 235.35 | 253.30 | 272.25 | 316.12 |
| 50 | 108.70 | 133.63 | 165.55 | 209.42 | 241.34 | 263.27 | 283.21 | 304.17 | 352.03 |
| 51 | 111.70 | 137.61 | 172.52 | 217.39 | 250.30 | 273.24 | 294.19 | 315.13 | 364.00 |
| 52 | 115.68 | 142.61 | 178.51 | 225.38 | 260.27 | 283.21 | 305.16 | 327.09 | 377.96 |
| 53 | 121.67 | 149.59 | 187.47 | 236.34 | 272.25 | 297.17 | 320.11 | 343.05 | 395.90 |
| 54 | 126.65 | 156.56 | 196.45 | 247.31 | 286.21 | 312.14 | 335.08 | 359.01 | 413.86 |
| 55 | 132.63 | 164.55 | 205.43 | 259.28 | 300.16 | 327.09 | 352.03 | 376.95 | 433.81 |
| 56 | 138.62 | 171.53 | 215.41 | 272.25 | 315.13 | 343.05 | 368.98 | 394.91 | 454.74 |
| 57 | 145.60 | 179.50 | 225.38 | 285.21 | 330.08 | 360.00 | 386.92 | 413.86 | 475.68 |
| 58 | 152.58 | 189.48 | 237.34 | 301.17 | 348.04 | 378.95 | 407.88 | 436.78 | 501.61 |
| 59 | 160.55 | 199.45 | 250.30 | 318.12 | 366.98 | 399.89 | 429.81 | 459.72 | 527.54 |
| 60 | 168.54 | 209.42 | 264.28 | 335.08 | 386.92 | 421.83 | 453.75 | 484.66 | 555.46 |
| 61 | 177.50 | 221.39 | 278.24 | 353.02 | 408.87 | 444.77 | 478.68 | 511.59 | 585.38 |
| 62 | 186.48 | 232.36 | 293.19 | 371.97 | 430.81 | 469.69 | 504.61 | 539.50 | 616.29 |
| 63 | 199.45 | 248.32 | 313.13 | 397.90 | 460.73 | 502.61 | 539.50 | 576.40 | 658.18 |
| 64 | 212.41 | 265.27 | 334.08 | 425.82 | 492.63 | 537.52 | 577.41 | 616.29 | 703.06 |
| 65 | 226.37 | 282.22 | 357.00 | 454.74 | 526.54 | 574.41 | 617.30 | 658.18 | 750.92 |
| 66 | 241.34 | 301.17 | 380.95 | 486.65 | 563.45 | 614.30 | 660.18 | 704.05 | 801.78 |
| 67 | 257.28 | 321.12 | 406.87 | 520.57 | 603.34 | 657.19 | 706.04 | 752.92 | 855.62 |
| 68 | 275.24 | 345.05 | 436.78 | 558.45 | 648.21 | 707.05 | 758.89 | 808.76 | 918.45 |
| 69 | 295.19 | 369.97 | 469.69 | 600.35 | 697.08 | 759.90 | 815.74 | 868.59 | 985.27 |
| 70 | 316.12 | 396.89 | 503.61 | 645.21 | 748.92 | 816.74 | 876.58 | 933.42 | 1,057.07 |
| 71 | 339.06 | 425.82 | 540.51 | 693.09 | 804.77 | 878.56 | 942.40 | 1,002.23 | 1,133.86 |
| 72 | 362.99 | 456.73 | 580.40 | 744.94 | 865.60 | 944.38 | 1,013.20 | 1,077.02 | 1,216.63 |
| 73 | 393.92 | 495.63 | 631.25 | 812.76 | 944.38 | 1,031.14 | 1,105.94 | 1,172.76 | 1,322.34 |
| 74 | 426.81 | 537.52 | 687.10 | 885.54 | 1,031.14 | 1,124.88 | 1,206.66 | 1,278.47 | 1,439.02 |
| 75 | 462.72 | 584.39 | 747.93 | 966.33 | 1,124.88 | 1,227.60 | 1,316.36 | 1,393.14 | 1,564.67 |
| 76 | 501.61 | 634.25 | 813.75 | 1,053.09 | 1,228.61 | 1,340.29 | 1,436.03 | 1,517.81 | 1,702.29 |
| 77 | 543.50 | 688.10 | 884.55 | 1,148.83 | 1,340.29 | 1,462.95 | 1,566.66 | 1,653.42 | 1,851.87 |
| 78 | 590.37 | 749.93 | 967.32 | 1,258.52 | 1,470.94 | 1,604.56 | 1,716.24 | 1,808.00 | 2,021.40 |
| 79 | 641.23 | 816.74 | 1,057.07 | 1,380.18 | 1,613.53 | 1,760.14 | 1,880.80 | 1,977.53 | 2,205.90 |
| 80 | 697.08 | 890.54 | 1,155.81 | 1,512.81 | 1,770.11 | 1,930.66 | 2,061.29 | 2,162.01 | 2,408.34 |
| 81 | 757.90 | 970.32 | 1,262.51 | 1,658.41 | 1,942.62 | 2,118.13 | 2,258.76 | 2,363.46 | 2,629.72 |
| 82 | 823.72 | 1,057.07 | 1,380.18 | 1,816.98 | 2,131.10 | 2,322.58 | 2,475.16 | 2,584.85 | 2,870.05 |
| 83 | 878.56 | 1,129.87 | 1,480.91 | 1,957.58 | 2,297.64 | 2,501.07 | 2,659.64 | 2,772.33 | 3,076.49 |
| 84 | 936.41 | 1,208.66 | 1,589.60 | 2,109.17 | 2,476.15 | 2,693.54 | 2,859.08 | 2,972.77 | 3,296.88 |
| 85 | 999.24 | 1,292.43 | 1,706.27 | 2,271.71 | 2,669.61 | 2,899.97 | 3,073.50 | 3,188.17 | 3,532.23 |
| 86 | 1,066.05 | 1,382.18 | 1,831.93 | 2,448.23 | 2,877.05 | 3,123.36 | 3,303.86 | 3,418.53 | 3,785.53 |
| 87 | 1,136.85 | 1,478.91 | 1,966.56 | 2,636.70 | 3,101.42 | 3,362.70 | 3,551.17 | 3,666.85 | 4,056.76 |
| 88 | 1,211.65 | 1,580.63 | 2,111.15 | 2,841.14 | 3,343.75 | 3,620.97 | 3,816.43 | 3,932.12 | 4,347.97 |
| 89 | 1,292.43 | 1,691.32 | 2,265.74 | 3,060.53 | 3,604.02 | 3,899.21 | 4,102.64 | 4,217.33 | 4,659.11 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $35.90 | $40.88 | $46.87 | $55.85 | $62.83 | $65.82 | $69.81 | $73.79 | $83.76 |
| 35-39 | 40.88 | 47.86 | 55.85 | 66.81 | 74.80 | 79.78 | 84.77 | 88.76 | 100.72 |
| 40-44 | 44.88 | 52.86 | 61.84 | 74.80 | 84.77 | 90.74 | 96.73 | 101.73 | 114.69 |
| 45-49 | 54.86 | 65.82 | 78.79 | 95.74 | 108.70 | 116.68 | 123.65 | 130.63 | 147.58 |
| 50 | 58.84 | 69.81 | 83.76 | 102.72 | 117.67 | 125.66 | 133.63 | 140.61 | 158.57 |
| 51 | 59.83 | 70.80 | 85.77 | 105.71 | 120.66 | 128.65 | 137.61 | 144.61 | 162.55 |
| 52 | 60.83 | 72.80 | 87.75 | 108.70 | 123.65 | 132.63 | 140.61 | 148.59 | 166.54 |
| 53 | 63.82 | 76.79 | 93.74 | 115.68 | 131.64 | 140.61 | 149.59 | 157.56 | 177.50 |
| 54 | 67.81 | 81.78 | 99.72 | 122.66 | 139.61 | 149.59 | 159.56 | 167.53 | 189.48 |
| 55 | 71.81 | 86.76 | 105.71 | 130.63 | 148.59 | 159.56 | 169.53 | 178.51 | 201.45 |
| 56 | 75.79 | 91.75 | 112.69 | 138.62 | 158.57 | 169.53 | 180.50 | 190.47 | 214.42 |
| 57 | 80.77 | 97.72 | 119.67 | 147.58 | 168.54 | 180.50 | 192.47 | 202.44 | 228.37 |
| 58 | 85.77 | 103.71 | 127.64 | 158.57 | 180.50 | 194.47 | 206.43 | 217.39 | 244.33 |
| 59 | 91.75 | 111.70 | 136.62 | 169.53 | 193.46 | 208.43 | 221.39 | 233.35 | 262.28 |
| 60 | 97.72 | 119.67 | 146.59 | 182.50 | 208.43 | 223.38 | 238.35 | 250.30 | 281.23 |
| 61 | 104.72 | 127.64 | 156.56 | 195.46 | 223.38 | 240.33 | 255.30 | 269.25 | 302.17 |
| 62 | 111.70 | 136.62 | 168.54 | 209.42 | 239.34 | 257.28 | 274.25 | 289.20 | 324.11 |
| 63 | 119.67 | 147.58 | 181.50 | 226.37 | 259.28 | 279.23 | 297.17 | 313.13 | 351.04 |
| 64 | 129.64 | 158.57 | 196.45 | 245.32 | 280.22 | 302.17 | 321.12 | 339.06 | 379.94 |
| 65 | 139.61 | 171.53 | 212.41 | 265.27 | 304.17 | 327.09 | 348.04 | 366.98 | 410.87 |
| 66 | 149.59 | 184.50 | 229.37 | 287.20 | 329.09 | 354.03 | 376.95 | 396.89 | 444.77 |
| 67 | 161.56 | 199.45 | 248.32 | 311.15 | 356.01 | 383.95 | 408.87 | 429.81 | 481.67 |
| 68 | 178.51 | 220.38 | 274.25 | 344.06 | 394.91 | 424.83 | 452.74 | 476.67 | 533.53 |
| 69 | 196.45 | 243.32 | 303.16 | 380.95 | 436.78 | 471.70 | 501.61 | 527.54 | 591.36 |
| 70 | 217.39 | 268.26 | 335.08 | 421.83 | 484.66 | 522.55 | 556.45 | 585.38 | 655.18 |
| 71 | 239.34 | 297.17 | 370.98 | 467.71 | 536.51 | 579.39 | 616.29 | 648.21 | 725.98 |
| 72 | 264.28 | 328.10 | 409.86 | 517.57 | 594.36 | 642.22 | 683.12 | 719.00 | 803.78 |
| 73 | 288.21 | 358.01 | 448.76 | 567.43 | 652.19 | 704.05 | 749.93 | 787.82 | 880.56 |
| 74 | 313.13 | 389.92 | 490.65 | 621.28 | 715.02 | 772.87 | 822.73 | 863.61 | 963.34 |
| 75 | 341.06 | 425.82 | 536.51 | 681.12 | 784.83 | 847.65 | 902.51 | 946.39 | 1,055.07 |
| 76 | 370.98 | 464.72 | 586.37 | 746.94 | 860.62 | 930.43 | 990.26 | 1,038.12 | 1,154.80 |
| 77 | 403.89 | 506.59 | 641.23 | 818.73 | 944.38 | 1,021.17 | 1,086.00 | 1,137.85 | 1,264.49 |
| 78 | 445.76 | 559.45 | 711.03 | 910.48 | 1,051.09 | 1,135.86 | 1,207.65 | 1,263.50 | 1,402.12 |
| 79 | 490.65 | 618.29 | 788.81 | 1,012.21 | 1,168.77 | 1,264.49 | 1,342.29 | 1,402.12 | 1,554.70 |
| 80 | 541.50 | 684.11 | 873.59 | 1,124.88 | 1,301.41 | 1,407.10 | 1,492.87 | 1,556.69 | 1,723.22 |
| 81 | 596.34 | 755.90 | 969.32 | 1,250.54 | 1,448.00 | 1,565.67 | 1,660.41 | 1,728.22 | 1,910.71 |
| 82 | 657.19 | 834.69 | 1,074.03 | 1,391.16 | 1,611.54 | 1,742.18 | 1,845.89 | 1,918.69 | 2,118.13 |
| 83 | 708.04 | 902.51 | 1,165.78 | 1,514.81 | 1,756.13 | 1,896.76 | 2,006.45 | 2,080.25 | 2,295.65 |
| 84 | 763.89 | 976.30 | 1,265.50 | 1,649.43 | 1,912.70 | 2,065.28 | 2,179.97 | 2,255.76 | 2,487.11 |
| 85 | 823.72 | 1,055.07 | 1,373.20 | 1,796.02 | 2,084.23 | 2,247.77 | 2,369.44 | 2,446.23 | 2,694.55 |
| 86 | 887.54 | 1,140.84 | 1,489.87 | 1,955.58 | 2,270.71 | 2,446.23 | 2,574.88 | 2,652.66 | 2,918.92 |
| 87 | 957.35 | 1,233.58 | 1,616.52 | 2,129.12 | 2,474.15 | 2,663.62 | 2,798.26 | 2,877.05 | 3,163.25 |
| 88 | 1,032.15 | 1,333.31 | 1,755.14 | 2,318.59 | 2,695.54 | 2,898.97 | 3,040.59 | 3,120.37 | 3,426.52 |
| 89 | 1,112.92 | 1,442.01 | 1,904.73 | 2,525.02 | 2,936.88 | 3,155.26 | 3,304.85 | 3,383.64 | 3,712.73 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $52.86 | $62.83 | $76.79 | $94.75 | $108.70 | $116.68 | $125.66 | $133.63 | $154.58 |
| 35-39 | 62.83 | 74.80 | 91.75 | 113.68 | 130.63 | 141.61 | 151.59 | 162.55 | 186.48 |
| 40-44 | 75.79 | 90.74 | 111.70 | 140.61 | 161.56 | 175.52 | 188.48 | 201.45 | 230.36 |
| 45-49 | 91.75 | 111.70 | 138.62 | 174.53 | 201.45 | 218.40 | 234.36 | 250.30 | 285.21 |
| 50 | 102.72 | 125.66 | 155.57 | 196.45 | 227.36 | 247.31 | 265.27 | 282.22 | 322.11 |
| 51 | 106.70 | 130.63 | 162.55 | 204.44 | 237.34 | 257.28 | 276.23 | 294.19 | 335.08 |
| 52 | 110.69 | 135.63 | 168.54 | 213.41 | 247.31 | 268.26 | 287.20 | 306.15 | 348.04 |
| 53 | 116.68 | 142.61 | 178.51 | 225.38 | 260.27 | 283.21 | 303.16 | 323.10 | 366.98 |
| 54 | 122.66 | 150.58 | 187.47 | 237.34 | 275.24 | 298.18 | 320.11 | 341.06 | 386.92 |
| 55 | 128.65 | 158.57 | 198.46 | 250.30 | 290.19 | 315.13 | 338.07 | 359.01 | 407.88 |
| 56 | 135.63 | 166.54 | 208.43 | 264.28 | 306.15 | 332.08 | 356.01 | 378.95 | 430.81 |
| 57 | 142.61 | 175.52 | 220.38 | 279.23 | 323.10 | 351.04 | 375.96 | 399.89 | 453.75 |
| 58 | 150.58 | 185.49 | 233.35 | 295.19 | 342.05 | 371.97 | 398.90 | 423.84 | 480.68 |
| 59 | 158.57 | 196.45 | 246.32 | 313.13 | 362.99 | 393.92 | 421.83 | 448.76 | 508.59 |
| 60 | 167.53 | 208.43 | 261.28 | 332.08 | 384.94 | 417.85 | 447.77 | 475.68 | 538.51 |
| 61 | 177.50 | 220.38 | 276.23 | 352.03 | 407.88 | 442.77 | 474.69 | 503.61 | 570.43 |
| 62 | 187.47 | 232.36 | 293.19 | 372.96 | 431.81 | 468.70 | 502.61 | 534.52 | 604.33 |
| 63 | 201.45 | 250.30 | 315.13 | 400.90 | 464.72 | 504.61 | 540.51 | 574.41 | 649.20 |
| 64 | 215.41 | 268.26 | 338.07 | 431.81 | 500.62 | 543.50 | 582.38 | 618.29 | 699.06 |
| 65 | 231.37 | 288.21 | 364.00 | 463.73 | 538.51 | 584.39 | 626.26 | 665.16 | 750.92 |
| 66 | 248.32 | 309.14 | 390.92 | 499.61 | 579.39 | 629.25 | 674.14 | 716.01 | 807.76 |
| 67 | 266.26 | 332.08 | 419.83 | 537.52 | 623.28 | 677.13 | 725.98 | 769.88 | 868.59 |
| 68 | 286.21 | 358.01 | 453.75 | 580.40 | 673.15 | 731.97 | 783.83 | 831.69 | 937.41 |
| 69 | 308.15 | 384.94 | 488.65 | 626.26 | 726.99 | 790.81 | 846.66 | 897.52 | 1,011.20 |
| 70 | 332.08 | 414.86 | 527.54 | 676.12 | 784.83 | 854.63 | 914.47 | 969.32 | 1,091.99 |
| 71 | 357.00 | 447.77 | 568.43 | 729.99 | 847.65 | 922.46 | 988.26 | 1,047.10 | 1,177.73 |
| 72 | 384.94 | 482.66 | 613.31 | 787.82 | 915.46 | 997.24 | 1,067.05 | 1,130.87 | 1,270.48 |
| 73 | 416.84 | 523.56 | 668.15 | 859.63 | 1,000.23 | 1,087.98 | 1,164.77 | 1,232.59 | 1,384.16 |
| 74 | 452.74 | 568.43 | 726.99 | 937.41 | 1,090.98 | 1,188.72 | 1,271.49 | 1,344.27 | 1,506.82 |
| 75 | 490.65 | 618.29 | 790.81 | 1,022.18 | 1,190.70 | 1,297.40 | 1,388.16 | 1,465.94 | 1,641.46 |
| 76 | 531.53 | 671.14 | 861.61 | 1,114.91 | 1,300.40 | 1,417.07 | 1,514.81 | 1,598.58 | 1,787.06 |
| 77 | 576.40 | 728.98 | 937.41 | 1,216.63 | 1,419.07 | 1,546.71 | 1,653.42 | 1,743.17 | 1,945.61 |
| 78 | 625.27 | 792.81 | 1,023.17 | 1,331.32 | 1,554.70 | 1,694.32 | 1,810.00 | 1,904.73 | 2,122.12 |
| 79 | 679.12 | 863.61 | 1,116.91 | 1,457.97 | 1,703.28 | 1,855.86 | 1,980.52 | 2,081.24 | 2,315.60 |
| 80 | 736.97 | 939.41 | 1,219.63 | 1,595.58 | 1,866.84 | 2,033.38 | 2,168.00 | 2,272.71 | 2,525.02 |
| 81 | 800.79 | 1,023.17 | 1,331.32 | 1,747.17 | 2,045.33 | 2,226.84 | 2,372.44 | 2,483.13 | 2,754.38 |
| 82 | 869.60 | 1,112.92 | 1,453.97 | 1,912.70 | 2,240.80 | 2,440.24 | 2,596.81 | 2,712.49 | 3,004.68 |
| 83 | 925.43 | 1,187.71 | 1,556.69 | 2,055.31 | 2,409.33 | 2,620.74 | 2,785.29 | 2,902.96 | 3,213.11 |
| 84 | 985.27 | 1,268.50 | 1,667.39 | 2,208.89 | 2,590.82 | 2,816.20 | 2,986.74 | 3,107.40 | 3,436.49 |
| 85 | 1,048.09 | 1,353.25 | 1,786.05 | 2,374.42 | 2,786.28 | 3,025.62 | 3,204.13 | 3,325.80 | 3,674.84 |
| 86 | 1,115.92 | 1,444.00 | 1,913.71 | 2,551.94 | 2,995.70 | 3,250.01 | 3,436.49 | 3,559.15 | 3,930.12 |
| 87 | 1,187.71 | 1,541.74 | 2,049.34 | 2,742.41 | 3,221.08 | 3,491.33 | 3,685.80 | 3,809.46 | 4,202.36 |
| 88 | 1,264.49 | 1,645.45 | 2,195.93 | 2,947.84 | 3,464.41 | 3,750.61 | 3,953.05 | 4,076.71 | 4,494.56 |
| 89 | 1,345.28 | 1,756.13 | 2,351.48 | 3,168.23 | 3,724.70 | 4,029.84 | 4,239.26 | 4,362.93 | 4,806.70 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $114.69 | $140.61 | $173.52 | $218.40 | $251.31 | $271.26 | $291.20 | $309.14 | $352.03 |
| 35-39 | 125.66 | 153.57 | 190.47 | 240.33 | 277.23 | 300.16 | 321.12 | 342.05 | 388.92 |
| 40-44 | 139.61 | 171.53 | 214.42 | 270.25 | 312.14 | 338.07 | 362.99 | 385.93 | 437.79 |
| 45-49 | 152.58 | 187.47 | 234.36 | 296.18 | 342.05 | 370.98 | 397.90 | 422.83 | 479.67 |
| 50 | 162.55 | 200.44 | 250.30 | 317.12 | 366.98 | 397.90 | 425.82 | 452.74 | 513.59 |
| 51 | 165.55 | 204.44 | 256.29 | 325.10 | 375.96 | 406.87 | 435.79 | 463.73 | 524.55 |
| 52 | 169.53 | 209.42 | 262.28 | 332.08 | 383.95 | 416.84 | 446.76 | 474.69 | 536.51 |
| 53 | 174.53 | 216.40 | 271.26 | 344.06 | 397.90 | 431.81 | 462.72 | 491.64 | 555.46 |
| 54 | 180.50 | 223.38 | 281.23 | 356.01 | 412.85 | 447.77 | 478.68 | 508.59 | 575.41 |
| 55 | 187.47 | 231.37 | 291.20 | 368.98 | 426.81 | 463.73 | 496.62 | 527.54 | 596.34 |
| 56 | 193.46 | 239.34 | 301.17 | 382.94 | 442.77 | 479.67 | 513.59 | 545.49 | 617.30 |
| 57 | 199.45 | 248.32 | 312.14 | 395.90 | 458.73 | 497.63 | 532.52 | 565.43 | 639.23 |
| 58 | 207.42 | 258.29 | 324.11 | 412.85 | 477.68 | 517.57 | 554.47 | 588.37 | 665.16 |
| 59 | 215.41 | 268.26 | 338.07 | 429.81 | 496.62 | 539.50 | 577.41 | 613.31 | 692.08 |
| 60 | 224.39 | 279.23 | 351.04 | 446.76 | 517.57 | 561.45 | 601.34 | 638.23 | 720.01 |
| 61 | 233.35 | 290.19 | 365.99 | 465.71 | 538.51 | 584.39 | 626.26 | 664.17 | 749.93 |
| 62 | 242.33 | 301.17 | 379.94 | 484.66 | 561.45 | 609.31 | 651.20 | 692.08 | 779.85 |
| 63 | 255.30 | 318.12 | 401.89 | 512.58 | 593.37 | 645.21 | 690.10 | 731.97 | 825.71 |
| 64 | 269.25 | 336.07 | 424.83 | 542.49 | 628.26 | 682.11 | 729.99 | 774.85 | 873.59 |
| 65 | 284.22 | 355.02 | 449.75 | 574.41 | 665.16 | 723.01 | 772.87 | 820.73 | 924.44 |
| 66 | 300.16 | 374.97 | 475.68 | 607.32 | 704.05 | 764.88 | 818.73 | 868.59 | 978.29 |
| 67 | 317.12 | 395.90 | 502.61 | 643.23 | 744.94 | 809.77 | 866.61 | 919.46 | 1,035.13 |
| 68 | 339.06 | 423.84 | 537.52 | 689.09 | 798.78 | 868.59 | 929.43 | 985.27 | 1,109.93 |
| 69 | 362.00 | 452.74 | 575.41 | 737.96 | 856.63 | 931.42 | 997.24 | 1,057.07 | 1,189.71 |
| 70 | 386.92 | 484.66 | 616.29 | 790.81 | 918.45 | 999.24 | 1,069.05 | 1,132.87 | 1,274.47 |
| 71 | 413.86 | 518.56 | 660.18 | 847.65 | 985.27 | 1,072.04 | 1,146.83 | 1,214.63 | 1,366.22 |
| 72 | 441.78 | 554.47 | 706.04 | 908.48 | 1,056.08 | 1,149.82 | 1,229.60 | 1,302.40 | 1,463.94 |
| 73 | 474.69 | 596.34 | 761.89 | 981.28 | 1,141.85 | 1,242.56 | 1,329.32 | 1,407.10 | 1,579.62 |
| 74 | 509.58 | 641.23 | 820.73 | 1,060.07 | 1,233.58 | 1,343.28 | 1,437.02 | 1,519.79 | 1,704.29 |
| 75 | 546.48 | 690.10 | 884.55 | 1,144.82 | 1,333.31 | 1,452.98 | 1,553.69 | 1,641.46 | 1,837.91 |
| 76 | 587.38 | 741.94 | 953.36 | 1,235.59 | 1,441.02 | 1,570.66 | 1,679.35 | 1,773.09 | 1,982.51 |
| 77 | 630.26 | 797.79 | 1,028.15 | 1,335.31 | 1,557.70 | 1,698.30 | 1,814.98 | 1,914.70 | 2,138.08 |
| 78 | 679.12 | 862.62 | 1,113.92 | 1,449.98 | 1,694.32 | 1,846.89 | 1,972.53 | 2,077.25 | 2,315.60 |
| 79 | 731.97 | 931.42 | 1,206.66 | 1,575.64 | 1,842.89 | 2,008.44 | 2,143.07 | 2,252.77 | 2,508.07 |
| 80 | 789.82 | 1,006.22 | 1,307.38 | 1,712.26 | 2,004.45 | 2,183.95 | 2,329.56 | 2,444.23 | 2,716.48 |
| 81 | 850.65 | 1,087.98 | 1,417.07 | 1,860.85 | 2,179.97 | 2,375.43 | 2,530.99 | 2,650.66 | 2,942.85 |
| 82 | 917.46 | 1,174.74 | 1,535.75 | 2,022.40 | 2,370.44 | 2,582.85 | 2,750.38 | 2,876.04 | 3,187.18 |
| 83 | 971.31 | 1,248.55 | 1,637.47 | 2,163.02 | 2,537.98 | 2,762.35 | 2,936.88 | 3,064.52 | 3,393.61 |
| 84 | 1,030.15 | 1,326.33 | 1,746.16 | 2,314.59 | 2,716.48 | 2,954.82 | 3,136.33 | 3,264.96 | 3,613.00 |
| 85 | 1,090.98 | 1,409.10 | 1,861.84 | 2,476.15 | 2,907.95 | 3,160.26 | 3,348.72 | 3,479.37 | 3,847.34 |
| 86 | 1,156.80 | 1,496.85 | 1,984.51 | 2,649.66 | 3,113.39 | 3,379.65 | 3,576.10 | 3,707.73 | 4,096.65 |
| 87 | 1,225.61 | 1,590.61 | 2,116.15 | 2,834.16 | 3,332.78 | 3,615.00 | 3,818.44 | 3,950.06 | 4,361.92 |
| 88 | 1,298.41 | 1,690.33 | 2,256.76 | 3,032.60 | 3,567.12 | 3,866.30 | 4,077.72 | 4,209.34 | 4,645.14 |
| 89 | 1,376.19 | 1,796.02 | 2,406.34 | 3,245.01 | 3,818.44 | 4,135.55 | 4,354.94 | 4,485.58 | 4,946.31 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $79.78 | $96.73 | $117.67 | $146.59 | $168.54 | $181.50 | $194.47 | $206.43 | $234.36 |
| 35-39 | 89.75 | 108.70 | 133.63 | 166.54 | 191.48 | 206.43 | 221.39 | 235.35 | 267.25 |
| 40-44 | 102.72 | 124.66 | 154.58 | 193.46 | 223.38 | 241.34 | 258.29 | 274.25 | 311.15 |
| 45-49 | 118.68 | 144.61 | 179.50 | 226.37 | 261.28 | 282.22 | 302.17 | 321.12 | 364.00 |
| 50 | 128.65 | 157.56 | 196.45 | 247.31 | 285.21 | 308.15 | 330.08 | 350.03 | 396.89 |
| 51 | 131.64 | 161.56 | 201.45 | 254.30 | 293.19 | 317.12 | 339.06 | 360.00 | 407.88 |
| 52 | 135.63 | 166.54 | 207.42 | 261.28 | 302.17 | 327.09 | 350.03 | 370.98 | 419.83 |
| 53 | 140.61 | 173.52 | 216.40 | 273.24 | 315.13 | 341.06 | 364.99 | 386.92 | 437.79 |
| 54 | 146.59 | 180.50 | 225.38 | 284.22 | 328.10 | 355.02 | 379.94 | 403.89 | 456.73 |
| 55 | 152.58 | 188.48 | 235.35 | 297.17 | 342.05 | 370.98 | 396.89 | 420.84 | 475.68 |
| 56 | 158.57 | 195.46 | 245.32 | 309.14 | 357.00 | 386.92 | 413.86 | 438.79 | 495.63 |
| 57 | 164.55 | 203.43 | 255.30 | 323.10 | 372.96 | 403.89 | 431.81 | 457.74 | 516.56 |
| 58 | 172.52 | 213.41 | 267.25 | 338.07 | 390.92 | 422.83 | 452.74 | 479.67 | 541.50 |
| 59 | 180.50 | 223.38 | 280.22 | 355.02 | 409.86 | 443.78 | 474.69 | 503.61 | 568.43 |
| 60 | 188.48 | 234.36 | 293.19 | 371.97 | 429.81 | 465.71 | 497.63 | 527.54 | 595.35 |
| 61 | 197.45 | 245.32 | 307.14 | 389.92 | 450.76 | 488.65 | 521.56 | 553.48 | 624.28 |
| 62 | 206.43 | 256.29 | 322.11 | 408.87 | 472.69 | 511.59 | 547.49 | 580.40 | 654.19 |
| 63 | 219.39 | 273.24 | 343.05 | 435.79 | 503.61 | 546.48 | 583.39 | 618.29 | 697.08 |
| 64 | 233.35 | 290.19 | 365.99 | 464.72 | 537.52 | 582.38 | 622.27 | 660.18 | 743.94 |
| 65 | 248.32 | 309.14 | 388.92 | 495.63 | 572.41 | 621.28 | 664.17 | 704.05 | 792.81 |
| 66 | 263.27 | 328.10 | 414.86 | 528.54 | 611.31 | 663.17 | 708.04 | 750.92 | 845.65 |
| 67 | 280.22 | 349.03 | 441.78 | 563.45 | 651.20 | 707.05 | 755.90 | 800.79 | 901.50 |
| 68 | 299.17 | 373.97 | 472.69 | 603.34 | 699.06 | 758.89 | 810.76 | 858.62 | 966.33 |
| 69 | 320.11 | 399.89 | 506.59 | 647.21 | 749.93 | 813.75 | 869.60 | 920.45 | 1,036.14 |
| 70 | 343.05 | 428.81 | 542.49 | 694.08 | 803.78 | 873.59 | 933.42 | 988.26 | 1,109.93 |
| 71 | 365.99 | 458.73 | 581.39 | 743.94 | 862.62 | 937.41 | 1,001.23 | 1,060.07 | 1,190.70 |
| 72 | 391.92 | 490.65 | 623.28 | 797.79 | 925.43 | 1,005.21 | 1,074.03 | 1,136.85 | 1,276.47 |
| 73 | 422.83 | 530.54 | 675.13 | 866.61 | 1,005.21 | 1,092.98 | 1,167.76 | 1,234.58 | 1,384.16 |
| 74 | 456.73 | 573.42 | 731.97 | 940.40 | 1,092.98 | 1,188.72 | 1,269.49 | 1,341.30 | 1,501.85 |
| 75 | 492.63 | 620.29 | 792.81 | 1,022.18 | 1,187.71 | 1,291.43 | 1,380.18 | 1,455.97 | 1,628.49 |
| 76 | 531.53 | 671.14 | 859.63 | 1,109.93 | 1,290.42 | 1,404.11 | 1,499.85 | 1,581.63 | 1,767.12 |
| 77 | 574.41 | 725.98 | 931.42 | 1,204.66 | 1,403.11 | 1,526.77 | 1,630.50 | 1,718.25 | 1,916.70 |
| 78 | 622.27 | 787.82 | 1,014.19 | 1,315.36 | 1,533.75 | 1,668.38 | 1,780.08 | 1,872.81 | 2,086.23 |
| 79 | 673.15 | 855.62 | 1,103.94 | 1,437.02 | 1,676.35 | 1,823.96 | 1,944.62 | 2,041.35 | 2,270.71 |
| 80 | 728.98 | 928.43 | 1,202.67 | 1,568.66 | 1,831.93 | 1,993.49 | 2,123.13 | 2,224.84 | 2,471.15 |
| 81 | 789.82 | 1,008.20 | 1,309.38 | 1,713.25 | 2,002.45 | 2,177.97 | 2,318.59 | 2,425.29 | 2,689.55 |
| 82 | 855.62 | 1,093.97 | 1,425.06 | 1,870.83 | 2,187.94 | 2,380.41 | 2,532.00 | 2,643.68 | 2,927.90 |
| 83 | 909.49 | 1,166.77 | 1,525.78 | 2,008.44 | 2,351.48 | 2,555.93 | 2,713.48 | 2,828.18 | 3,129.33 |
| 84 | 967.32 | 1,244.55 | 1,632.48 | 2,157.03 | 2,526.01 | 2,743.40 | 2,907.95 | 3,024.63 | 3,343.75 |
| 85 | 1,029.16 | 1,327.32 | 1,747.17 | 2,316.59 | 2,714.49 | 2,944.85 | 3,117.37 | 3,234.05 | 3,573.11 |
| 86 | 1,094.96 | 1,415.09 | 1,869.83 | 2,488.12 | 2,916.93 | 3,161.25 | 3,340.75 | 3,459.43 | 3,819.43 |
| 87 | 1,163.78 | 1,508.83 | 2,001.46 | 2,671.61 | 3,133.33 | 3,393.61 | 3,580.09 | 3,699.76 | 4,081.70 |
| 88 | 1,238.58 | 1,609.54 | 2,142.06 | 2,869.06 | 3,366.68 | 3,643.91 | 3,837.37 | 3,957.04 | 4,361.92 |
| 89 | 1,316.36 | 1,716.24 | 2,292.66 | 3,081.47 | 3,617.98 | 3,911.18 | 4,112.61 | 4,232.28 | 4,661.09 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $57.83 | $68.81 | $82.77 | $101.73 | $116.68 | $124.66 | $133.63 | $141.61 | $161.56 |
| 35-39 | 65.82 | 78.79 | 95.74 | 118.68 | 135.63 | 146.59 | 156.56 | 165.55 | 188.48 |
| 40-44 | 76.79 | 92.75 | 113.68 | 141.61 | 162.55 | 175.52 | 187.47 | 198.46 | 225.38 |
| 45-49 | 92.75 | 112.69 | 138.62 | 172.52 | 198.46 | 214.42 | 229.37 | 243.32 | 276.23 |
| 50 | 102.72 | 124.66 | 154.58 | 193.46 | 222.39 | 240.33 | 257.28 | 272.25 | 308.15 |
| 51 | 105.71 | 129.64 | 160.55 | 201.45 | 231.37 | 249.31 | 267.25 | 283.21 | 320.11 |
| 52 | 109.70 | 134.64 | 166.54 | 208.43 | 240.33 | 259.28 | 277.23 | 294.19 | 332.08 |
| 53 | 114.69 | 140.61 | 174.53 | 219.39 | 252.30 | 272.25 | 291.20 | 308.15 | 348.04 |
| 54 | 119.67 | 147.58 | 182.50 | 229.37 | 264.28 | 285.21 | 305.16 | 323.10 | 364.99 |
| 55 | 125.66 | 154.58 | 191.48 | 241.34 | 277.23 | 300.16 | 320.11 | 339.06 | 382.94 |
| 56 | 131.64 | 161.56 | 201.45 | 253.30 | 291.20 | 315.13 | 336.07 | 356.01 | 401.89 |
| 57 | 137.61 | 169.53 | 210.41 | 265.27 | 305.16 | 330.08 | 353.02 | 373.97 | 421.83 |
| 58 | 144.61 | 178.51 | 222.39 | 280.22 | 323.10 | 349.03 | 372.96 | 394.91 | 445.76 |
| 59 | 152.58 | 187.47 | 234.36 | 296.18 | 340.05 | 367.99 | 393.92 | 416.84 | 469.69 |
| 60 | 160.55 | 198.46 | 247.31 | 312.14 | 359.01 | 388.92 | 415.85 | 439.78 | 495.63 |
| 61 | 168.54 | 208.43 | 261.28 | 329.09 | 379.94 | 410.87 | 438.79 | 463.73 | 523.56 |
| 62 | 177.50 | 219.39 | 275.24 | 348.04 | 400.90 | 433.81 | 462.72 | 489.64 | 552.47 |
| 63 | 189.48 | 234.36 | 294.19 | 371.97 | 428.81 | 463.73 | 495.63 | 524.55 | 590.37 |
| 64 | 202.44 | 250.30 | 314.14 | 397.90 | 458.73 | 496.62 | 530.54 | 561.45 | 632.25 |
| 65 | 215.41 | 267.25 | 336.07 | 425.82 | 491.64 | 532.52 | 568.43 | 601.34 | 677.13 |
| 66 | 230.36 | 286.21 | 359.01 | 455.74 | 525.54 | 569.42 | 608.32 | 643.23 | 724.00 |
| 67 | 245.32 | 305.16 | 383.95 | 487.66 | 563.45 | 610.32 | 651.20 | 689.09 | 774.85 |
| 68 | 263.27 | 328.10 | 412.85 | 524.55 | 606.31 | 657.19 | 701.06 | 741.94 | 833.70 |
| 69 | 282.22 | 352.03 | 443.78 | 564.44 | 652.19 | 707.05 | 754.91 | 797.79 | 896.52 |
| 70 | 303.16 | 377.96 | 476.67 | 607.32 | 702.05 | 760.90 | 812.76 | 858.62 | 964.33 |
| 71 | 325.10 | 405.87 | 512.58 | 653.20 | 755.90 | 819.74 | 874.58 | 924.44 | 1,037.13 |
| 72 | 349.03 | 435.79 | 550.48 | 703.06 | 812.76 | 882.57 | 941.39 | 995.24 | 1,115.92 |
| 73 | 378.95 | 473.70 | 600.35 | 767.87 | 888.54 | 964.33 | 1,029.16 | 1,086.00 | 1,216.63 |
| 74 | 410.87 | 514.58 | 654.19 | 837.68 | 971.31 | 1,054.08 | 1,124.88 | 1,186.72 | 1,327.32 |
| 75 | 445.76 | 559.45 | 712.03 | 914.47 | 1,061.06 | 1,151.82 | 1,229.60 | 1,295.42 | 1,446.99 |
| 76 | 483.67 | 608.32 | 775.85 | 998.23 | 1,158.80 | 1,259.52 | 1,343.28 | 1,415.09 | 1,578.63 |
| 77 | 524.55 | 661.17 | 845.65 | 1,089.98 | 1,266.49 | 1,376.19 | 1,467.94 | 1,544.73 | 1,721.24 |
| 78 | 570.43 | 721.01 | 924.44 | 1,195.70 | 1,391.16 | 1,510.83 | 1,610.55 | 1,692.31 | 1,882.78 |
| 79 | 620.29 | 786.83 | 1,012.21 | 1,312.37 | 1,526.77 | 1,659.40 | 1,767.12 | 1,852.86 | 2,059.31 |
| 80 | 675.13 | 857.63 | 1,106.94 | 1,440.01 | 1,677.36 | 1,821.96 | 1,938.63 | 2,029.39 | 2,251.76 |
| 81 | 734.96 | 935.40 | 1,211.65 | 1,579.62 | 1,841.90 | 2,000.47 | 2,127.11 | 2,222.85 | 2,463.18 |
| 82 | 798.78 | 1,020.18 | 1,325.34 | 1,733.20 | 2,022.40 | 2,196.92 | 2,334.53 | 2,434.26 | 2,693.54 |
| 83 | 852.65 | 1,091.99 | 1,423.06 | 1,867.83 | 2,180.96 | 2,367.44 | 2,511.04 | 2,613.76 | 2,889.00 |
| 84 | 910.48 | 1,168.77 | 1,528.77 | 2,013.43 | 2,352.49 | 2,549.94 | 2,700.52 | 2,805.24 | 3,098.42 |
| 85 | 971.31 | 1,250.54 | 1,642.45 | 2,170.00 | 2,536.97 | 2,747.40 | 2,904.96 | 3,010.67 | 3,323.80 |
| 86 | 1,037.13 | 1,339.29 | 1,764.12 | 2,339.53 | 2,735.43 | 2,960.81 | 3,124.35 | 3,232.05 | 3,564.13 |
| 87 | 1,106.94 | 1,433.03 | 1,894.76 | 2,521.02 | 2,949.83 | 3,189.17 | 3,360.70 | 3,468.39 | 3,822.42 |
| 88 | 1,181.74 | 1,533.75 | 2,035.36 | 2,717.49 | 3,181.19 | 3,436.49 | 3,615.00 | 3,723.69 | 4,099.65 |
| 89 | 1,261.52 | 1,641.46 | 2,185.96 | 2,928.89 | 3,430.50 | 3,702.75 | 3,888.24 | 3,995.94 | 4,396.83 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Bankers Life and Casualty Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | GR-N550, et al | | |
| **Project Name/Number:** | 2021 N550 Series Rate Increase/None | | |

## Supporting Document Schedules

| | |
|---|---|
| **Bypassed - Item:** | Certification of Compliance/Readability |
| **Bypass Reason:** | Not applicable |
| **Attachment(s):** | |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Product Checklist |
| **Comments:** | |
| **Attachment(s):** | Long-Term-Care-Rate-Revision-Checklist_Signed.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 01/25/2022 |

| | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA_Certification_Signed.pdf<br>VIRGINIA COMPLIANCE CERTIFICATION Signed 2022 02 22.pdf<br>Exh. IV A to E Analysis - duration.xlsx<br>Exh. IV A to E Analysis - morbidity breakdowns.xlsx<br>Exh. V - Rate History by State N550_20220401.xlsx<br>Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. VII - Loss Ratios.xlsx<br>Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx<br>Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx<br>Exh. X - N550 PPV.xlsx<br>Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx<br>Exh. XI - N550 If-Knew Exh. I.xlsx<br>Exh. XII - Mortality Selection Factors.xlsx<br>Exh. XIII - N550 Distribution 20200930.xlsx<br>Exh. XV - ALR_Subsets.xlsx<br>Exh. XVII - Shock Lapse.xlsx<br>Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx<br>Exh. II NW N550 9-2020 - 20220419.xlsx<br>Exh. II VA N550 9-2020 - 20220419.xlsx<br>Exh. XVI - Antiselection.xlsx<br>Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx<br>VA Memo - N550_20221020_Final.pdf<br>Exh. I VA N550 9-2020 - 20221020.xlsx<br>Exh. I NW N550 9-2020 - 20221020.xlsx |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/28/2022 |

**State:** *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *GR-N550, et al*
**Project Name/Number:** *2021 N550 Series Rate Increase/None*

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | LTC Insurance Rate Request Summary & Narrative BNLB-133120238_20221020.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/28/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Cover Letter |
| **Comments:** | |
| **Attachment(s):** | VA Cover Letter - N550.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/25/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Policyholder Notices |
| **Comments:** | Policyholder notification documents approved in BNLB-132098363 |
| **Attachment(s):** | VA sample ph notification letter_LNN_rev5_John Doe.pdf<br>Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf<br>Statement of Variability for LNN_rev4.pdf<br>Statement of Variability for LTCA.pdf<br>VA sample ph notification letter_LNN_rev5.pdf<br>Premium Increase Reduction Options Election Form_LTCA_rev.pdf<br>VA LTC Insert 20221013.pdf<br>VA LTC Insert 20221013 John Doe.pdf<br>Statement of Variability for LTC Insert.pdf |
| **Item Status:** | Disapproved |
| **Status Date:** | 10/28/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Nonforfeiture Benefit Riders |
| **Comments:** | |
| **Attachment(s):** | 206A.pdf<br>228R.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/25/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Current Rates |
| **Comments:** | |
| **Attachment(s):** | GR-N520_N540_N550_N570_N580_VA_current.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/25/2022 |

***Attachment Exh. IV A to E Analysis - duration.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. IV A to E Analysis - morbidity breakdowns.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. V - Rate History by State N550_20220401.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. VI Att X_N550_Walk for Assumption Changes_2021.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. VII - Loss Ratios.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. VIII - Att X_N550_Walk for Assumption Changes_2021.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. IX - Att X_N550_Walk for Assumption Changes_2021_2.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. X - N550 PPV.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. XIV - N550_RateFiling Assumption Comparison_2021.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. XI - N550 If-Knew Exh. I.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. XII - Mortality Selection Factors.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. XIII - N550 Distribution 20200930.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. XV - ALR_Subsets.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. XVII - Shock Lapse.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. III NW RS Demonstration 9-2020 - 20220419.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. II NW N550 9-2020 - 20220419.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. II VA N550 9-2020 - 20220419.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. XVI - Antiselection.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. I NW N550 9-2020 - Five Exp and 3 Proj Years.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. I VA N550 9-2020 - 20221020.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Exh. I NW N550 9-2020 - 20221020.xlsx is not a PDF document and cannot be reproduced here.***

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. <u>It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements.</u>**

| 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. | N/A |
| | 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. | Confirmed |
| | 14VAC5-101-50 C 2 | Filing description must include the form number of each form that is being filed. | Confirmed |
| 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. | Confirmed |
| | 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. | Confirmed |
| | 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. | Confirmed |
| 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. | Confirmed |
| 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. | Confirmed |
| 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. | Confirmed |
| | 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. | Confirmed |
| 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. | Confirmed |
| 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. | Confirmed |

| 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. | Confirmed |
| Type Size | 14VAC5-101-70 E | Any form submitted for review or approval shall be printed in at least 10-point type size. | Confirmed |
| | 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. | Confirmed |
| 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. | Confirmed |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| Filing a Rate Revision | 14 VAC 5-130-70 A | (i) New rate sheet; | Confirmed |
| | | (ii) All information required by SERFF. | Confirmed |
| | 14 VAC 5-130-70 B | Actuarial Memorandum | Confirmed |
| | 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. | Confirmed |
| | 14VAC5-130-70 B 2 | The scope and reason for the premium or rate revision. | Confirmed |
| | 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. | Confirmed |
| | 14VAC5-130-70 B 4 | A statement of whether the revision applies only to new business, only to in-force business, or to both. | Confirmed |
| | 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. | Confirmed |
| | 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 | Confirmed |

| 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. | Confirmed |
| | 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. | Confirmed |
| | 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. | Confirmed |
| | 14VAC5-130-70 B 11 | The loss ratio that was originally anticipated for the policy. | Confirmed |
| | 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 | Confirmed |

| 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. | Confirmed |
| 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; | Confirmed |
| | 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; | Confirmed |
| | 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; | Confirmed |
| | 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; | Confirmed |

| 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: | Confirmed |
| | 14VAC5-200-75 D 1 | All applicable information identified in subsection A of this section when the rate increase is implemented; | Confirmed |
| 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 additional options available; | Confirmed |
| | 14VAC5-200-75 D 3 | A clear identification of the driving factors of the premium rate increase; and | Confirmed |
| | 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 | Confirmed |

| 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. | N/A |
| 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. | N/A |
| | | In evaluating the expected loss ratio, due consideration shall be given to all relevant factors, including: | N/A |
| | 14VAC5-200-150 B 1 | Statistical credibility of incurred claims experience and earned premiums. | N/A |
| | 14VAC5-200-150 B 2 | The period for which rates are computed to provide coverage. | N/A |
| | 14VAC5-200-150 B 3 | Experienced and projected trends; | N/A |
| | 14VAC5-200-150 B 4 | Concentration of experience within early policy duration; | N/A |
| | 14VAC5-200-150 B 5 | Expected claim fluctuation; | N/A |
| | 14VAC5-200-150 B 6 | Experience refunds, adjustments or dividends. | N/A |
| | 14VAC5-200-150 B 7 | Renewability features; | N/A |
| | 14VAC5-200-150 B 8 | All appropriate expense factors; | N/A |
| | 14VAC5-200-150 B 9 | Interest; | N/A |
| | 14VAC5-200-150 B 10 | Experimental nature of the coverage; | N/A |
| | 14VAC5-200-150 B 11 | Policy reserves; | N/A |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | 14VAC5-200-150 B 12 | Mix of business by risk classification; and | N/A |
| | 14VAC5-200-150 B 13 | Product features such a long elimination periods, high deductibles and high maximum limits. | N/A |
| | | 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. | N/A |
| | 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. | N/A |
| | 14VAC5-200-150 E | All submissions shall include information required by 14VAC5-200-75. | N/A |
| 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; | N/A |

| 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: | N/A |
| | | 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. | Confirmed |
| | 14VAC5-200-153 B | An insurer shall request the commission's approval of a pending premium rate schedule increase, including an | Confirmed |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | exceptional increase, prior to the notice to the policyholders and shall include: | |
| | 14VAC5-200-153 B 1 | Information required by 14VAC5-200-75; | Confirmed |
| | 14VAC5-200-153 B 2 | Certification by a qualified actuary that: | Confirmed |
| | | 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 | Confirmed |
| | | b. The premium rate filing is in compliance with the provisions of this section; | Confirmed |
| | 14VAC5-200-153 B 3 | An actuarial memorandum justifying the rate schedule change request that includes: | Confirmed |
| | | 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; | Confirmed |
| | | (1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately; | Confirmed |
| | | (2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase; | Confirmed |
| | | (3) The projections shall demonstrate compliance with subsection C of this section; and | Confirmed |
| | | (4) For exceptional increases, | Confirmed |
| | | (a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and | Confirmed |

| 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; | Confirmed |
| | | b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse; | Confirmed |
| | | 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; | Confirmed |
| | | d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration; | Confirmed |
| | | 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 | Confirmed |
| | | 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; | Confirmed |
| | 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 | Confirmed |
| | 14VAC5-200-153 B 5 | Sufficient information for review and approval of the premium rate schedule increase by the commission. | Confirmed |
| 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: | Confirmed |
| | 14VAC5-200-154 A 1 | Information required by 14VAC5-200-75; | Confirmed |
| | 14VAC5-200-154 A 2 | Certification by a qualified actuary that: | Confirmed |
| | | 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 | Confirmed |
| | | b. The premium rate filing is in compliance with the provisions of this section; | Confirmed |
| | 14VAC5-200-154 A 3 | An actuarial memorandum justifying the rate schedule change request that includes: | Confirmed |
| | | 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; | Confirmed |
| | | (1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately; | Confirmed |
| | | (2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase; | Confirmed |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | (3) The projections shall demonstrate compliance with subsection B of this section; and | Confirmed |
| | | (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; | Confirmed |
| | | 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; | Confirmed |
| | | d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration; | Confirmed |
| | | 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 | Confirmed |
| | | 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; | Confirmed |
| | 14VAC5-200-154 A 4 | A statement that renewal premium rate schedules are not greater than new business premium rate schedules | Confirmed |

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS | FILER'S NOTES |
|---|---|---|---|
| | | except for differences attributable to benefits, unless sufficient justification is provided to the commission; and | Confirmed |
| | 14VAC5-200-154 A 5 | Sufficient information for review and approval of the premium rate schedule increase by the commission. | Confirmed |
| | 14VAC5-200-154 B | All premium rate schedule increases shall be determined in accordance with the following requirements: | Confirmed |
| 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 50.34.

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: Aaron D. Buelow, FSA, MAAA Digitally signed by Aaron D. Buelow, FSA, MAAA Date: 2022.01.20 16:56:43 -06'00'

Name (please print): Aaron D. Buelow, FSA, MAAA Title: Managing Actuary

Company Name: Bankers Life and Casualty Company

Date: 1/20/2022 Phone No: ( ) 312 396-6126

E-Mail Address: Aaron.Buelow@Banklife.com

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

01/20/2022

Managing Actuary Date

**Aaron Buelow, FSA, MAAA**
Bankers Life & Casualty Company

**VIRGINIA COMPLIANCE CERTIFICATION**

**BANKERS LIFE AND CASUALTY COMPANY**
111 E Wacker Dr Ste 2100
Chicago IL 60602

Title of Forms: Policyholder Rate increase Notification Letter

Policy Form Numbers: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580

The company has reviewed the enclosed policy forms and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Signature of an Officer of the Insurer:

Blake Westerfield

Blake Westerfield, ASA, MAAA
Name (Print)

VP, Health Product Management
Title

February 22, 2022
Date

# Bankers Life and Casualty Company

## Rate Increase Memorandum
## Individual Long Term Care

## I. Purpose of Filing

To request a 20% premium rate increase due to higher than anticipated future and lifetime loss ratios. The rate increase applies to the base policy forms and all riders listed in **Table I**. These policies were generally sold from 2005-2009 nationwide.

## II. Scope of Filing

This filing applies to inforce policies issued in your state. These policy forms are no longer being marketed. **Table I** includes the issue years for these policy forms as well as the number of policyholders and average monthly premium inforce as of 9/30/2020 in your state and nationwide.

## III. General Description

A. Policy Type - **Table I** includes a description of each Policy Form and Rider.
B. Renewability – All Policy Forms and Riders are Guaranteed Renewable.
C. Proposed Effective Date – Upon state insurance department approval, we will implement this increase to policies on their next billing date following a 75-day policyholder notification period.

## IV. Rate Justification Standard

**Exhibit I** contains nationwide experience projections by policy form grouping. **Exhibit III** illustrates the allowable rate increase under the current NAIC Model where the present value of past and future projected incurred claims (both without active life reserves) is not less than 58% of the present value of past and future projected earned premiums at the original level plus 85% of the present value of past and future projected earned premiums attributable to premium rate increases. The originally filed loss ratio demonstrations can be seen in **Exhibit VII**.

The lifetime loss ratio based on claims incurred through 9/30/2020 and paid through 12/31/2020 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at 4.5%. A summary of the anticipated lifetime loss ratios with and without the requested rate increase are shown by policy form or form grouping below.

*Summary of Anticipated Lifetime Loss Ratios*
*By Policy Form/Form Grouping*

| Policy Form Series | Originally Filed Loss Ratio (@4.5%) | Nationwide Anticipated Lifetime Loss Ratio w/o Rate Increase (@4.5%) | Nationwide Anticipated Lifetime Loss Ratio w/ Rate Increase (@4.5%) |
|---|---|---|---|
| GR-N520 | 63.4% | | |
| GR-N540 | 62.1% | | |
| GR-N550 | 65.1% | 84.2% | 80.1% |
| GR-N570 | 62.1% | | |
| GR-N580 | 65.1% | | |

## V. Reason for Rate Increase

A rate increase is necessary at this time due to higher than anticipated future and lifetime loss ratios. The higher than anticipated loss ratios are primarily driven by higher than expected claim costs and lower than expected mortality and lapse experience on these forms, resulting in inadequate premium rates over the lifetime of the policy forms. Premiums for our currently sold policy forms already reflect updated mortality and morbidity assumptions based on emerging experience in their pricing. Rate increases in other states can be seen in **Exhibit V**.

## VI. Actuarial Assumptions

A. Interest - A 4.5% annual rate of interest has been assumed for accumulating historical experience and for discounting projected future experience to the present.

B. Mortality Rates - 2012 IAM ANB, with sex-distinct duration and attained age factors by LOB

C. Lapse Rates - In addition to deaths, an ultimate annual voluntary lapse rate of 2.75% and 2.00% for males and females, respectively, for comprehensive policies, and 2.75% and 1.50% for males and females, respectively, for facility only policies.

D. Expected Claim Costs – Expected claim costs used in the projection of future experience were developed in an actual-to-expected study performed on actual past experience to date on the affected policy forms and other similar inforce long-term care policies.

E. Rate Increase History – There have been no previous rate increases on these policy forms. The current request is for a uniform 40% increase.

F. Effective Date Assumption – For the projections, the rate increase is assumed to be 50% effective in 2022 and 100% effective thereafter.

G. Actual-to-Expected Analysis – Actual to expected analysis for the morbidity, lapse and mortality assumptions can be seen in **Exhibit IV**.

H. Projections Using Original Pricing Assumptions – A projection using the original pricing assumptions, from issue and using the current inforce, can be seen in **Exhibit VI**.

## VII. Premium Rates

Premium rates are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily maximum amounts and inflation protection option. Rate Sheets for each policy form and available riders are attached.

## VIII. Actuarial Certification

I hereby certify that, to the best of my knowledge and belief, the rate filing submitted herein is in compliance with all applicable laws and regulations of the state in which it is filed, and that it complies with Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans." I further certify that the anticipated loss ratio submitted herein is expected to develop over the period for which the rates are computed to provide coverage, and that the benefits are reasonable in relation to the premiums charged.

Furthermore, all policies affected by this filing are subject to rate stability regulations. Based on our current projections, the allowable rate increase within the loss ratio criteria of 58% of initial premium and 85% of rate increase premium, applied to the entire block for credibility purposes, is 136%; however, the company does not believe that requesting an increase this large is in the interests of the company or policyholders, and is only requesting a 40.0% increase on this block of business at this time to partially mitigate the significantly higher than anticipated future and lifetime loss ratios on this block. While a rate increase of 136% would result in sustainable rates, the company currently has no plans to file for rate increases in Virginia on this block beyond those already submitted to the state. The policy design, underwriting and claims adjudication practices have been taken into consideration. The proposed premium rate schedules are in aggregate not greater than new business premium rates schedules for similar forms.

Aaron D. Buelow, FSA, MAAA
Managing Actuary

**Table I**

Base Policy Forms

| Policy Form Series | Policy Type | Dates of Issue[1] | Rate Increase Request | Number of Affected Policies[2] Inforce | | Number of Affected Members[2] Inforce | | Average Monthly Premium | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | NW | | VA | |
| | | | | NW | VA | NW | VA | Before Increase | After Increase | Before Increase | After Increase |
| GR-N540 | Facility Care | 2005-2009 | 20% | 1,360 | 13 | 1,813 | 16 | $211 | $253 | $257 | $308 |
| GR-N570 | | | | 43 | 1 | 51 | 1 | $224 | $268 | $465 | $558 |
| GR-N550 | Long Term Care | | | 11,629 | 304 | 15,948 | 424 | $254 | $304 | $260 | $312 |
| GR-N580 | | | | 935 | 1 | 1,185 | 1 | $265 | $318 | $349 | $418 |
| GR-N520 | Long Term Care | 2005-2009 | 20% | 2,486 | 66 | 3,143 | 83 | $219 | $262 | $219 | $262 |

Rider Forms Also Affected When Attached to Any of the Above Policy Forms[3]

Rider Form Series:

206A – Shortened Benefit Period Nonforfeiture Rider
223G – Shared Maximum Benefit Rider
226A – Survivor Maximum Benefit Increase Rider
226G – Paid-Up Survivorship Benefit Rider
228R – Return of Premium Nonforfeiture Rider
242A – Limited 10- or 20- Pay Rider

(1) Issue Date ranges are based on nationwide availability and may vary slightly from state to state.

(2) Inforce Counts and Average Monthly Premium are as of 9/30/2020. Average Monthly Premium includes Riders. Some Forms are not available in certain states.

(3) Riders are based on nationwide availability. Some Riders are not available in certain states.

**EXHIBIT I**
**BANKERS LIFE AND CASUALTY COMPANY**
**NATIONWIDE EXPERIENCE PROJECTIONS WITHOUT RATE INCREASE**
**Five Experience Year and Three Projection Years**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**
**ALL POLICIES**

| | Without Interest | | | |
|---|---|---|---|---|
| | (A) | (B) | (C) | (D) |
| | | | | (C)/(A) |
| | | | | Loss Ratio |
| | Virginia | Original | | without |
| | Rate Level | Rate Level | Incurred | Proposed |
| Year | Earned Premium | Earned Premium | Claims | Rate Incr. |
| 2015 | 52,326,309 | 52,326,309 | 20,526,686 | 39.2% |
| 2016 | 48,999,702 | 48,999,702 | 24,909,457 | 50.8% |
| 2017 | 46,177,335 | 46,177,335 | 24,615,785 | 53.3% |
| 2018 | 43,113,479 | 43,113,479 | 31,385,886 | 72.8% |
| 2019 | 41,305,491 | 41,305,491 | 37,184,011 | 90.0% |
| 1/1/2020-9/30/2020 | 28,391,213 | 28,391,213 | 28,075,232 | 98.9% |
| 10/1/2020-12/31/2020 | $ 10,082,934 | $ 10,082,934 | $ 9,324,706 | 92.5% |
| 2021 | 38,990,155 | 38,990,155 | 39,596,250 | 101.6% |
| 2022 | 36,811,760 | 36,811,760 | 43,476,261 | 118.1% |
| 2023 | 34,595,883 | 34,595,883 | 47,348,443 | 136.9% |

**EXHIBIT I**
**BANKERS LIFE AND CASUALTY COMPANY**
**NATIONWIDE EXPERIENCE PROJECTIONS WITH AND WITHOUT RATE INCREASE**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**
**ALL POLICIES**

| | Without Interest | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) |
| | | | | (C)/(A) | | | | | | | | (J)/(I+K) |
| Year | Virginia Rate Level Earned Premium | Original Rate Level Earned Premium | Incurred Claims | Loss Ratio without Proposed Rate Incr. | Active Life Reserves Current Balance | Fut. Earned Premium Shock Lapse | Percent of Future Increase Implemented | Future Claim Shock Lapse | Revised Virginia Rate Level Earned Premium | Revised Incurred Claims | Proposed Increased Earned Premium | Loss Ratio with Proposed Rate Incr. |
| 2005 | $ 7,673,845 | $ 7,673,845 | $ 278,023 | 3.6% | | 0.0% | 0.0% | 0.0% | $ 7,673,845 | $ 278,023 | $ - | 3.6% |
| 2006 | 27,644,527 | 27,644,527 | 1,625,767 | 5.9% | | 0.0% | 0.0% | 0.0% | 27,644,527 | 1,625,767 | - | 5.9% |
| 2007 | 43,411,726 | 43,411,726 | 2,655,618 | 6.1% | | 0.0% | 0.0% | 0.0% | 43,411,726 | 2,655,618 | - | 6.1% |
| 2008 | 54,006,761 | 54,006,761 | 5,448,647 | 10.1% | | 0.0% | 0.0% | 0.0% | 54,006,761 | 5,448,647 | - | 10.1% |
| 2009 | 61,388,578 | 61,388,578 | 7,189,277 | 11.7% | | 0.0% | 0.0% | 0.0% | 61,388,578 | 7,189,277 | - | 11.7% |
| 2010 | 64,281,056 | 64,281,056 | 11,210,133 | 17.4% | | 0.0% | 0.0% | 0.0% | 64,281,056 | 11,210,133 | - | 17.4% |
| 2011 | 61,674,467 | 61,674,467 | 11,106,781 | 18.0% | | 0.0% | 0.0% | 0.0% | 61,674,467 | 11,106,781 | - | 18.0% |
| 2012 | 61,037,901 | 61,037,901 | 16,044,190 | 26.3% | | 0.0% | 0.0% | 0.0% | 61,037,901 | 16,044,190 | - | 26.3% |
| 2013 | 57,795,785 | 57,795,785 | 20,014,300 | 34.6% | | 0.0% | 0.0% | 0.0% | 57,795,785 | 20,014,300 | - | 34.6% |
| 2014 | 54,801,425 | 54,801,425 | 18,293,159 | 33.4% | | 0.0% | 0.0% | 0.0% | 54,801,425 | 18,293,159 | - | 33.4% |
| 2015 | 52,326,309 | 52,326,309 | 20,526,686 | 39.2% | | 0.0% | 0.0% | 0.0% | 52,326,309 | 20,526,686 | - | 39.2% |
| 2016 | 48,999,702 | 48,999,702 | 24,909,457 | 50.8% | | 0.0% | 0.0% | 0.0% | 48,999,702 | 24,909,457 | - | 50.8% |
| 2017 | 46,177,335 | 46,177,335 | 24,615,785 | 53.3% | | 0.0% | 0.0% | 0.0% | 46,177,335 | 24,615,785 | - | 53.3% |
| 2018 | 43,113,479 | 43,113,479 | 31,385,886 | 72.8% | | 0.0% | 0.0% | 0.0% | 43,113,479 | 31,385,886 | - | 72.8% |
| 2019 | 41,305,491 | 41,305,491 | 37,184,011 | 90.0% | | 0.0% | 0.0% | 0.0% | 41,305,491 | 37,184,011 | - | 90.0% |
| 1/1/2020-9/30/2020 | 28,391,213 | 28,391,213 | 28,075,232 | 98.9% | | 0.0% | 0.0% | 0.0% | 28,391,213 | 28,075,232 | - | 98.9% |
| Subtotal Actual | $ 754,029,602 | $ 754,029,602 | $ 260,562,952 | 34.6% | $ 393,765,772 | | | | $ 754,029,602 | $ 260,562,952 | $ - | 34.6% |
| 10/1/2020-12/31/2020 | $ 10,082,934 | $ 10,082,934 | $ 9,324,706 | 92.5% | | 0.0% | 0.0% | 0.0% | $ 10,082,934 | $ 9,324,706 | $ - | 92.5% |
| 2021 | 38,990,155 | 38,990,155 | 39,596,250 | 101.6% | | 0.0% | 0.0% | 0.0% | 38,990,155 | 39,596,250 | - | 101.6% |
| 2022 | 36,811,760 | 36,811,760 | 43,476,261 | 118.1% | | 0.0% | 0.0% | 0.0% | 36,811,760 | 43,476,261 | - | 118.1% |
| 2023 | 34,595,883 | 34,595,883 | 47,348,443 | 136.9% | | 5.0% | 50.0% | 1.0% | 32,866,089 | 46,874,959 | 3,286,609 | 129.7% |
| 2024 | 32,381,712 | 32,381,712 | 51,138,936 | 157.9% | | 0.0% | 100.0% | 1.0% | 30,762,627 | 50,116,157 | 6,152,525 | 135.8% |
| 2025 | 30,160,455 | 30,160,455 | 54,744,700 | 181.5% | | 0.0% | 100.0% | 1.0% | 28,652,433 | 53,102,359 | 5,730,487 | 154.4% |
| 2026 | 27,939,172 | 27,939,172 | 58,035,865 | 207.7% | | 0.0% | 100.0% | 1.0% | 26,542,213 | 55,714,430 | 5,308,443 | 174.9% |
| 2027 | 25,735,922 | 25,735,922 | 60,916,067 | 236.7% | | 0.0% | 100.0% | 1.0% | 24,449,126 | 57,870,264 | 4,889,825 | 197.2% |
| 2028 | 23,554,686 | 23,554,686 | 63,291,834 | 268.7% | | 0.0% | 100.0% | 0.0% | 22,376,952 | 60,127,243 | 4,475,390 | 223.9% |
| 2029 | 21,423,606 | 21,423,606 | 65,084,787 | 303.8% | | 0.0% | 100.0% | 0.0% | 20,352,426 | 61,830,547 | 4,070,485 | 253.2% |
| 2030 | 19,358,497 | 19,358,497 | 66,196,856 | 342.0% | | 0.0% | 100.0% | 0.0% | 18,390,572 | 62,887,013 | 3,678,114 | 285.0% |
| 2031 | 17,381,270 | 17,381,270 | 66,559,113 | 382.9% | | 0.0% | 100.0% | 0.0% | 16,512,207 | 63,231,158 | 3,302,441 | 319.1% |
| 2032 | 15,496,516 | 15,496,516 | 66,140,595 | 426.8% | | 0.0% | 100.0% | 0.0% | 14,721,690 | 62,833,565 | 2,944,338 | 355.7% |
| 2033 | 13,726,229 | 13,726,229 | 64,953,118 | 473.2% | | 0.0% | 100.0% | 0.0% | 13,039,918 | 61,705,462 | 2,607,984 | 394.3% |
| 2034 | 12,079,460 | 12,079,460 | 63,047,712 | 521.9% | | 0.0% | 100.0% | 0.0% | 11,475,487 | 59,895,327 | 2,295,097 | 435.0% |
| 2035 | 10,560,205 | 10,560,205 | 60,482,579 | 572.7% | | 0.0% | 100.0% | 0.0% | 10,032,195 | 57,458,450 | 2,006,439 | 477.3% |
| 2036 | 9,171,827 | 9,171,827 | 57,351,448 | 625.3% | | 0.0% | 100.0% | 0.0% | 8,713,236 | 54,483,876 | 1,742,647 | 521.1% |
| 2037 | 7,914,550 | 7,914,550 | 53,798,604 | 679.7% | | 0.0% | 100.0% | 0.0% | 7,518,822 | 51,108,674 | 1,503,764 | 566.5% |
| 2038 | 6,786,133 | 6,786,133 | 49,991,730 | 736.7% | | 0.0% | 100.0% | 0.0% | 6,446,826 | 47,492,143 | 1,289,365 | 613.9% |
| 2039 | 5,782,572 | 5,782,572 | 46,072,466 | 796.7% | | 0.0% | 100.0% | 0.0% | 5,493,443 | 43,768,843 | 1,098,689 | 664.0% |
| 2040 | 4,897,949 | 4,897,949 | 42,158,272 | 860.7% | | 0.0% | 100.0% | 0.0% | 4,653,051 | 40,050,358 | 930,610 | 717.3% |
| 2041 | 4,124,940 | 4,124,940 | 38,319,301 | 929.0% | | 0.0% | 100.0% | 0.0% | 3,918,693 | 36,403,336 | 783,739 | 774.1% |
| 2042 | 3,455,078 | 3,455,078 | 34,629,187 | 1002.3% | | 0.0% | 100.0% | 0.0% | 3,282,324 | 32,897,728 | 656,465 | 835.2% |
| 2043 | 2,879,134 | 2,879,134 | 31,136,368 | 1081.4% | | 0.0% | 100.0% | 0.0% | 2,735,177 | 29,579,549 | 547,035 | 901.2% |
| 2044 | 2,387,744 | 2,387,744 | 27,877,001 | 1167.5% | | 0.0% | 100.0% | 0.0% | 2,268,357 | 26,483,151 | 453,671 | 972.9% |
| 2045 | 1,971,596 | 1,971,596 | 24,858,366 | 1260.8% | | 0.0% | 100.0% | 0.0% | 1,873,017 | 23,615,448 | 374,603 | 1050.7% |
| 2046 | 1,621,641 | 1,621,641 | 22,083,806 | 1361.8% | | 0.0% | 100.0% | 0.0% | 1,540,559 | 20,979,616 | 308,112 | 1134.8% |
| 2047 | 1,329,332 | 1,329,332 | 19,550,659 | 1470.7% | | 0.0% | 100.0% | 0.0% | 1,262,866 | 18,573,126 | 252,573 | 1225.6% |
| 2048 | 1,086,709 | 1,086,709 | 17,251,886 | 1587.5% | | 0.0% | 100.0% | 0.0% | 1,032,374 | 16,389,292 | 206,475 | 1322.9% |
| 2049 | 886,503 | 886,503 | 15,177,834 | 1712.1% | | 0.0% | 100.0% | 0.0% | 842,178 | 14,418,943 | 168,436 | 1426.8% |
| 2050 | 722,165 | 722,165 | 13,317,732 | 1844.1% | | 0.0% | 100.0% | 0.0% | 686,057 | 12,651,846 | 137,211 | 1536.8% |
| 2051 | 587,844 | 587,844 | 11,654,728 | 1982.6% | | 0.0% | 100.0% | 0.0% | 558,451 | 11,071,991 | 111,690 | 1652.2% |
| 2052 | 478,391 | 478,391 | 10,172,919 | 2126.5% | | 0.0% | 100.0% | 0.0% | 454,471 | 9,664,273 | 90,894 | 1772.1% |
| 2053 | 389,374 | 389,374 | 8,861,837 | 2275.9% | | 0.0% | 100.0% | 0.0% | 369,906 | 8,418,745 | 73,981 | 1896.6% |
| 2054 | 317,034 | 317,034 | 7,711,048 | 2432.2% | | 0.0% | 100.0% | 0.0% | 301,182 | 7,325,496 | 60,236 | 2026.9% |
| 2055 | 258,243 | 258,243 | 6,704,245 | 2596.1% | | 0.0% | 100.0% | 0.0% | 245,331 | 6,369,033 | 49,066 | 2163.4% |
| 2056 | 210,433 | 210,433 | 5,819,737 | 2765.6% | | 0.0% | 100.0% | 0.0% | 199,911 | 5,528,750 | 39,982 | 2304.7% |
| 2057 | 171,506 | 171,506 | 5,048,838 | 2943.8% | | 0.0% | 100.0% | 0.0% | 162,931 | 4,796,396 | 32,586 | 2453.2% |
| 2058 | 139,777 | 139,777 | 4,377,814 | 3132.0% | | 0.0% | 100.0% | 0.0% | 132,789 | 4,158,923 | 26,558 | 2610.0% |
| 2059 | 113,894 | 113,894 | 3,793,283 | 3330.5% | | 0.0% | 100.0% | 0.0% | 108,200 | 3,603,619 | 21,640 | 2775.4% |
| 2060 | 92,772 | 92,772 | 3,285,314 | 3541.3% | | 0.0% | 100.0% | 0.0% | 88,134 | 3,121,048 | 17,627 | 2951.1% |
| 2061 | 75,534 | 75,534 | 2,841,816 | 3762.3% | | 0.0% | 100.0% | 0.0% | 71,757 | 2,699,725 | 14,351 | 3135.3% |
| Subtotal Projected | $ 428,131,142 | $ 428,131,142 | $ 1,444,184,064 | 337.3% | | | | | $ 411,018,827 | $ 1,381,698,080 | $ 61,740,187 | 292.3% |
| Total Actual + Proj. (no interest) | $ 1,182,160,744 | $ 1,182,160,744 | $ 1,704,747,016 | 144.2% | | | | | $ 1,165,048,429 | $ 1,642,261,032 | $ 61,740,187 | 133.9% |
| Present Valued to 9/30/2020 @ 4.5% interest: | | | | | | | | | | | | |
| Subtotal Actual | $ 1,069,328,338 | $ 1,069,328,338 | $ 325,249,655 | 30.4% | $ 393,765,772 | | | | $ 1,069,328,338 | $ 325,249,655 | $ - | 30.4% |
| Subtotal Projected | $ 313,106,419 | $ 313,106,419 | $ 839,340,053 | 268.1% | N/A | | | | $ 301,542,810 | $ 806,082,551 | $ 41,029,803 | 235.3% |
| Total Actual + Proj. | $ 1,382,434,757 | $ 1,382,434,757 | $ 1,164,589,709 | 84.2% | N/A | | | | $ 1,370,871,148 | $ 1,131,332,207 | $ 41,029,803 | 80.1% |

**EXHIBIT I**
**BANKERS LIFE AND CASUALTY COMPANY**
**VIRGINIA EXPERIENCE PROJECTIONS WITH AND WITHOUT RATE INCREASE**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**
**ALL POLICIES**

| | | | | | | Without Interest | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) |
| | | | | (C)/(A) | | | | | | | | (J)/(I+K) |
| | Virginia | Original | | Loss Ratio | Active | Fut. Earned | Percent | Future | Revised | | Proposed | Loss Ratio |
| | Rate Level | Rate Level | Incurred | without | Life Reserves | Premium | of Future | Claim | Virginia | Revised | Increased | with |
| Year | Earned Premium | Earned Premium | Claims | Proposed Rate Incr. | Current Balance | Shock Lapse | Increase Implemented | Shock Lapse | Rate Level Earned Premium | Incurred Claims | Earned Premium | Proposed Rate Incr. |
| 2005 | $ 187,854 | $ 187,854 | $ - | 0.0% | | 0.0% | 0.0% | 0.0% | $ 187,854 | $ - | $ - | 0.0% |
| 2006 | 667,846 | 667,976 | - | 0.0% | | 0.0% | 0.0% | 0.0% | 667,846 | - | - | 0.0% |
| 2007 | 1,055,974 | 1,057,981 | 42,088 | 4.0% | | 0.0% | 0.0% | 0.0% | 1,055,974 | 42,088 | - | 4.0% |
| 2008 | 1,350,363 | 1,354,886 | - | 0.0% | | 0.0% | 0.0% | 0.0% | 1,350,363 | - | - | 0.0% |
| 2009 | 1,525,556 | 1,533,779 | 57,344 | 3.8% | | 0.0% | 0.0% | 0.0% | 1,525,556 | 57,344 | - | 3.8% |
| 2010 | 1,579,434 | 1,592,988 | 31,701 | 2.0% | | 0.0% | 0.0% | 0.0% | 1,579,434 | 31,701 | - | 2.0% |
| 2011 | 1,487,072 | 1,508,942 | 10,892 | 0.7% | | 0.0% | 0.0% | 0.0% | 1,487,072 | 10,892 | - | 0.7% |
| 2012 | 1,509,399 | 1,511,093 | 373,369 | 24.7% | | 0.0% | 0.0% | 0.0% | 1,509,399 | 373,369 | - | 24.7% |
| 2013 | 1,431,763 | 1,444,006 | 5,129 | 0.4% | | 0.0% | 0.0% | 0.0% | 1,431,763 | 5,129 | - | 0.4% |
| 2014 | 1,385,591 | 1,392,158 | 805,274 | 58.1% | | 0.0% | 0.0% | 0.0% | 1,385,591 | 805,274 | - | 58.1% |
| 2015 | 1,332,687 | 1,350,981 | 1,383,545 | 103.8% | | 0.0% | 0.0% | 0.0% | 1,332,687 | 1,383,545 | - | 103.8% |
| 2016 | 1,256,800 | 1,316,200 | 1,396,666 | 111.1% | | 0.0% | 0.0% | 0.0% | 1,256,800 | 1,396,666 | - | 111.1% |
| 2017 | 1,182,059 | 1,269,180 | 158,062 | 13.4% | | 0.0% | 0.0% | 0.0% | 1,182,059 | 158,062 | - | 13.4% |
| 2018 | 1,125,087 | 1,214,094 | 814,802 | 72.4% | | 0.0% | 0.0% | 0.0% | 1,125,087 | 814,802 | - | 72.4% |
| 2019 | 1,110,914 | 1,202,885 | 1,006,629 | 90.6% | | 0.0% | 0.0% | 0.0% | 1,110,914 | 1,006,629 | - | 90.6% |
| 1/1/2020-9/30/2020 | 749,292 | 839,559 | 627,851 | 83.8% | | 0.0% | 0.0% | 0.0% | 749,292 | 627,851 | - | 83.8% |
| Subtotal Actual | $ 18,937,690 | $ 19,444,562 | $ 6,713,353 | 35.4% | $ 10,911,860 | | | | $ 18,937,690 | $ 6,713,353 | $ - | 35.4% |
| 10/1/2020-12/31/2020 | $ 267,598 | $ 267,598 | $ 226,405 | 84.6% | | 0.0% | 0.0% | 0.0% | $ 267,598 | $ 226,405 | $ - | 84.6% |
| 2021 | 1,034,770 | 1,034,770 | 963,812 | 93.1% | | 0.0% | 0.0% | 0.0% | 1,034,770 | 226,406 | - | 21.9% |
| 2022 | 976,957 | 976,957 | 1,062,174 | 108.7% | | 0.0% | 0.0% | 0.0% | 976,957 | 226,407 | - | 23.2% |
| 2023 | 918,177 | 918,177 | 1,160,410 | 126.4% | | 5.0% | 50.0% | 1.0% | 872,268 | 226,408 | 87,227 | 23.6% |
| 2024 | 859,361 | 859,361 | 1,256,626 | 146.2% | | 0.0% | 100.0% | 1.0% | 816,393 | 226,409 | 163,279 | 23.1% |
| 2025 | 800,336 | 800,336 | 1,348,152 | 168.4% | | 0.0% | 100.0% | 1.0% | 760,320 | 226,410 | 152,064 | 24.8% |
| 2026 | 741,393 | 741,393 | 1,431,697 | 193.1% | | 0.0% | 100.0% | 1.0% | 704,323 | 226,411 | 140,865 | 26.8% |
| 2027 | 682,786 | 682,786 | 1,504,776 | 220.4% | | 0.0% | 100.0% | 1.0% | 648,646 | 226,412 | 129,729 | 29.1% |
| 2028 | 624,695 | 624,695 | 1,565,083 | 250.5% | | 0.0% | 100.0% | 0.0% | 593,460 | 226,413 | 118,692 | 31.8% |
| 2029 | 567,995 | 567,995 | 1,610,595 | 283.6% | | 0.0% | 100.0% | 0.0% | 539,595 | 226,414 | 107,919 | 35.0% |
| 2030 | 513,019 | 513,019 | 1,638,897 | 319.5% | | 0.0% | 100.0% | 0.0% | 487,368 | 226,415 | 97,474 | 38.7% |
| 2031 | 460,364 | 460,364 | 1,648,345 | 358.1% | | 0.0% | 100.0% | 0.0% | 437,346 | 226,416 | 87,469 | 43.1% |
| 2032 | 410,316 | 410,316 | 1,638,123 | 399.2% | | 0.0% | 100.0% | 0.0% | 389,800 | 226,417 | 77,960 | 48.4% |
| 2033 | 363,242 | 363,242 | 1,608,486 | 442.8% | | 0.0% | 100.0% | 0.0% | 345,080 | 226,418 | 69,016 | 54.7% |
| 2034 | 319,410 | 319,410 | 1,560,675 | 488.6% | | 0.0% | 100.0% | 0.0% | 303,439 | 226,419 | 60,688 | 62.2% |
| 2035 | 278,992 | 278,992 | 1,496,122 | 536.3% | | 0.0% | 100.0% | 0.0% | 265,042 | 226,420 | 53,008 | 71.2% |
| 2036 | 242,076 | 242,076 | 1,417,402 | 585.5% | | 0.0% | 100.0% | 0.0% | 229,972 | 226,421 | 45,994 | 82.0% |
| 2037 | 208,667 | 208,667 | 1,328,225 | 636.5% | | 0.0% | 100.0% | 0.0% | 198,234 | 226,422 | 39,647 | 95.2% |
| 2038 | 178,706 | 178,706 | 1,232,725 | 689.8% | | 0.0% | 100.0% | 0.0% | 169,771 | 226,423 | 33,954 | 111.1% |
| 2039 | 152,085 | 152,085 | 1,134,440 | 745.9% | | 0.0% | 100.0% | 0.0% | 144,481 | 226,424 | 28,896 | 130.6% |
| 2040 | 128,644 | 128,644 | 1,036,401 | 805.6% | | 0.0% | 100.0% | 0.0% | 122,212 | 226,425 | 24,442 | 154.4% |
| 2041 | 108,185 | 108,185 | 940,474 | 869.3% | | 0.0% | 100.0% | 0.0% | 102,776 | 226,426 | 20,555 | 183.6% |
| 2042 | 90,480 | 90,480 | 848,509 | 937.8% | | 0.0% | 100.0% | 0.0% | 85,956 | 226,427 | 17,191 | 219.5% |
| 2043 | 75,280 | 75,280 | 761,617 | 1011.7% | | 0.0% | 100.0% | 0.0% | 71,516 | 226,428 | 14,303 | 263.8% |
| 2044 | 62,334 | 62,334 | 680,663 | 1092.0% | | 0.0% | 100.0% | 0.0% | 59,217 | 226,429 | 11,843 | 318.6% |
| 2045 | 51,388 | 51,388 | 605,847 | 1179.0% | | 0.0% | 100.0% | 0.0% | 48,819 | 226,430 | 9,764 | 386.5% |
| 2046 | 42,201 | 42,201 | 537,221 | 1273.0% | | 0.0% | 100.0% | 0.0% | 40,091 | 226,431 | 8,018 | 470.7% |
| 2047 | 34,541 | 34,541 | 474,713 | 1374.3% | | 0.0% | 100.0% | 0.0% | 32,814 | 226,432 | 6,563 | 575.0% |
| 2048 | 28,197 | 28,197 | 418,098 | 1482.8% | | 0.0% | 100.0% | 0.0% | 26,787 | 226,433 | 5,357 | 704.4% |
| 2049 | 22,973 | 22,973 | 367,153 | 1598.2% | | 0.0% | 100.0% | 0.0% | 21,824 | 226,434 | 4,365 | 864.6% |
| 2050 | 18,693 | 18,693 | 321,546 | 1720.1% | | 0.0% | 100.0% | 0.0% | 17,759 | 226,435 | 3,552 | 1062.6% |
| 2051 | 15,203 | 15,203 | 280,823 | 1847.2% | | 0.0% | 100.0% | 0.0% | 14,442 | 226,436 | 2,888 | 1306.5% |
| 2052 | 12,364 | 12,364 | 244,626 | 1978.5% | | 0.0% | 100.0% | 0.0% | 11,746 | 226,437 | 2,349 | 1606.5% |
| 2053 | 10,060 | 10,060 | 212,676 | 2114.1% | | 0.0% | 100.0% | 0.0% | 9,557 | 226,438 | 1,911 | 1974.5% |
| 2054 | 8,190 | 8,190 | 184,686 | 2255.0% | | 0.0% | 100.0% | 0.0% | 7,780 | 226,439 | 1,556 | 2425.3% |
| 2055 | 6,672 | 6,672 | 160,268 | 2402.0% | | 0.0% | 100.0% | 0.0% | 6,339 | 226,440 | 1,268 | 2976.9% |
| 2056 | 5,440 | 5,440 | 138,842 | 2552.5% | | 0.0% | 100.0% | 0.0% | 5,168 | 226,441 | 1,034 | 3651.7% |
| 2057 | 4,436 | 4,436 | 120,160 | 2708.5% | | 0.0% | 100.0% | 0.0% | 4,215 | 226,442 | 843 | 4477.3% |
| 2058 | 3,619 | 3,619 | 103,961 | 2872.5% | | 0.0% | 100.0% | 0.0% | 3,438 | 226,443 | 688 | 5488.4% |
| 2059 | 2,953 | 2,953 | 89,902 | 3044.9% | | 0.0% | 100.0% | 0.0% | 2,805 | 226,444 | 561 | 6727.7% |
| 2060 | 2,408 | 2,408 | 77,703 | 3226.2% | | 0.0% | 100.0% | 0.0% | 2,288 | 226,445 | 458 | 8247.5% |
| 2061 | 1,964 | 1,964 | 67,058 | 3413.8% | | 0.0% | 100.0% | 0.0% | 1,866 | 226,446 | 373 | 10112.4% |
| Subtotal Projected | $ 11,337,169 | $ 11,337,169 | $ 35,506,118 | 313.2% | | | | | $ 10,884,277 | $ 9,509,884 | $ 1,633,764 | 76.0% |
| Total Actual + Proj. (no interest) | $ 30,274,859 | $ 30,781,731 | $ 42,219,471 | 139.5% | | | | | $ 29,821,967 | $ 16,223,237 | $ 1,633,764 | 51.6% |
| Present Valued to 9/30/2020 @ 4.5% interest: | | | | | | | | | | | | |
| Subtotal Actual | $ 26,743,745 | $ 27,333,310 | $ 8,050,900 | 30.1% | $ 10,911,860 | | | | $ 26,743,745 | $ 8,050,900 | $ - | 30.1% |
| Subtotal Projected | $ 8,298,465 | $ 8,298,465 | $ 20,660,250 | 249.0% | N/A | | | | $ 7,992,133 | $ 4,475,425 | $ 1,086,779 | 49.3% |
| Total Actual + Proj. | $ 35,042,210 | $ 35,631,774 | $ 28,711,150 | 81.9% | N/A | | | | $ 34,735,878 | $ 12,526,325 | $ 1,086,779 | 35.0% |

**EXHIBIT II**
**Bankers Life and Casualty Company**
**Nationwide Experience By Calendar Year and Duration**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**
**All Policies**

| Exp. Year | Issue Year | Virginia Rate Level Earned Premium | Actual Earned Premium | Initial Earned Premium | Incurred Claims | Actual Loss Ratio | Expected Loss Ratio | Actual-to Expected Ration |
|---|---|---|---|---|---|---|---|---|
| 2005 | 2005 | 7,673,845 | 7,673,845 | 7,673,845 | 278,023 | 3.6% | 6.8% | 0.53 |
| | **Total** | **7,673,845** | **7,673,845** | **7,673,845** | **278,023** | **3.6%** | **6.8%** | **0.53** |
| 2006 | 2005 | 16,908,375 | 16,908,375 | 16,908,375 | 882,497 | 5.2% | 10.5% | 0.50 |
| | 2006 | 10,736,152 | 10,736,152 | 10,736,152 | 743,270 | 6.9% | 6.8% | 1.01 |
| | **Total** | **27,644,527** | **27,644,527** | **27,644,527** | **1,625,767** | **5.9%** | **9.1%** | **0.65** |
| 2007 | 2005 | 15,067,135 | 15,067,135 | 15,067,135 | 1,475,260 | 9.8% | 16.4% | 0.60 |
| | 2006 | 18,847,727 | 18,847,727 | 18,847,727 | 1,101,603 | 5.8% | 10.5% | 0.56 |
| | 2007 | 9,496,864 | 9,496,864 | 9,496,864 | 78,755 | 0.8% | 6.9% | 0.12 |
| | **Total** | **43,411,726** | **43,411,726** | **43,411,726** | **2,655,618** | **6.1%** | **11.7%** | **0.52** |
| 2008 | 2005 | 13,911,954 | 13,911,954 | 13,911,954 | 2,959,203 | 21.3% | 22.6% | 0.94 |
| | 2006 | 17,058,757 | 17,058,757 | 17,058,757 | 844,282 | 4.9% | 16.4% | 0.30 |
| | 2007 | 15,977,704 | 15,977,704 | 15,977,704 | 1,543,931 | 9.7% | 10.5% | 0.92 |
| | 2008 | 7,058,345 | 7,058,345 | 7,058,345 | 101,232 | 1.4% | 6.9% | 0.21 |
| | **Total** | **54,006,761** | **54,006,761** | **54,006,761** | **5,448,647** | **10.1%** | **15.0%** | **0.67** |
| 2009 | 2005 | 12,740,466 | 12,740,466 | 12,740,466 | 2,632,766 | 20.7% | 29.1% | 0.71 |
| | 2006 | 15,662,649 | 15,662,649 | 15,662,649 | 2,295,539 | 14.7% | 22.7% | 0.65 |
| | 2007 | 14,096,379 | 14,096,379 | 14,096,379 | 1,474,390 | 10.5% | 16.5% | 0.64 |
| | 2008 | 12,367,526 | 12,367,526 | 12,367,526 | 610,351 | 4.9% | 10.5% | 0.47 |
| | 2009 | 6,521,559 | 6,521,559 | 6,521,559 | 176,231 | 2.7% | 6.9% | 0.39 |
| | **Total** | **61,388,578** | **61,388,578** | **61,388,578** | **7,189,277** | **11.7%** | **18.5%** | **0.63** |
| 2010 | 2005 | 11,395,527 | 11,395,527 | 11,395,527 | 3,772,565 | 33.1% | 36.2% | 0.91 |
| | 2006 | 14,056,657 | 14,056,657 | 14,056,657 | 3,033,523 | 21.6% | 29.1% | 0.74 |
| | 2007 | 12,733,429 | 12,733,429 | 12,733,429 | 2,580,002 | 20.3% | 22.8% | 0.89 |
| | 2008 | 10,981,478 | 10,981,478 | 10,981,478 | 832,286 | 7.6% | 16.5% | 0.46 |
| | 2009 | 12,039,971 | 12,039,971 | 12,039,971 | 982,784 | 8.2% | 10.6% | 0.77 |
| | 2010 | 3,073,994 | 3,073,994 | 3,073,994 | 8,972 | 0.3% | 6.9% | 0.04 |
| | **Total** | **64,281,056** | **64,281,056** | **64,281,056** | **11,210,133** | **17.4%** | **22.4%** | **0.78** |
| 2011 | 2005 | 10,576,921 | 10,576,921 | 10,576,921 | 3,679,059 | 34.8% | 42.4% | 0.82 |
| | 2006 | 13,029,377 | 13,029,377 | 13,029,377 | 3,817,497 | 29.3% | 36.4% | 0.80 |
| | 2007 | 11,786,784 | 11,786,784 | 11,786,784 | 1,509,014 | 12.8% | 29.3% | 0.44 |
| | 2008 | 10,096,010 | 10,096,010 | 10,096,010 | 1,401,102 | 13.9% | 22.9% | 0.61 |
| | 2009 | 10,745,895 | 10,745,895 | 10,745,895 | 506,442 | 4.7% | 16.6% | 0.28 |
| | 2010 | 4,474,281 | 4,474,281 | 4,474,281 | 193,667 | 4.3% | 10.6% | 0.41 |
| | 2011 | 965,199 | 965,199 | 965,199 | - | 0.0% | 6.9% | 0.00 |
| | **Total** | **61,674,467** | **61,674,467** | **61,674,467** | **11,106,781** | **18.0%** | **28.1%** | **0.64** |
| 2012 | 2005 | 10,259,810 | 10,259,810 | 10,259,810 | 4,152,839 | 40.5% | 48.7% | 0.83 |
| | 2006 | 12,247,269 | 12,247,269 | 12,247,269 | 4,523,955 | 36.9% | 43.2% | 0.85 |
| | 2007 | 11,410,607 | 11,410,607 | 11,410,607 | 2,247,671 | 19.7% | 36.6% | 0.54 |
| | 2008 | 9,906,802 | 9,906,802 | 9,906,802 | 2,566,500 | 25.9% | 29.2% | 0.89 |
| | 2009 | 10,547,115 | 10,547,115 | 10,547,115 | 1,825,668 | 17.3% | 22.6% | 0.76 |
| | 2010 | 4,261,922 | 4,261,922 | 4,261,922 | 683,540 | 16.0% | 16.4% | 0.98 |
| | 2011 | 1,704,428 | 1,704,428 | 1,704,428 | 37,901 | 2.2% | 10.5% | 0.21 |
| | 2012 | 699,948 | 699,948 | 699,948 | 6,116 | 0.9% | 6.8% | 0.13 |
| | **Total** | **61,037,901** | **61,037,901** | **61,037,901** | **16,044,190** | **26.3%** | **33.9%** | **0.78** |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 2013 | 2005 | 9,631,353 | 9,631,353 | 9,631,353 | 5,873,478 | 61.0% | 54.6% | 1.12 |
| | 2006 | 11,569,661 | 11,569,661 | 11,569,661 | 5,576,445 | 48.2% | 48.7% | 0.99 |
| | 2007 | 10,765,052 | 10,765,052 | 10,765,052 | 3,587,028 | 33.3% | 42.7% | 0.78 |
| | 2008 | 9,316,273 | 9,316,273 | 9,316,273 | 1,952,845 | 21.0% | 36.5% | 0.57 |
| | 2009 | 9,989,572 | 9,989,572 | 9,989,572 | 2,087,650 | 20.9% | 29.2% | 0.72 |
| | 2010 | 3,949,103 | 3,949,103 | 3,949,103 | 453,888 | 11.5% | 22.7% | 0.51 |
| | 2011 | 1,526,977 | 1,526,977 | 1,526,977 | 438,028 | 28.7% | 16.4% | 1.75 |
| | 2012 | 1,047,794 | 1,047,794 | 1,047,794 | 44,938 | 4.3% | 10.5% | 0.41 |
| | **Total** | **57,795,785** | **57,795,785** | **57,795,785** | **20,014,300** | **34.6%** | **39.9%** | **0.87** |
| 2014 | 2005 | 9,054,495 | 9,054,495 | 9,054,495 | 4,598,710 | 50.8% | 61.8% | 0.82 |
| | 2006 | 10,884,265 | 10,884,265 | 10,884,265 | 4,227,898 | 38.8% | 55.0% | 0.71 |
| | 2007 | 10,327,303 | 10,327,303 | 10,327,303 | 4,421,449 | 42.8% | 48.0% | 0.89 |
| | 2008 | 8,865,678 | 8,865,678 | 8,865,678 | 1,794,408 | 20.2% | 42.9% | 0.47 |
| | 2009 | 9,535,350 | 9,535,350 | 9,535,350 | 2,266,865 | 23.8% | 36.3% | 0.65 |
| | 2010 | 3,735,959 | 3,735,959 | 3,735,959 | 650,120 | 17.4% | 29.1% | 0.60 |
| | 2011 | 1,451,808 | 1,451,808 | 1,451,808 | 333,710 | 23.0% | 22.9% | 1.01 |
| | 2012 | 946,567 | 946,567 | 946,567 | - | 0.0% | 16.4% | 0.00 |
| | **Total** | **54,801,425** | **54,801,425** | **54,801,425** | **18,293,159** | **33.4%** | **46.3%** | **0.72** |
| 2015 | 2005 | 8,602,640 | 8,602,640 | 8,602,640 | 5,869,148 | 68.2% | 70.3% | 0.97 |
| | 2006 | 10,280,173 | 10,280,173 | 10,280,173 | 5,278,904 | 51.4% | 61.9% | 0.83 |
| | 2007 | 9,829,015 | 9,829,015 | 9,829,015 | 3,473,906 | 35.3% | 54.3% | 0.65 |
| | 2008 | 8,527,851 | 8,527,851 | 8,527,851 | 1,861,119 | 21.8% | 48.0% | 0.45 |
| | 2009 | 9,138,721 | 9,138,721 | 9,138,721 | 3,009,471 | 32.9% | 42.6% | 0.77 |
| | 2010 | 3,636,940 | 3,636,940 | 3,636,940 | 1,027,444 | 28.3% | 36.5% | 0.77 |
| | 2011 | 1,397,424 | 1,397,424 | 1,397,424 | 6,692 | 0.5% | 29.4% | 0.02 |
| | 2012 | 913,544 | 913,544 | 913,544 | - | 0.0% | 22.6% | 0.00 |
| | **Total** | **52,326,309** | **52,326,309** | **52,326,309** | **20,526,686** | **39.2%** | **52.9%** | **0.74** |
| 2016 | 2005 | 7,963,868 | 8,323,806 | 7,963,868 | 5,516,530 | 66.3% | 79.4% | 0.83 |
| | 2006 | 9,602,647 | 10,031,676 | 9,602,647 | 6,306,719 | 62.9% | 70.4% | 0.89 |
| | 2007 | 9,196,239 | 9,595,694 | 9,196,239 | 4,088,179 | 42.6% | 61.4% | 0.69 |
| | 2008 | 8,038,692 | 8,382,427 | 8,038,692 | 3,035,536 | 36.2% | 53.7% | 0.67 |
| | 2009 | 8,615,563 | 8,988,438 | 8,615,563 | 4,603,925 | 51.2% | 48.3% | 1.06 |
| | 2010 | 3,425,044 | 3,564,784 | 3,425,044 | 1,006,109 | 28.2% | 42.6% | 0.66 |
| | 2011 | 1,297,928 | 1,342,236 | 1,297,928 | 343,179 | 25.6% | 36.7% | 0.70 |
| | 2012 | 859,721 | 884,914 | 859,721 | 9,281 | 1.0% | 28.9% | 0.04 |
| | **Total** | **48,999,702** | **51,113,975** | **48,999,702** | **24,909,457** | **48.7%** | **60.0%** | **0.81** |
| 2017 | 2005 | 7,421,095 | 8,015,397 | 7,421,095 | 6,760,243 | 84.3% | 89.1% | 0.95 |
| | 2006 | 8,917,544 | 9,631,057 | 8,917,544 | 5,360,874 | 55.7% | 80.2% | 0.69 |
| | 2007 | 8,701,985 | 9,370,025 | 8,701,985 | 4,545,397 | 48.5% | 69.4% | 0.70 |
| | 2008 | 7,650,351 | 8,228,928 | 7,650,351 | 3,410,926 | 41.5% | 60.7% | 0.68 |
| | 2009 | 8,175,706 | 8,804,493 | 8,175,706 | 2,634,286 | 29.9% | 54.4% | 0.55 |
| | 2010 | 3,259,726 | 3,494,677 | 3,259,726 | 1,083,320 | 31.0% | 47.8% | 0.65 |
| | 2011 | 1,253,819 | 1,328,955 | 1,253,819 | 385,358 | 29.0% | 42.7% | 0.68 |
| | 2012 | 797,109 | 837,651 | 797,109 | 435,381 | 52.0% | 35.9% | 1.45 |
| | **Total** | **46,177,335** | **49,711,184** | **46,177,335** | **24,615,785** | **49.5%** | **67.8%** | **0.73** |
| 2018 | 2005 | 6,904,759 | 7,544,284 | 6,904,759 | 6,302,420 | 83.5% | 100.3% | 0.83 |
| | 2006 | 8,264,816 | 9,025,389 | 8,264,816 | 8,345,532 | 92.5% | 90.2% | 1.03 |
| | 2007 | 8,154,733 | 8,880,051 | 8,154,733 | 6,807,273 | 76.7% | 78.8% | 0.97 |
| | 2008 | 7,180,253 | 7,809,547 | 7,180,253 | 4,220,674 | 54.0% | 69.3% | 0.78 |
| | 2009 | 7,649,273 | 8,323,075 | 7,649,273 | 4,047,105 | 48.6% | 61.4% | 0.79 |
| | 2010 | 3,031,254 | 3,283,655 | 3,031,254 | 981,679 | 29.9% | 53.8% | 0.56 |
| | 2011 | 1,172,665 | 1,255,560 | 1,172,665 | 523,069 | 41.7% | 48.5% | 0.86 |
| | 2012 | 755,724 | 801,425 | 755,724 | 158,134 | 19.7% | 42.1% | 0.47 |
| | **Total** | **43,113,479** | **46,922,986** | **43,113,479** | **31,385,886** | **66.9%** | **76.6%** | **0.87** |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 2019 | 2005 | 6,484,142 | 7,098,724 | 6,484,142 | 8,082,099 | 113.9% | 113.7% | 1.00 |
| | 2006 | 7,779,044 | 8,513,216 | 7,779,044 | 8,787,008 | 103.2% | 101.8% | 1.01 |
| | 2007 | 7,794,477 | 8,499,535 | 7,794,477 | 6,730,120 | 79.2% | 88.8% | 0.89 |
| | 2008 | 6,909,512 | 7,530,286 | 6,909,512 | 4,351,365 | 57.8% | 78.7% | 0.73 |
| | 2009 | 7,496,550 | 8,166,970 | 7,496,550 | 6,796,103 | 83.2% | 69.4% | 1.20 |
| | 2010 | 2,952,505 | 3,202,310 | 2,952,505 | 1,898,258 | 59.3% | 60.8% | 0.97 |
| | 2011 | 1,148,793 | 1,232,531 | 1,148,793 | 427,290 | 34.7% | 54.8% | 0.63 |
| | 2012 | 740,468 | 785,958 | 740,468 | 111,768 | 14.2% | 47.2% | 0.30 |
| | **Total** | **41,305,491** | **45,029,531** | **41,305,491** | **37,184,011** | **82.6%** | **86.3%** | **0.96** |
| 2020 | 2005 | 4,363,235 | 4,793,899 | 4,363,235 | 4,851,892 | 101.2% | 133.2% | 0.76 |
| | 2006 | 5,278,912 | 5,795,212 | 5,278,912 | 6,735,928 | 116.2% | 118.2% | 0.98 |
| | 2007 | 5,359,168 | 5,859,435 | 5,359,168 | 5,613,846 | 95.8% | 101.9% | 0.94 |
| | 2008 | 4,811,070 | 5,252,758 | 4,811,070 | 4,488,917 | 85.5% | 89.9% | 0.95 |
| | 2009 | 5,170,008 | 5,643,769 | 5,170,008 | 4,115,679 | 72.9% | 79.9% | 0.91 |
| | 2010 | 2,061,695 | 2,240,559 | 2,061,695 | 1,524,471 | 68.0% | 70.4% | 0.97 |
| | 2011 | 812,437 | 871,890 | 812,437 | 530,188 | 60.8% | 62.4% | 0.97 |
| | 2012 | 534,688 | 567,879 | 534,688 | 214,312 | 37.7% | 53.4% | 0.71 |
| | **Total** | **28,391,213** | **31,025,402** | **28,391,213** | **28,075,232** | **90.5%** | **99.5%** | **0.91** |
| **Grand Total** | | **754,029,602** | **769,845,459** | **754,029,602** | **260,562,952** | **33.8%** | **42.4%** | **0.80** |

**EXHIBIT II**
**Bankers Life and Casualty Company**
**Virginia Experience By Calendar Year and Duration**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**
**All Policies**

| Exp. Year | Issue Year | Actual Earned Premium | Initial Earned Premium | Incurred Claims | Actual Loss Ratio | Expected Loss Ratio | Actual-to Expected Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 2005 | 187,854 | 187,854 | - | 0.0% | 6.8% | 0.00 |
| | **Total** | **187,854** | **187,854** | **-** | **0.0%** | **6.8%** | **0.00** |
| 2006 | 2005 | 416,443 | 416,443 | - | 0.0% | 10.4% | 0.00 |
| | 2006 | 251,403 | 251,403 | - | 0.0% | 6.8% | 0.00 |
| | **Total** | **667,846** | **667,846** | **-** | **0.0%** | **9.0%** | **0.00** |
| 2007 | 2005 | 373,875 | 373,875 | 42,088 | 11.3% | 16.3% | 0.69 |
| | 2006 | 453,337 | 453,337 | - | 0.0% | 10.4% | 0.00 |
| | 2007 | 228,762 | 228,762 | - | 0.0% | 6.8% | 0.00 |
| | **Total** | **1,055,974** | **1,055,974** | **42,088** | **4.0%** | **11.7%** | **0.34** |
| 2008 | 2005 | 336,858 | 336,858 | - | 0.0% | 22.5% | 0.00 |
| | 2006 | 410,048 | 410,048 | - | 0.0% | 16.2% | 0.00 |
| | 2007 | 376,895 | 376,895 | - | 0.0% | 10.5% | 0.00 |
| | 2008 | 226,562 | 226,562 | - | 0.0% | 6.8% | 0.00 |
| | **Total** | **1,350,363** | **1,350,363** | **-** | **0.0%** | **14.6%** | **0.00** |
| 2009 | 2005 | 306,635 | 306,635 | 33,390 | 10.9% | 28.8% | 0.38 |
| | 2006 | 377,737 | 377,737 | - | 0.0% | 22.4% | 0.00 |
| | 2007 | 328,862 | 328,862 | 23,954 | 7.3% | 16.4% | 0.44 |
| | 2008 | 374,761 | 374,761 | - | 0.0% | 10.5% | 0.00 |
| | 2009 | 137,560 | 137,560 | - | 0.0% | 6.8% | 0.00 |
| | **Total** | **1,525,556** | **1,525,556** | **57,344** | **3.8%** | **18.1%** | **0.21** |
| 2010 | 2005 | 282,751 | 282,751 | 5,971 | 2.1% | 35.9% | 0.06 |
| | 2006 | 349,426 | 349,426 | - | 0.0% | 28.8% | 0.00 |
| | 2007 | 274,658 | 274,658 | 25,730 | 9.4% | 22.8% | 0.41 |
| | 2008 | 316,993 | 316,993 | - | 0.0% | 16.4% | 0.00 |
| | 2009 | 299,173 | 299,173 | - | 0.0% | 10.5% | 0.00 |
| | 2010 | 56,432 | 56,432 | - | 0.0% | 6.9% | 0.00 |
| | **Total** | **1,579,434** | **1,579,434** | **31,701** | **2.0%** | **22.3%** | **0.09** |
| 2011 | 2005 | 268,592 | 268,592 | - | 0.0% | 42.1% | 0.00 |
| | 2006 | 330,326 | 330,326 | 10,892 | 3.3% | 36.1% | 0.09 |
| | 2007 | 247,686 | 247,686 | - | 0.0% | 29.3% | 0.00 |
| | 2008 | 283,288 | 283,288 | - | 0.0% | 22.8% | 0.00 |
| | 2009 | 279,592 | 279,592 | - | 0.0% | 16.4% | 0.00 |
| | 2010 | 77,588 | 77,588 | - | 0.0% | 10.6% | 0.00 |
| | 2011 | - | - | - | 0.0% | 0.0% | 0.00 |
| | **Total** | **1,487,072** | **1,487,072** | **10,892** | **0.7%** | **28.5%** | **0.03** |
| 2012 | 2005 | 279,864 | 279,864 | 2,945 | 1.1% | 46.5% | 0.02 |
| | 2006 | 325,274 | 325,274 | 293,442 | 90.2% | 41.7% | 2.16 |
| | 2007 | 248,400 | 248,400 | - | 0.0% | 35.9% | 0.00 |
| | 2008 | 292,785 | 292,785 | - | 0.0% | 28.7% | 0.00 |
| | 2009 | 284,445 | 284,445 | 76,981 | 27.1% | 22.4% | 1.21 |
| | 2010 | 78,631 | 78,631 | - | 0.0% | 16.3% | 0.00 |
| | 2011 | - | - | - | 0.0% | 0.0% | 0.00 |
| | 2012 | - | - | - | 0.0% | 0.0% | 0.00 |
| | **Total** | **1,509,399** | **1,509,399** | **373,369** | **24.7%** | **34.2%** | **0.72** |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2013 | 2005 | 268,708 | 268,708 | 5,129 | 1.9% | 52.1% | 0.04 |
| | 2006 | 300,912 | 300,912 | - | 0.0% | 47.5% | 0.00 |
| | 2007 | 240,777 | 240,777 | - | 0.0% | 41.9% | 0.00 |
| | 2008 | 283,320 | 283,320 | - | 0.0% | 35.7% | 0.00 |
| | 2009 | 259,974 | 259,974 | - | 0.0% | 29.3% | 0.00 |
| | 2010 | 78,072 | 78,072 | - | 0.0% | 22.5% | 0.00 |
| | 2011 | - | - | - | 0.0% | 0.0% | 0.00 |
| | 2012 | - | - | - | 0.0% | 0.0% | 0.00 |
| | **Total** | **1,431,763** | **1,431,763** | **5,129** | **0.4%** | **40.4%** | **0.01** |
| 2014 | 2005 | 251,625 | 251,625 | 364,546 | 144.9% | 58.6% | 2.47 |
| | 2006 | 293,008 | 293,008 | 6,458 | 2.2% | 53.0% | 0.04 |
| | 2007 | 238,479 | 238,479 | - | 0.0% | 47.0% | 0.00 |
| | 2008 | 273,535 | 273,535 | 26,769 | 9.8% | 41.8% | 0.23 |
| | 2009 | 252,297 | 252,297 | 407,502 | 161.5% | 35.6% | 4.54 |
| | 2010 | 76,647 | 76,647 | - | 0.0% | 28.8% | 0.00 |
| | 2011 | - | - | - | 0.0% | 0.0% | 0.00 |
| | 2012 | - | - | - | 0.0% | 0.0% | 0.00 |
| | **Total** | **1,385,591** | **1,385,591** | **805,274** | **58.1%** | **46.3%** | **1.26** |
| 2015 | 2005 | 234,201 | 234,201 | 152,755 | 65.2% | 67.2% | 0.97 |
| | 2006 | 286,477 | 286,477 | 43,154 | 15.1% | 59.5% | 0.25 |
| | 2007 | 228,462 | 228,462 | 781,257 | 342.0% | 54.2% | 6.31 |
| | 2008 | 267,351 | 267,351 | 157,056 | 58.7% | 46.9% | 1.25 |
| | 2009 | 240,868 | 240,868 | 249,323 | 103.5% | 41.8% | 2.48 |
| | 2010 | 75,329 | 75,329 | - | 0.0% | 35.8% | 0.00 |
| | 2011 | - | - | - | 0.0% | 0.0% | 0.00 |
| | 2012 | - | - | - | 0.0% | 0.0% | 0.00 |
| | **Total** | **1,332,687** | **1,332,687** | **1,383,545** | **103.8%** | **52.9%** | **1.96** |
| 2016 | 2005 | 224,185 | 224,185 | 31,007 | 13.8% | 76.7% | 0.18 |
| | 2006 | 273,333 | 273,333 | 207,924 | 76.1% | 67.1% | 1.13 |
| | 2007 | 190,875 | 190,875 | 868,688 | 455.1% | 69.8% | 6.52 |
| | 2008 | 265,880 | 265,880 | 95,249 | 35.8% | 53.0% | 0.68 |
| | 2009 | 232,006 | 232,006 | 172,572 | 74.4% | 48.6% | 1.53 |
| | 2010 | 70,521 | 70,521 | 21,227 | 30.1% | 41.7% | 0.72 |
| | 2011 | - | - | - | 0.0% | 0.0% | 0.00 |
| | 2012 | - | - | - | 0.0% | 0.0% | 0.00 |
| | **Total** | **1,256,800** | **1,256,800** | **1,396,666** | **111.1%** | **61.4%** | **1.81** |
| 2017 | 2005 | 216,484 | 216,484 | 4,191 | 1.9% | 86.2% | 0.02 |
| | 2006 | 253,464 | 253,464 | 22,611 | 8.9% | 79.4% | 0.11 |
| | 2007 | 172,091 | 172,091 | 7,880 | 4.6% | 82.8% | 0.06 |
| | 2008 | 261,403 | 261,403 | 110,782 | 42.4% | 60.2% | 0.70 |
| | 2009 | 215,268 | 215,268 | 11,348 | 5.3% | 55.5% | 0.09 |
| | 2010 | 63,349 | 63,349 | 1,250 | 2.0% | 46.8% | 0.04 |
| | 2011 | - | - | - | 0.0% | 0.0% | 0.00 |
| | 2012 | - | - | - | 0.0% | 0.0% | 0.00 |
| | **Total** | **1,182,059** | **1,182,059** | **158,062** | **13.4%** | **70.8%** | **0.19** |
| 2018 | 2005 | 211,003 | 211,003 | 18,134 | 8.6% | 95.0% | 0.09 |
| | 2006 | 244,276 | 244,276 | 389,731 | 159.5% | 90.9% | 1.76 |
| | 2007 | 161,308 | 161,308 | 261,765 | 162.3% | 93.3% | 1.74 |
| | 2008 | 247,686 | 247,686 | 17,071 | 6.9% | 68.4% | 0.10 |
| | 2009 | 199,456 | 199,456 | 123,589 | 62.0% | 62.9% | 0.99 |
| | 2010 | 61,358 | 61,358 | 4,512 | 7.4% | 52.3% | 0.14 |
| | 2011 | - | - | - | 0.0% | 0.0% | 0.00 |
| | 2012 | - | - | - | 0.0% | 0.0% | 0.00 |
| | **Total** | **1,125,087** | **1,125,087** | **814,802** | **72.4%** | **80.0%** | **0.91** |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2019 | 2005 | 207,238 | 207,238 | 558,932 | 269.7% | 108.4% | 2.49 |
| | 2006 | 221,116 | 221,116 | 285,492 | 129.1% | 104.2% | 1.24 |
| | 2007 | 165,503 | 165,503 | 28,134 | 17.0% | 101.4% | 0.17 |
| | 2008 | 257,815 | 257,815 | 52,548 | 20.4% | 75.2% | 0.27 |
| | 2009 | 194,176 | 194,176 | 26,168 | 13.5% | 72.8% | 0.19 |
| | 2010 | 65,066 | 65,066 | 55,355 | 85.1% | 58.9% | 1.44 |
| | 2011 | - | - | - | 0.0% | 0.0% | 0.00 |
| | 2012 | - | - | - | 0.0% | 0.0% | 0.00 |
| | **Total** | **1,110,914** | **1,110,914** | **1,006,629** | **90.6%** | **89.7%** | **1.01** |
| 2020 | 2005 | 127,671 | 127,671 | 109,043 | 85.4% | 136.6% | 0.63 |
| | 2006 | 155,403 | 155,403 | 188,828 | 121.5% | 119.3% | 1.02 |
| | 2007 | 112,353 | 112,353 | 55,283 | 49.2% | 118.5% | 0.42 |
| | 2008 | 175,023 | 175,023 | 154,518 | 88.3% | 83.4% | 1.06 |
| | 2009 | 137,937 | 137,937 | 104,041 | 75.4% | 81.4% | 0.93 |
| | 2010 | 40,904 | 40,904 | 16,137 | 39.5% | 72.3% | 0.55 |
| | 2011 | - | - | - | 0.0% | 0.0% | 0.00 |
| | 2012 | - | - | - | 0.0% | 0.0% | 0.00 |
| | **Total** | **749,292** | **749,292** | **627,851** | **83.8%** | **104.2%** | **0.80** |
| **Grand Total** | | **18,937,690** | **18,937,690** | **6,713,353** | **35.4%** | **43.1%** | **0.82** |

**EXHIBIT III**
**Bankers Life and Casualty Company**
**Demonstration of Allowable Increase Under the 58/85 Test**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | Accumulated value of initial earned premium | $ | 1,069,328,338 | x | 58% | = | $ 620,210,436 |
| 2a | Accumulated value of earned premium* | $ | 1,069,328,338 | | | | |
| 2b | Accumulated value of prior premium rate schedule increases (2a-1) | $ | - | x | 85% | = | $ - |
| 3 | Present value of future projected initial earned premium | $ | 313,106,419 | x | 58% | = | $ 181,601,723 |
| 4a | Present value of future projected premium* | $ | 313,106,419 | | | | |
| 4b | Present value of future projected premium* in excess of the projected initial earned premiums (4a-3) | $ | - | x | 85% | = | $ - |
| **5** | **Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b** | | | | | | **$ 801,812,159** |
| 6a | Accumulated value of incurred claims without the inclusion of active life reserves | | | | | | $ 325,249,655 |
| 6b | Present value of future projected incurred claims without the inclusion of active life reserves | | | | | | $ 839,340,053 |
| **7** | **Lifetime Incurred Claims: Sum 6a and 6b** | | | | | | **$ 1,164,589,709** |
| 8 | Allowable Additional Earned Premium ( (7-5) ÷ 85% ) | $ | 362,777,550 | ÷ | 85% | = | $ 426,797,117 |
| 9 | **Allowable Rate Increase (8 ÷4a)** | | | | | | **136%** |

*All values are accumulated or discounted at 4.5%.*
** Restated to Virginia rate level*

**Exhibit IV**
**Bankers Life and Casualty Company**
**Policy Forms: GR-N520, GR-N530, GR-N540, GR-N550, GR-N570, GR-N580, GR-N590, GR-N594**
**Current Filing Assumption Validation**
**All Policies**

**Actual to Expected Morbidity by Policy Duration**

| Duration | Paid Claims* | Incurred Claims* | Expected Claims* | Actual /Expected | Pricing Claims* | Actual /Pricing |
|---|---|---|---|---|---|---|
| 1 | 3.4 | 3.5 | 5.0 | 69.3% | 6.2 | 55.6% |
| 2 | 5.5 | 5.5 | 7.3 | 75.0% | 6.3 | 86.5% |
| 3 | 9.4 | 9.5 | 9.5 | 100.4% | 13.3 | 71.6% |
| 4 | 11.7 | 12.2 | 12.5 | 97.6% | 12.3 | 98.5% |
| 5 | 14.7 | 15.1 | 14.0 | 107.3% | 16.9 | 89.0% |
| 6 | 15.2 | 16.2 | 17.1 | 94.7% | 17.1 | 94.4% |
| 7 | 19.5 | 20.4 | 19.9 | 102.3% | 21.2 | 95.9% |
| 8 | 19.4 | 21.0 | 21.5 | 97.4% | 19.3 | 108.8% |
| 9 | 19.1 | 21.7 | 22.8 | 95.0% | 22.8 | 95.2% |
| 10 | 15.6 | 19.6 | 21.9 | 89.6% | 20.1 | 97.7% |
| 11 | 15.6 | 19.4 | 19.4 | 99.8% | 18.3 | 105.7% |
| 12 | 10.3 | 15.6 | 15.8 | 98.6% | 14.5 | 107.4% |
| 13 | 6.2 | 10.1 | 10.1 | 100.3% | 8.3 | 122.3% |
| 14 | 1.5 | 3.0 | 2.7 | 108.1% | 2.9 | 102.9% |
| Total | 167.1 | 192.5 | 199.5 | 96.5% | 199.6 | 96.4% |

* Values in 000,000's
**Paid Claims Incurred 1/1/2000 - 12/31/2018, paid through 6/30/2020

**Actual to Expected Lapse and Mortality by Policy Duration**

| Duration | Exposure | Expected Deaths* | Exhausted Benefits | Total Terms | Imputed Lapses** | Expected Lapses | Lapse Actual /Expected | Terms Actual /Expected | Pricing Expected Terms | Terms Actual /Pricing |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 221 | 1 | 0 | 29 | 28 | 23 | 123.6% | 122.8% | 21 | 136.4% |
| 2 | 932 | 3 | 0 | 112 | 108 | 67 | 162.7% | 159.4% | 80 | 140.6% |
| 3 | 2,120 | 10 | 1 | 145 | 134 | 111 | 121.0% | 119.1% | 146 | 99.4% |
| 4 | 5,740 | 35 | 6 | 259 | 218 | 189 | 115.1% | 112.4% | 327 | 79.2% |
| 5 | 10,282 | 76 | 13 | 382 | 294 | 290 | 101.2% | 100.9% | 521 | 73.4% |
| 6 | 15,184 | 129 | 22 | 545 | 394 | 371 | 106.4% | 104.5% | 742 | 73.4% |
| 7 | 20,310 | 204 | 36 | 760 | 520 | 489 | 106.1% | 104.1% | 993 | 76.5% |
| 8 | 25,992 | 323 | 57 | 1,031 | 651 | 612 | 106.3% | 103.9% | 1,274 | 80.9% |
| 9 | 26,438 | 375 | 69 | 1,064 | 620 | 601 | 103.3% | 101.9% | 1,318 | 80.7% |
| 10 | 24,383 | 386 | 73 | 959 | 500 | 554 | 90.3% | 94.7% | 1,261 | 76.0% |
| 11 | 21,566 | 384 | 75 | 927 | 467 | 490 | 95.4% | 97.6% | 1,169 | 79.3% |
| 12 | 17,785 | 349 | 73 | 805 | 383 | 404 | 94.9% | 97.5% | 1,013 | 79.4% |
| 13 | 13,923 | 308 | 66 | 671 | 298 | 316 | 94.4% | 97.4% | 836 | 80.3% |
| 14 | 9,071 | 228 | 49 | 481 | 204 | 205 | 99.5% | 99.8% | 574 | 83.8% |
| 15 | 4,131 | 116 | 26 | 219 | 77 | 93 | 82.3% | 93.0% | 276 | 79.4% |
| Total | 198,079 | 2,926 | 566 | 8,389 | 4,896 | 4,814 | 101.7% | 101.0% | 10,551 | 79.5% |

* Expected Deaths 100% of 2012 IAM Basic, ANB, dur factors, attage factors
** Imputed Lapses equals Total Terminations - (Expected Deaths + Exhausted Benefits)
*** Experience 1/1/2013 - 6/30/2020

**Exhibit IV**
**Bankers Life and Casualty Company**
**Current Filing Assumption Validation**
**All Policies**

## Actual to Expected Morbidity by Form

| Form | Paid Claims* | Incurred Claims* | Expected Claims* | Actual /Expected | Pricing Claims* | Actual /Pricing |
|---|---|---|---|---|---|---|
| GR-N520 | 34.5 | 38.5 | 40.3 | 95.5% | 33.5 | 114.8% |
| GR-N540 | 17.1 | 19.9 | 17.3 | 114.6% | 14.3 | 138.4% |
| GR-N550 | 101.4 | 116.4 | 127.8 | 91.1% | 114.3 | 101.8% |
| GR-N570 | 1.2 | 1.4 | 0.7 | 187.4% | 0.6 | 217.2% |
| GR-N580 | 9.8 | 12.0 | 9.2 | 130.7% | 8.9 | 135.3% |

* Values in 000,000's

**Paid Claims Incurred 1/1/2000 - 12/31/2018, paid through 6/30/2020

## Actual to Expected Morbidity by Product Type

| Product Type | Paid Claims* | Incurred Claims* | Expected Claims* | Actual /Expected |
|---|---|---|---|---|
| Comprehensive | 554.9 | 634.9 | 644.0 | 98.6% |
| HHC | 1128.1 | 1201.8 | 1255.8 | 95.7% |
| NH | 87.0 | 96.6 | 101.4 | 95.3% |

* Values in 000,000's

**Paid Claims Incurred 1/1/2000 - 12/31/2018, paid through 6/30/2020

**Exhibit IV**
**Bankers Life and Casualty Company**
**Current Filing Assumption Validation**
**All Policies**

**Actual to Expected Morbidity by Attained Age Band**

| Attained Age | Paid Claims* | Incurred Claims* | Expected Claims* | Actual /Expected |
|---|---|---|---|---|
| 15 - 19 | 0.0 | 0.0 | 0.0 | 0.0% |
| 20 - 24 | 0.0 | 0.0 | 0.0 | 0.7% |
| 25 - 29 | 0.0 | 0.0 | 0.1 | 0.5% |
| 30 - 34 | 0.5 | 0.5 | 0.3 | 171.1% |
| 35 - 39 | 0.1 | 0.1 | 0.5 | 25.2% |
| 40 - 44 | 0.1 | 0.2 | 0.9 | 26.7% |
| 45 - 49 | 1.3 | 1.5 | 1.7 | 84.3% |
| 50 - 54 | 1.5 | 2.3 | 3.4 | 68.2% |
| 55 - 59 | 5.2 | 6.5 | 8.1 | 79.7% |
| 60 - 64 | 13.7 | 15.3 | 24.2 | 63.2% |
| 65 - 69 | 55.4 | 62.4 | 75.5 | 82.6% |
| 70 - 74 | 158.5 | 178.0 | 175.5 | 101.4% |
| 75 - 79 | 329.7 | 365.2 | 356.2 | 102.5% |
| 80 - 84 | 499.1 | 540.3 | 555.7 | 97.2% |
| 85 - 89 | 482.3 | 518.0 | 546.0 | 94.9% |
| >= 90 | 222.6 | 243.0 | 252.9 | 96.1% |

* Values in 000,000's
**Paid Claims Incurred 1/1/2000 - 12/31/2018, paid through 6/30/2020

**Actual to Expected Morbidity by Gender**

| Gender | Paid Claims* | Incurred Claims* | Expected Claims* | Actual /Expected |
|---|---|---|---|---|
| M | 485.6 | 528.4 | 548.8 | 96.3% |
| F | 1284.5 | 1404.9 | 1452.4 | 96.7% |

* Values in 000,000's
**Paid Claims Incurred 1/1/2000 - 12/31/2018, paid through 6/30/2020

**Exhibit IV**
**Bankers Life and Casualty Company**
**Current Filing Assumption Validation**
**All Policies**

**Actual to Expected Morbidity by Inflation Type**

| Inflation Type | Paid Claims* | Incurred Claims* | Expected Claims* | Actual /Expected |
|---|---|---|---|---|
| None | 1231.3 | 1316.9 | 1384.6 | 95.1% |
| 2% COMPOUND | 0.8 | 1.0 | 1.2 | 87.9% |
| 3% COMPOUND | 131.4 | 153.1 | 156.9 | 97.6% |
| 4% COMPOUND | 30.8 | 36.4 | 38.4 | 94.8% |
| 5% COMPOUND | 218.9 | 252.1 | 241.0 | 104.6% |
| 5% SIMPLE | 155.5 | 172.3 | 175.6 | 98.1% |

* Values in 000,000's
**Paid Claims Incurred 1/1/2000 - 12/31/2018, paid through 6/30/2020

**Actual to Expected Morbidity by Elimination Period**

| Elimination Period | Paid Claims* | Incurred Claims* | Expected Claims* | Actual /Expected |
|---|---|---|---|---|
| 0 | 308.2 | 329.4 | 330.4 | 99.7% |
| 14 | 474.0 | 494.8 | 514.5 | 96.2% |
| 15 | 38.3 | 42.6 | 41.8 | 101.7% |
| 28 | 98.4 | 107.4 | 116.1 | 92.5% |
| 30 | 250.7 | 284.3 | 303.7 | 93.6% |
| 42 | 217.9 | 233.2 | 248.6 | 93.8% |
| 60 | 43.8 | 51.5 | 53.8 | 95.7% |
| 90 | 310.6 | 359.1 | 360.8 | 99.5% |
| 180 | 16.0 | 19.0 | 18.3 | 103.4% |
| 300 | 4.2 | 4.3 | 4.2 | 101.7% |
| 365 | 0.2 | 0.2 | 0.3 | 51.6% |
| 500 | 7.6 | 7.7 | 8.3 | 92.8% |

* Values in 000,000's
**Paid Claims Incurred 1/1/2000 - 12/31/2018, paid through 6/30/2020

**Exhibit IV**
**Bankers Life and Casualty Company**
**Current Filing Assumption Validation**
**All Policies**

**Actual to Expected Morbidity by Benefit Period**

| Benefit Period | Paid Claims* | Incurred Claims* | Expected Claims* | Actual /Expected |
|---|---|---|---|---|
| 90 | 0.1 | 0.1 | 0.5 | 14.1% |
| 180 | 0.4 | 0.5 | 0.9 | 54.2% |
| 182 | 0.3 | 0.3 | 0.4 | 87.5% |
| 270 | 0.3 | 0.4 | 0.4 | 93.0% |
| 365 | 214.3 | 219.6 | 237.5 | 92.5% |
| 500 | 78.6 | 82.7 | 89.1 | 92.8% |
| 730 | 529.4 | 560.9 | 575.5 | 97.5% |
| 1000 | 17.3 | 19.2 | 20.0 | 95.6% |
| 1095 | 577.6 | 633.8 | 641.1 | 98.9% |
| 1460 | 69.0 | 78.4 | 75.9 | 103.3% |
| 1500 | 3.1 | 3.3 | 3.3 | 100.4% |
| 1825 | 216.6 | 245.5 | 267.1 | 91.9% |
| 2000 | 0.6 | 1.0 | 1.2 | 87.1% |
| 2190 | 3.2 | 3.7 | 4.3 | 86.4% |
| 2500 | 0.2 | 0.5 | 0.5 | 98.0% |
| 2920 | 4.2 | 5.2 | 7.3 | 71.3% |
| Lifetime | 54.7 | 78.4 | 76.3 | 102.7% |

* Values in 000,000's

**Paid Claims Incurred 1/1/2000 - 12/31/2018, paid through 6/30/2020

# Exhibit V

**Rate Filing Summary**
**Bankers Life and Casualty Company**
**N550 Series Rate Increase Filing Status as of April 1, 2022**
**Policy Forms*: GR-N520, GR-N530, GR-N540, GR-N550, GR-N570, GR-N580, GR-N590, GR-N594**

| State | Number of Lives | Annualized Premium | 2015 Submission Date | 2015 Percentage Filed | 2015 Date Closed** | 2015 Percentage Approved*** | 2021 Submission Date | 2021 Percentage Filed | 2021 Date Closed** | 2021 Percentage Approved*** | Cumulative Percentage Implemented |
|---|---|---|---|---|---|---|---|---|---|---|---|
| AK | 0 | $0 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| AL | 206 | $354,658 | 9/29/2015 | 15.0% | 5/27/2016 | 15.0% | 10/6/2021 | 15.0% | 11/23/2021 | 15.0% | 32.3% |
| AR | 375 | $595,083 | 10/29/2015 | 15.0% | 12/3/2015 | 0.0% | 10/19/2021 | 40.0% | 12/2/2021 | 25.0% | 25.0% |
| AZ | 358 | $678,875 | 2/11/2016 | 15.0% | 8/16/2016 | 0.0% | Planned | 40.0% | | | 0.0% |
| CA | 0 | $0 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| CO | 358 | $764,621 | 12/22/2015 | 15.0% | 1/21/2016 | 0.0% | Planned | 40.0% | | | 0.0% |
| CT | 140 | $408,442 | 10/29/2015 | 15.0% | 1/8/2016 | 0.0% | 10/6/2021 | 52.1% | 3/15/2022 | 33.1% | 33.1% |
| DE | 89 | $171,146 | 10/29/2015 | 15.0% | 12/21/2015 | 15.0% | Planned | 40.0% | | | 15.0% |
| DC | 23 | $52,465 | 10/29/2015 | 15.0% | 11/25/2015 | 0.0% | Planned | 40.0% | | | 0.0% |
| FL | 0 | $0 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| GA | 292 | $589,375 | 9/29/2015 | 15.0% | 12/21/2015 | 12.0% | 10/6/2021 | 40.0% | 10/21/2021 | 9.8% | 23.0% |
| HI | 80 | $139,936 | 10/29/2015 | 15.0% | 4/18/2018 | 0.0% | Planned | 40.0% | | | 0.0% |
| IA | 1,198 | $2,313,369 | 9/29/2015 | 15.0% | 11/24/2015 | 15.0% | 8/2/2021 | 40.0% | 11/4/2021 | 17.9% | 35.6% |
| ID | 284 | $467,672 | 10/29/2015 | 15.0% | 12/8/2015 | 15.0% | Planned | 40.0% | | | 15.0% |
| IL | 365 | $837,676 | 9/29/2015 | 15.0% | 12/21/2016 | 30.0% | 8/2/2021 | 25.0% | 11/3/2021 | 25.0% | 62.5% |
| IN | 293 | $673,636 | 3/13/2016 | 15.0% | 10/2/2017 | 0.0% | Planned | 40.0% | | | 0.0% |
| KS | 693 | $1,551,652 | 9/29/2015 | 15.0% | 3/3/2016 | 28.5% | 11/4/2021 | 25.0% | 1/20/2022 | 25.0% | 60.6% |
| KY | 135 | $226,724 | 9/29/2015 | 15.0% | 11/19/2015 | 0.0% | Planned | 40.0% | | | 0.0% |
| LA | 249 | $470,343 | 9/29/2015 | 15.0% | 4/7/2016 | 15.0% | 11/4/2021 | 40.0% | | | 15.0% |
| MA | 297 | $516,901 | 10/30/2015 | 15.0% | 1/20/2017 | 10.0% | Planned | 40.0% | | | 10.0% |
| MD | 239 | $510,895 | 9/29/2015 | 15.0% | 1/21/2016 | 15.0% | Planned | 15.0% | | | 15.0% |
| ME | 147 | $310,302 | 12/22/2015 | 15.0% | 7/12/2016 | 0.0% | Planned | 40.0% | | | 0.0% |
| MI | 830 | $1,621,113 | 9/29/2015 | 15.0% | 10/9/2015 | 15.0% | 8/2/2021 | 40.0% | 8/24/2021 | 40.0% | 61.0% |
| MN | 591 | $1,076,261 | 10/29/2015 | 15.0% | 4/8/2016 | 0.0% | Planned | 40.0% | | | 0.0% |
| MO | 931 | $1,658,593 | 9/29/2015 | 15.0% | 9/30/2015 | 15.0% | 1/28/2022 | 40.0% | 3/24/2022 | 20.0% | 38.0% |
| MS | 193 | $391,442 | 9/29/2015 | 15.0% | 1/21/2016 | 15.0% | 11/4/2021 | 25.0% | | | 15.0% |
| MT | 85 | $147,129 | 9/29/2015 | 15.0% | 11/3/2016 | 0.0% | Planned | 40.0% | | | 0.0% |
| NC | 1,349 | $2,450,700 | 11/24/2015 | 15.0% | 12/19/2016 | 7.5% | 9/10/2021 | 38.0% | | | 7.5% |
| ND | 89 | $166,697 | 10/29/2015 | 15.0% | 12/16/2015 | 15.0% | Planned | 40.0% | | | 15.0% |
| NE | 947 | $1,886,692 | 9/29/2015 | 15.0% | 12/3/2015 | 15.0% | Planned | 40.0% | | | 15.0% |
| NH | 142 | $303,561 | 10/29/2015 | 15.0% | 12/31/2015 | 0.0% | Planned | 40.0% | | | 0.0% |
| NJ | 767 | $1,682,386 | 10/29/2015 | 15.0% | 2/8/2016 | 0.0% | Planned | 40.0% | | | 0.0% |
| NM | 15 | $16,602 | 10/29/2015 | 15.0% | 12/3/2015 | 0.0% | Planned | 40.0% | | | 0.0% |
| NV | 132 | $336,868 | 10/29/2015 | 15.0% | 2/26/2016 | 0.0% | 11/4/2021 | 40.0% | 2/17/2022 | 14.1% | 14.1% |
| NY | 198 | $482,165 | 4/27/2016 | 15.0% | 4/28/2016 | 0.0% | Planned | 40.0% | | | 0.0% |
| OH | 596 | $1,212,835 | 10/29/2015 | 15.0% | 1/27/2016 | 15.0% | 8/2/2021 | 15.0% | | | 15.0% |
| OK | 285 | $611,116 | 10/29/2015 | 15.0% | 2/12/2016 | 10.0% | 10/19/2021 | 10.0% | 12/10/2021 | 10.0% | 21.0% |
| OR | 304 | $594,440 | 10/29/2015 | 15.0% | 12/29/2015 | 15.0% | Planned | 40.0% | | | 15.0% |
| PA | 847 | $1,793,273 | 9/29/2015 | 15.0% | 12/18/2015 | 15.0% | 1/20/2022 | 20.0% | | | 15.0% |
| RI | 152 | $256,713 | 11/3/2015 | 15.0% | 6/13/2019 | 0.0% | 10/19/2021 | 40.0% | | | 0.0% |
| SC | 323 | $657,375 | 9/29/2015 | 15.0% | 1/21/2016 | 15.0% | 9/10/201 | 40.0% | 11/4/2021 | 5.0% | 20.8% |
| SD | 56 | $116,894 | 10/29/2015 | 15.0% | 11/30/2015 | 15.0% | Planned | 40.0% | | | 15.0% |
| TN | 496 | $988,353 | 9/29/2015 | 15.0% | 11/16/2015 | 15.0% | 8/2/2021 | 40.0% | 1/14/2022 | 25.0% | 43.8% |
| TX | 1,989 | $3,476,152 | 9/29/2015 | 15.0% | 10/12/2015 | 0.0% | Planned | 40.0% | | | 0.0% |
| UT | 98 | $165,533 | 9/29/2015 | 15.0% | 4/19/2016 | 0.0% | Planned | 40.0% | | | 0.0% |
| VA | 525 | $1,066,128 | 10/29/2015 | 15.0% | 12/13/2016 | 0.0% | 1/20/2022 | 40.0% | | | 0.0% |
| VT | 46 | $112,259 | 10/29/2015 | 15.0% | 11/2/2015 | 0.0% | Planned | 40.0% | | | 0.0% |
| WA | 788 | $1,693,816 | 9/29/2015 | 15.0% | 2/4/2016 | 15.0% | 9/10/2021 | 40.0% | 3/11/2022 | 18.0% | 35.7% |
| WI | 738 | $1,538,202 | 9/29/2015 | 15.0% | 11/19/2015 | 15.0% | 9/10/2021 | 40.0% | 1/4/2022 | 40.0% | 61.0% |
| WV | 74 | $147,332 | 10/30/2015 | 15.0% | 2/29/2016 | 15.0% | Planned | 40.0% | | | 15.0% |
| WY | 37 | $70,910 | 10/29/2015 | 15.0% | 2/5/2016 | 15.0% | Planned | 40.0% | | | 15.0% |
| Total | 19,444 | $38,355,313 | | | | 10.1% | | | | 9.6% | 21.3% |

We are filing for a flat 40% rate increase in all states in 2021.

** Not all forms available in all states.*
*** Date filing was closed for any reason.*
**** Note: not all states require formal rate filing or approval. Approved percentage indicates amount approved for states that formally approve rates OR the rate increase that the Company has implemented for those states that do not require approval.*

**EXHIBIT VI**
**BANKERS LIFE AND CASUALTY COMPANY**
**Projections Using Various Actuarial Assumptions**
**POLICY FORMS: GR-N520, GR-N540, GR-N550, GR-N570, and GR-N580**

| N550 Series | | N550 Series | |
|---|---|---|---|
| Past: | Original Pricing | Past*: | Actual |
| Future | Original Pricing | Future | Original Pricing |

| | Non-discounted | | | Non-discounted | | |
|---|---|---|---|---|---|---|
| Year | Original Exp. Earned Premium | Original Exp. Incurred Claims | Loss Ratio | Earned Premium | Incurred Claims | Loss Ratio |
| 2005 | $7,673,929 | $451,717 | 5.9% | $7,673,929 | $278,107 | 3.6% |
| 2006 | $27,655,677 | $1,972,918 | 7.1% | $27,655,677 | $1,636,916 | 5.9% |
| 2007 | $43,717,751 | $4,037,985 | 9.2% | $43,500,685 | $2,744,576 | 6.3% |
| 2008 | $54,368,538 | $6,455,023 | 11.9% | $54,198,328 | $5,640,214 | 10.4% |
| 2009 | $62,608,011 | $9,182,805 | 14.7% | $61,778,254 | $7,578,953 | 12.3% |
| 2010 | $67,357,454 | $12,130,315 | 18.0% | $64,883,276 | $11,812,352 | 18.2% |
| 2011 | $65,560,623 | $14,848,200 | 22.6% | $62,595,049 | $12,027,362 | 19.2% |
| 2012 | $63,148,229 | $17,302,184 | 27.4% | $62,279,573 | $17,285,862 | 27.8% |
| 2013 | $60,094,802 | $19,475,221 | 32.4% | $59,226,616 | $21,445,131 | 36.2% |
| 2014 | $56,984,414 | $21,523,506 | 37.8% | $56,454,490 | $19,946,224 | 35.3% |
| 2015 | $54,122,780 | $23,495,859 | 43.4% | $54,203,367 | $22,403,744 | 41.3% |
| 2016 | $51,400,950 | $25,427,149 | 49.5% | $51,111,148 | $27,020,903 | 52.9% |
| 2017 | $48,763,082 | $27,373,455 | 56.1% | $48,496,570 | $26,935,020 | 55.5% |
| 2018 | $46,176,599 | $29,322,106 | 63.5% | $45,665,131 | $33,937,539 | 74.3% |
| 2019 | $43,622,153 | $31,301,553 | 71.8% | $44,134,657 | $40,013,177 | 90.7% |
| 1/1/2020-9/30/2020 | $30,563,834 | $25,189,892 | 82.4% | $31,275,960 | $30,959,979 | 99.0% |
| Subtotal Past | $783,818,825 | $269,489,886 | 34.4% | $775,132,709 | $281,666,059 | 36.3% |
| 10/1/2020-12/31/2020 | $10,528,247 | $8,148,743 | 77.4% | $10,773,551 | $10,015,323 | 93.0% |
| 2021 | $38,585,867 | $35,374,497 | 91.7% | $39,039,201 | $35,790,102 | 91.7% |
| 2022 | $36,107,157 | $37,318,879 | 103.4% | $36,531,369 | $37,757,328 | 103.4% |
| 2023 | $33,662,746 | $39,096,925 | 116.1% | $34,058,240 | $39,556,263 | 116.1% |
| 2024 | $31,261,197 | $40,712,930 | 130.2% | $31,628,476 | $41,191,255 | 130.2% |
| 2025 | $28,911,579 | $42,187,358 | 145.9% | $29,251,253 | $42,683,005 | 145.9% |
| 2026 | $26,622,867 | $43,461,426 | 163.2% | $26,935,652 | $43,972,042 | 163.2% |
| 2027 | $24,403,841 | $44,440,529 | 182.1% | $24,690,555 | $44,962,648 | 182.1% |
| 2028 | $22,263,167 | $45,067,373 | 202.4% | $22,524,730 | $45,596,856 | 202.4% |
| 2029 | $20,209,250 | $45,344,162 | 224.4% | $20,446,683 | $45,876,898 | 224.4% |
| 2030 | $18,249,975 | $45,282,706 | 248.1% | $18,464,388 | $45,814,719 | 248.1% |
| 2031 | $16,392,356 | $44,864,457 | 273.7% | $16,584,945 | $45,391,557 | 273.7% |
| 2032 | $14,642,271 | $44,053,329 | 300.9% | $14,814,299 | $44,570,899 | 300.9% |
| 2033 | $13,004,437 | $42,849,353 | 329.5% | $13,157,222 | $43,352,777 | 329.5% |
| 2034 | $11,482,411 | $41,294,896 | 359.6% | $11,617,315 | $41,780,058 | 359.6% |
| 2035 | $10,078,619 | $39,445,098 | 391.4% | $10,197,030 | $39,908,527 | 391.4% |
| 2036 | $8,794,163 | $37,359,377 | 424.8% | $8,897,483 | $37,798,301 | 424.8% |
| 2037 | $7,628,567 | $35,095,040 | 460.0% | $7,718,193 | $35,507,362 | 460.0% |
| 2038 | $6,579,763 | $32,711,176 | 497.1% | $6,657,067 | $33,095,490 | 497.1% |
| 2039 | $5,644,129 | $30,275,584 | 536.4% | $5,710,440 | $30,631,283 | 536.4% |
| 2040 | $4,816,761 | $27,850,725 | 578.2% | $4,873,352 | $28,177,935 | 578.2% |
| 2041 | $4,091,566 | $25,479,827 | 622.7% | $4,139,636 | $25,779,183 | 622.7% |
| 2042 | $3,461,294 | $23,192,298 | 670.0% | $3,501,960 | $23,464,778 | 670.0% |
| 2043 | $2,917,915 | $21,013,713 | 720.2% | $2,952,196 | $21,260,597 | 720.2% |
| 2044 | $2,452,922 | $18,970,291 | 773.4% | $2,481,741 | $19,193,168 | 773.4% |
| 2045 | $2,057,798 | $17,081,193 | 830.1% | $2,081,975 | $17,281,875 | 830.1% |
| 2046 | $1,724,194 | $15,353,824 | 890.5% | $1,744,452 | $15,534,211 | 890.5% |
| 2047 | $1,443,981 | $13,786,925 | 954.8% | $1,460,946 | $13,948,904 | 954.8% |
| 2048 | $1,209,524 | $12,375,836 | 1023.2% | $1,223,734 | $12,521,236 | 1023.2% |
| 2049 | $1,013,802 | $11,116,843 | 1096.5% | $1,025,713 | $11,247,452 | 1096.5% |
| 2050 | $850,711 | $10,003,548 | 1175.9% | $860,706 | $10,121,077 | 1175.9% |
| 2051 | $714,992 | $9,022,574 | 1261.9% | $723,393 | $9,128,578 | 1261.9% |
| 2052 | $601,989 | $8,156,352 | 1354.9% | $609,062 | $8,252,178 | 1354.9% |
| 2053 | $507,704 | $7,388,122 | 1455.2% | $513,669 | $7,474,923 | 1455.2% |
| 2054 | $428,768 | $6,707,219 | 1564.3% | $433,805 | $6,786,020 | 1564.3% |
| 2055 | $316,480 | $5,155,160 | 1628.9% | $320,198 | $5,215,727 | 1628.9% |
| 2056 | $214,846 | $3,610,069 | 1680.3% | $217,370 | $3,652,482 | 1680.3% |
| 2057 | $135,053 | $2,333,751 | 1728.0% | $136,640 | $2,361,170 | 1728.0% |
| 2058 | $77,606 | $1,379,352 | 1777.4% | $78,518 | $1,395,557 | 1777.4% |
| 2059 | $30,712 | $543,530 | 1769.8% | $31,073 | $549,916 | 1769.8% |
| 2060 | $12,147 | $215,246 | 1772.0% | $12,290 | $217,775 | 1772.0% |
| 2061 | $4,479 | $81,465 | 1819.0% | $4,531 | $82,423 | 1819.0% |
| Subtotal Future | $414,137,854 | $1,015,201,700 | 245.1% | $419,125,052 | $1,028,899,857 | 245.5% |
| Total Undiscounted | $1,197,956,680 | $1,284,691,587 | 107.2% | $1,194,257,761 | $1,310,565,916 | 109.7% |
| Present Valued Discounted to 9/30/2020 @ 4.5% Interest: | | | | | | |
| Past | 1,108,440,883 | 342,219,719 | 30.9% | 1,095,061,991 | 350,983,308 | 32.1% |
| Future | 302,908,974 | 604,885,661 | 199.7% | 306,588,708 | 613,753,416 | 200.2% |
| Lifetime | 1,411,349,856 | 947,105,381 | 67.1% | 1,401,650,699 | 964,736,724 | 68.8% |

**EXHIBIT VII**
**Bankers Life and Casualty Company**
**Policy Form GR-N520**
**The premiums, claims, reserves and loss ratios shown below are for an aggregate policy.**

| Policy Year | Earned Premium | Incurred Claims | Loss Ratio Without Change In Reserves | Change in Reserves * | Loss Ratio With Change In Reserves |
|---|---|---|---|---|---|
| 1 | 3,284.94 | 235.78 | 7.2% | 0.00 | 7.2% |
| 2 | 2,945.49 | 367.62 | 12.5% | 1,732.52 | 71.3% |
| 3 | 2,693.10 | 512.85 | 19.0% | 1,407.33 | 71.3% |
| 4 | 2,504.26 | 611.61 | 24.4% | 1,173.93 | 71.3% |
| 5 | 2,349.35 | 732.47 | 31.2% | 942.62 | 71.3% |
| 6 | 2,211.05 | 841.26 | 38.0% | 735.23 | 71.3% |
| 7 | 2,072.68 | 886.98 | 42.8% | 590.85 | 71.3% |
| 8 | 1,941.13 | 930.95 | 48.0% | 453.07 | 71.3% |
| 9 | 1,817.20 | 975.09 | 53.7% | 320.57 | 71.3% |
| 10 | 1,698.69 | 1,033.75 | 60.9% | 177.41 | 71.3% |
| 11-15 | 6,826.98 | 5,857.94 | 85.8% | -990.30 | 71.3% |
| 16-20 | 4,400.20 | 6,676.65 | 151.7% | -3,539.31 | 71.3% |
| 21-25 | 2,552.59 | 6,693.07 | 262.2% | -4,873.07 | 71.3% |
| 26-30 | 1,308.76 | 5,660.41 | 432.5% | -4,727.26 | 71.3% |
| 31-35 | 586.92 | 3,974.05 | 677.1% | -3,555.58 | 71.3% |
| 36-40 | 235.61 | 2,401.58 | 1019.3% | -2,233.59 | 71.3% |
| 41-45 | 91.08 | 1,356.99 | 1489.9% | -1,292.05 | 71.3% |
| 46-50 | 36.70 | 982.36 | 2676.7% | -956.20 | 71.3% |

| | Present Value (@5%) of Expected Earned Premiums | Present Value (@5%) of Expected Incurred Claims | Incurred Claim Loss Ratio |
|---|---|---|---|
| All Ages | $26,090.05 | $16,563.94 | 63.5% |

* Reserves calculated by an alternative 1 year preliminary term method using: policy persistency, mortality, interest and actual claim costs. Change in reserves include credit for investment income.

**EXHIBIT VII**
**Bankers Life and Casualty Company**
**Policy Form GR-N540**
**The premiums, claims, reserves and loss ratios shown below are for an aggregate policy.**

| Policy Year | Earned Premium | Incurred Claims | Loss Ratio Without Change In Reserves | Change in Reserves * | Loss Ratio With Change In Reserves |
|---|---|---|---|---|---|
| 1 | 4,604.00 | 381.99 | 8.3% | 0.00 | 8.3% |
| 2 | 4,124.73 | 601.56 | 14.6% | 2,298.13 | 70.3% |
| 3 | 3,761.75 | 828.72 | 22.0% | 1,815.79 | 70.3% |
| 4 | 3,482.40 | 983.03 | 28.2% | 1,465.10 | 70.3% |
| 5 | 3,246.32 | 1,171.09 | 36.1% | 1,111.07 | 70.3% |
| 6 | 3,025.39 | 1,314.59 | 43.5% | 812.26 | 70.3% |
| 7 | 2,798.48 | 1,366.23 | 48.8% | 601.10 | 70.3% |
| 8 | 2,583.07 | 1,408.31 | 54.5% | 407.59 | 70.3% |
| 9 | 2,381.16 | 1,443.31 | 60.6% | 230.65 | 70.3% |
| 10 | 2,189.79 | 1,494.82 | 68.3% | 44.60 | 70.3% |
| 11-15 | 8,355.18 | 7,906.93 | 94.6% | -2,033.24 | 70.3% |
| 16-20 | 4,862.22 | 8,057.18 | 165.7% | -4,639.04 | 70.3% |
| 21-25 | 2,532.45 | 7,365.41 | 290.8% | -5,585.10 | 70.3% |
| 26-30 | 1,164.65 | 5,749.46 | 493.7% | -4,930.71 | 70.3% |
| 31-35 | 462.65 | 3,668.38 | 792.9% | -3,343.14 | 70.3% |
| 36-40 | 158.80 | 1,960.95 | 1234.9% | -1,849.31 | 70.3% |
| 41-45 | 50.14 | 942.18 | 1879.1% | -906.96 | 70.2% |
| 46-50 | 16.08 | 661.82 | 4115.8% | -650.52 | 70.3% |

| | Present Value (@5%) of Expected Earned Premiums | Present Value (@5%) of Expected Incurred Claims | Incurred Claim Loss Ratio |
|---|---|---|---|
| All Ages | $34,179.75 | $21,242.04 | 62.1% |

* Reserves calculated by an alternative 1 year preliminary term method using: policy persistency, mortality, interest and actual claim costs. Change in reserves include credit for investment income.

**EXHIBIT VII**
**Bankers Life and Casualty Company**
**Policy Form GR-N550**
**The premiums, claims, reserves and loss ratios shown below are for an aggregate policy.**

| Policy Year | Earned Premium | Incurred Claims | Loss Ratio Without Change In Reserves | Change in Reserves * | Loss Ratio With Change In Reserves |
|---|---|---|---|---|---|
| 1 | 3,992.09 | 305.23 | 7.6% | 0.00 | 7.6% |
| 2 | 3,579.45 | 472.93 | 13.2% | 2,143.65 | 73.1% |
| 3 | 3,272.61 | 656.75 | 20.1% | 1,735.53 | 73.1% |
| 4 | 3,042.96 | 780.38 | 25.6% | 1,444.02 | 73.1% |
| 5 | 2,854.50 | 930.09 | 32.6% | 1,156.55 | 73.1% |
| 6 | 2,686.16 | 1,064.37 | 39.6% | 899.21 | 73.1% |
| 7 | 2,517.66 | 1,118.36 | 44.4% | 722.05 | 73.1% |
| 8 | 2,357.46 | 1,170.43 | 49.6% | 552.87 | 73.1% |
| 9 | 2,206.55 | 1,223.83 | 55.5% | 389.16 | 73.1% |
| 10 | 2,062.26 | 1,293.35 | 62.7% | 214.16 | 73.1% |
| 11-15 | 8,283.28 | 7,278.60 | 87.9% | -1,223.52 | 73.1% |
| 16-20 | 5,332.97 | 8,230.25 | 154.3% | -4,331.85 | 73.1% |
| 21-25 | 3,090.82 | 8,231.02 | 266.3% | -5,971.63 | 73.1% |
| 26-30 | 1,584.53 | 6,979.98 | 440.5% | -5,821.69 | 73.1% |
| 31-35 | 711.65 | 4,926.47 | 692.3% | -4,406.25 | 73.1% |
| 36-40 | 286.69 | 2,995.84 | 1045.0% | -2,786.27 | 73.1% |
| 41-45 | 111.37 | 1,704.34 | 1530.3% | -1,622.93 | 73.1% |
| 46-50 | 45.08 | 1,239.76 | 2750.1% | -1,206.81 | 73.1% |

| | Present Value (@5%) of Expected Earned Premiums | Present Value (@5%) of Expected Incurred Claims | Incurred Claim Loss Ratio |
|---|---|---|---|
| All Ages | $31,681.33 | $20,641.67 | 65.2% |

* Reserves calculated by an alternative 1 year preliminary term method using: policy persistency, mortality, interest and actual claim costs. Change in reserves include credit for investment income.

**EXHIBIT VII**
**Bankers Life and Casualty Company**
**Policy Form GR-N570**
**The premiums, claims, reserves and loss ratios shown below are for an aggregate policy.**

| Policy Year | Earned Premium | Incurred Claims | Loss Ratio Without Change In Reserves | Change in Reserves * | Loss Ratio With Change In Reserves |
|---|---|---|---|---|---|
| 1 | 4,788.16 | 397.27 | 8.3% | 0.00 | 8.3% |
| 2 | 4,289.71 | 625.62 | 14.6% | 2,390.05 | 70.3% |
| 3 | 3,912.21 | 861.87 | 22.0% | 1,888.41 | 70.3% |
| 4 | 3,621.69 | 1,022.35 | 28.2% | 1,523.70 | 70.3% |
| 5 | 3,376.18 | 1,217.94 | 36.1% | 1,155.51 | 70.3% |
| 6 | 3,146.40 | 1,367.18 | 43.5% | 844.74 | 70.3% |
| 7 | 2,910.42 | 1,420.88 | 48.8% | 625.15 | 70.3% |
| 8 | 2,686.40 | 1,464.65 | 54.5% | 423.89 | 70.3% |
| 9 | 2,476.41 | 1,501.04 | 60.6% | 239.88 | 70.3% |
| 10 | 2,277.38 | 1,554.62 | 68.3% | 46.38 | 70.3% |
| 11-15 | 8,689.38 | 8,223.21 | 94.6% | -2,114.58 | 70.3% |
| 16-20 | 5,056.71 | 8,379.47 | 165.7% | -4,824.60 | 70.3% |
| 21-25 | 2,633.75 | 7,660.03 | 290.8% | -5,808.50 | 70.3% |
| 26-30 | 1,211.24 | 5,979.44 | 493.7% | -5,127.94 | 70.3% |
| 31-35 | 481.15 | 3,815.11 | 792.9% | -3,476.86 | 70.3% |
| 36-40 | 165.15 | 2,039.39 | 1234.9% | -1,923.29 | 70.3% |
| 41-45 | 52.14 | 979.87 | 1879.3% | -943.22 | 70.3% |
| 46-50 | 16.73 | 688.29 | 4114.1% | -676.53 | 70.3% |

| | Present Value (@5%) of Expected Earned Premiums | Present Value (@5%) of Expected Incurred Claims | Incurred Claim Loss Ratio |
|---|---|---|---|
| All Ages | $35,546.92 | $22,091.75 | 62.1% |

* Reserves calculated by an alternative 1 year preliminary term method using: policy persistency, mortality, interest and actual claim costs. Change in reserves include credit for investment income.

**EXHIBIT VII**
**Bankers Life and Casualty Company**
**Policy Form GR-N580**
**The premiums, claims, reserves and loss ratios shown below are for an aggregate policy.**

| Policy Year | Earned Premium | Incurred Claims | Loss Ratio Without Change In Reserves | Change in Reserves * | Loss Ratio With Change In Reserves |
|---|---|---|---|---|---|
| 1 | 4,231.61 | 323.54 | 7.6% | 0.00 | 7.6% |
| 2 | 3,794.22 | 501.31 | 13.2% | 2,272.26 | 73.1% |
| 3 | 3,468.96 | 696.15 | 20.1% | 1,839.66 | 73.1% |
| 4 | 3,225.54 | 827.20 | 25.6% | 1,530.67 | 73.1% |
| 5 | 3,025.77 | 985.90 | 32.6% | 1,225.94 | 73.1% |
| 6 | 2,847.33 | 1,128.23 | 39.6% | 953.17 | 73.1% |
| 7 | 2,668.72 | 1,185.46 | 44.4% | 765.37 | 73.1% |
| 8 | 2,498.91 | 1,240.65 | 49.6% | 586.05 | 73.1% |
| 9 | 2,338.94 | 1,297.26 | 55.5% | 412.51 | 73.1% |
| 10 | 2,185.99 | 1,370.95 | 62.7% | 227.01 | 73.1% |
| 11-15 | 8,780.27 | 7,715.32 | 87.9% | -1,296.94 | 73.1% |
| 16-20 | 5,652.95 | 8,724.07 | 154.3% | -4,591.76 | 73.1% |
| 21-25 | 3,276.26 | 8,724.88 | 266.3% | -6,329.93 | 73.1% |
| 26-30 | 1,679.60 | 7,398.78 | 440.5% | -6,170.99 | 73.1% |
| 31-35 | 754.35 | 5,222.06 | 692.3% | -4,670.63 | 73.1% |
| 36-40 | 303.89 | 3,175.59 | 1045.0% | -2,953.44 | 73.1% |
| 41-45 | 118.05 | 1,806.60 | 1530.4% | -1,720.31 | 73.1% |
| 46-50 | 47.78 | 1,314.15 | 2750.4% | -1,279.22 | 73.1% |

| | Present Value (@5%) of Expected Earned Premiums | Present Value (@5%) of Expected Incurred Claims | Incurred Claim Loss Ratio |
|---|---|---|---|
| All Ages | $33,582.19 | $21,880.17 | 65.2% |

* Reserves calculated by an alternative 1 year preliminary term method using: policy persistency, mortality, interest and actual claim costs. Change in reserves include credit for investment income.

**EXHIBIT VIII**
**BANKERS LIFE AND CASUALTY COMPANY**
**Projections Using Various Actuarial Assumptions**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**

| | N550 Series | | | N550 Series | | | N550 Series | | | N550 Series | | | N550 Series | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Past: | Original Pricing | | Past*: | Actual | | Past*: | Actual | | Past*: | Actual | | Past*: | Actual + 40% Premiums | |
| | Future | Original Pricing | | Future | Original Pricing | | Future | Current Assumptions | | Future | Current Assumptions | | Future | Current Assumptions | |
| | | | | | | | | Current Rates | | | With the 40% Requested Increase | | | With the 40% Requested Increase | |
| | Non-discounted | | | Non-discounted | | | Non-discounted | | | Non-discounted | | | Non-discounted | | |
| Year | Original Exp. Earned Premium | Original Exp. Incurred Claims | Loss Ratio | Earned Premium | Incurred Claims | Loss Ratio | Earned Premium | Incurred Claims | Loss Ratio | Earned Premium | Incurred Claims | Loss Ratio | Earned Premium | Incurred Claims | Loss Ratio |
| 2005 | $7,673,929 | $451,717 | 5.9% | $7,673,929 | $278,107 | 3.6% | $7,673,929 | $278,107 | 3.6% | $7,673,929 | $278,107 | 3.6% | $10,743,501 | $278,107 | 2.6% |
| 2006 | $27,655,677 | $1,972,918 | 7.1% | $27,655,677 | $1,636,916 | 5.9% | $27,655,677 | $1,636,916 | 5.9% | $27,655,677 | $1,636,916 | 5.9% | $38,717,947 | $1,636,916 | 4.2% |
| 2007 | $43,717,751 | $4,037,985 | 9.2% | $43,500,685 | $2,744,576 | 6.3% | $43,500,685 | $2,744,576 | 6.3% | $43,500,685 | $2,744,576 | 6.3% | $60,900,958 | $2,744,576 | 4.5% |
| 2008 | $54,368,538 | $6,455,023 | 11.9% | $54,198,328 | $5,640,214 | 10.4% | $54,198,328 | $5,640,214 | 10.4% | $54,198,328 | $5,640,214 | 10.4% | $75,877,659 | $5,640,214 | 7.4% |
| 2009 | $62,608,011 | $9,182,805 | 14.7% | $61,778,254 | $7,578,953 | 12.3% | $61,778,254 | $7,578,953 | 12.3% | $61,778,254 | $7,578,953 | 12.3% | $86,489,556 | $7,578,953 | 8.8% |
| 2010 | $67,357,454 | $12,130,315 | 18.0% | $64,883,276 | $11,812,352 | 18.2% | $64,883,276 | $11,812,352 | 18.2% | $64,883,276 | $11,812,352 | 18.2% | $90,836,586 | $11,812,352 | 13.0% |
| 2011 | $65,560,623 | $14,848,200 | 22.6% | $62,595,049 | $12,027,362 | 19.2% | $62,595,049 | $12,027,362 | 19.2% | $62,595,049 | $12,027,362 | 19.2% | $87,633,069 | $12,027,362 | 13.7% |
| 2012 | $63,148,229 | $17,302,184 | 27.4% | $62,279,573 | $17,285,862 | 27.8% | $62,279,573 | $17,285,862 | 27.8% | $62,279,573 | $17,285,862 | 27.8% | $87,191,403 | $17,285,862 | 19.8% |
| 2013 | $60,094,802 | $19,475,221 | 32.4% | $59,226,616 | $21,445,131 | 36.2% | $59,226,616 | $21,445,131 | 36.2% | $59,226,616 | $21,445,131 | 36.2% | $82,917,262 | $21,445,131 | 25.9% |
| 2014 | $56,984,414 | $21,523,506 | 37.8% | $56,454,490 | $19,946,224 | 35.3% | $56,454,490 | $19,946,224 | 35.3% | $56,454,490 | $19,946,224 | 35.3% | $79,036,285 | $19,946,224 | 25.2% |
| 2015 | $54,122,780 | $23,495,859 | 43.4% | $54,203,367 | $22,403,744 | 41.3% | $54,203,367 | $22,403,744 | 41.3% | $54,203,367 | $22,403,744 | 41.3% | $75,884,714 | $22,403,744 | 29.5% |
| 2016 | $51,400,950 | $25,427,149 | 49.5% | $51,111,148 | $27,020,903 | 52.9% | $51,111,148 | $27,020,903 | 52.9% | $51,111,148 | $27,020,903 | 52.9% | $71,555,607 | $27,020,903 | 37.8% |
| 2017 | $48,763,082 | $27,373,455 | 56.1% | $48,496,570 | $26,935,020 | 55.5% | $48,496,570 | $26,935,020 | 55.5% | $48,496,570 | $26,935,020 | 55.5% | $67,895,198 | $26,935,020 | 39.7% |
| 2018 | $46,176,599 | $29,322,106 | 63.5% | $45,665,131 | $33,937,539 | 74.3% | $45,665,131 | $33,937,539 | 74.3% | $45,665,131 | $33,937,539 | 74.3% | $63,931,183 | $33,937,539 | 53.1% |
| 2019 | $43,622,153 | $31,301,553 | 71.8% | $44,134,657 | $40,013,177 | 90.7% | $44,134,657 | $40,013,177 | 90.7% | $44,134,657 | $40,013,177 | 90.7% | $61,788,520 | $40,013,177 | 64.8% |
| 1/1/2020-9/30/2020 | $30,563,834 | $25,189,892 | 82.4% | $31,275,960 | $30,959,979 | 99.0% | $31,275,960 | $30,959,979 | 99.0% | $31,275,960 | $30,959,979 | 99.0% | $43,786,344 | $30,959,979 | 70.7% |
| Subtotal Past | $783,818,825 | $269,489,886 | 34.4% | $775,132,709 | $281,666,059 | 36.3% | $775,132,709 | $281,666,059 | 36.3% | $775,132,709 | $281,666,059 | 36.3% | $1,085,185,792 | $281,666,059 | 26.0% |
| 10/1/2020-12/31/2020 | $10,528,247 | $8,148,743 | 77.4% | $10,773,551 | $10,015,323 | 93.0% | $10,773,551 | $10,015,323 | 93.0% | $10,773,551 | $10,015,323 | 93.0% | $15,082,971 | $10,015,323 | 66.4% |
| 2021 | $38,585,867 | $35,374,497 | 91.7% | $39,039,201 | $35,790,102 | 91.7% | $41,660,735 | $42,266,830 | 101.5% | $41,660,735 | $42,266,830 | 101.5% | $58,325,029 | $42,266,830 | 72.5% |
| 2022 | $36,107,157 | $37,318,879 | 103.4% | $36,531,369 | $37,757,328 | 103.4% | $39,333,134 | $45,997,634 | 116.9% | $44,839,773 | $45,537,658 | 101.6% | $53,807,727 | $45,537,658 | 84.6% |
| 2023 | $33,662,746 | $39,096,925 | 116.1% | $34,058,240 | $39,556,263 | 116.1% | $36,965,483 | $49,718,043 | 134.5% | $49,164,092 | $48,723,683 | 99.1% | $49,164,092 | $48,723,683 | 99.1% |
| 2024 | $31,261,197 | $40,712,930 | 130.2% | $31,628,476 | $41,191,255 | 130.2% | $34,599,656 | $53,356,879 | 154.2% | $46,017,542 | $51,756,173 | 112.5% | $46,017,542 | $51,756,173 | 112.5% |
| 2025 | $28,911,579 | $42,187,358 | 145.9% | $29,251,253 | $42,683,005 | 145.9% | $32,226,257 | $56,810,501 | 176.3% | $42,860,921 | $54,538,081 | 127.2% | $42,860,921 | $54,538,081 | 127.2% |
| 2026 | $26,622,867 | $43,461,426 | 163.2% | $26,935,652 | $43,972,042 | 163.2% | $29,852,829 | $59,949,522 | 200.8% | $39,704,262 | $56,952,046 | 143.4% | $39,704,262 | $56,952,046 | 143.4% |
| 2027 | $24,403,841 | $44,440,529 | 182.1% | $24,690,555 | $44,962,648 | 182.1% | $27,498,671 | $62,678,816 | 227.9% | $36,573,232 | $59,544,875 | 162.8% | $36,573,232 | $59,544,875 | 162.8% |
| 2028 | $22,263,167 | $45,067,373 | 202.4% | $22,524,730 | $45,596,856 | 202.4% | $25,168,034 | $64,905,182 | 257.9% | $33,473,485 | $61,659,923 | 184.2% | $33,473,485 | $61,659,923 | 184.2% |
| 2029 | $20,209,250 | $45,344,162 | 224.4% | $20,446,683 | $45,876,898 | 224.4% | $22,890,988 | $66,552,169 | 290.7% | $30,445,014 | $63,224,560 | 207.7% | $30,445,014 | $63,224,560 | 207.7% |
| 2030 | $18,249,975 | $45,282,706 | 248.1% | $18,464,388 | $45,814,719 | 248.1% | $20,684,432 | $67,522,791 | 326.4% | $27,510,295 | $64,146,651 | 233.2% | $27,510,295 | $64,146,651 | 233.2% |
| 2031 | $16,392,356 | $44,864,457 | 273.7% | $16,584,945 | $45,391,557 | 273.7% | $18,571,778 | $67,749,621 | 364.8% | $24,700,465 | $64,362,140 | 260.6% | $24,700,465 | $64,362,140 | 260.6% |
| 2032 | $14,642,271 | $44,053,329 | 300.9% | $14,814,299 | $44,570,899 | 300.9% | $16,557,929 | $67,202,009 | 405.9% | $22,022,046 | $63,841,908 | 289.9% | $22,022,046 | $63,841,908 | 289.9% |
| 2033 | $13,004,437 | $42,849,353 | 329.5% | $13,157,222 | $43,352,777 | 329.5% | $14,666,390 | $65,893,278 | 449.3% | $19,506,298 | $62,598,615 | 320.9% | $19,506,298 | $62,598,615 | 320.9% |
| 2034 | $11,482,411 | $41,294,896 | 359.6% | $11,617,315 | $41,780,058 | 359.6% | $12,906,827 | $63,875,079 | 494.9% | $17,166,080 | $60,681,325 | 353.5% | $17,166,080 | $60,681,325 | 353.5% |
| 2035 | $10,078,619 | $39,445,098 | 391.4% | $10,197,030 | $39,908,527 | 391.4% | $11,283,513 | $61,205,887 | 542.4% | $15,007,072 | $58,145,593 | 387.5% | $15,007,072 | $58,145,593 | 387.5% |
| 2036 | $8,794,163 | $37,359,377 | 424.8% | $8,897,483 | $37,798,301 | 424.8% | $9,800,040 | $57,979,661 | 591.6% | $13,034,053 | $55,080,678 | 422.6% | $13,034,053 | $55,080,678 | 422.6% |
| 2037 | $7,628,567 | $35,095,040 | 460.0% | $7,718,193 | $35,507,362 | 460.0% | $8,456,646 | $54,340,701 | 642.6% | $11,247,340 | $51,623,666 | 459.0% | $11,247,340 | $51,623,666 | 459.0% |
| 2038 | $6,579,763 | $32,711,176 | 497.1% | $6,657,067 | $33,095,490 | 497.1% | $7,250,940 | $50,456,537 | 695.9% | $9,643,750 | $47,933,710 | 497.0% | $9,643,750 | $47,933,710 | 497.0% |
| 2039 | $5,644,129 | $30,275,584 | 536.4% | $5,710,440 | $30,631,283 | 536.4% | $6,178,642 | $46,468,536 | 752.1% | $8,217,593 | $44,145,109 | 537.2% | $8,217,593 | $44,145,109 | 537.2% |
| 2040 | $4,816,761 | $27,850,725 | 578.2% | $4,873,352 | $28,177,935 | 578.2% | $5,233,427 | $42,493,750 | 812.0% | $6,960,458 | $40,369,063 | 580.0% | $6,960,458 | $40,369,063 | 580.0% |
| 2041 | $4,091,566 | $25,479,827 | 622.7% | $4,139,636 | $25,779,183 | 622.7% | $4,407,472 | $38,601,834 | 875.8% | $5,861,938 | $36,671,742 | 625.6% | $5,861,938 | $36,671,742 | 625.6% |
| 2042 | $3,461,294 | $23,192,298 | 670.0% | $3,501,960 | $23,464,778 | 670.0% | $3,691,729 | $34,865,838 | 944.4% | $4,909,999 | $33,122,546 | 674.6% | $4,909,999 | $33,122,546 | 674.6% |
| 2043 | $2,917,915 | $21,013,713 | 720.2% | $2,952,196 | $21,260,597 | 720.2% | $3,076,336 | $31,333,570 | 1018.5% | $4,091,527 | $29,766,892 | 727.5% | $4,091,527 | $29,766,892 | 727.5% |
| 2044 | $2,452,922 | $18,970,291 | 773.4% | $2,481,741 | $19,193,168 | 773.4% | $2,551,290 | $28,040,546 | 1099.1% | $3,393,215 | $26,638,519 | 785.1% | $3,393,215 | $26,638,519 | 785.1% |
| 2045 | $2,057,798 | $17,081,193 | 830.1% | $2,081,975 | $17,281,875 | 830.1% | $2,106,638 | $24,993,408 | 1186.4% | $2,801,829 | $23,743,737 | 847.4% | $2,801,829 | $23,743,737 | 847.4% |
| 2046 | $1,724,194 | $15,353,824 | 890.5% | $1,744,452 | $15,534,211 | 890.5% | $1,732,714 | $22,194,879 | 1280.9% | $2,304,509 | $21,085,135 | 915.0% | $2,304,509 | $21,085,135 | 915.0% |
| 2047 | $1,443,981 | $13,786,925 | 954.8% | $1,460,946 | $13,948,904 | 954.8% | $1,420,383 | $19,641,710 | 1382.8% | $1,889,110 | $18,659,624 | 987.7% | $1,889,110 | $18,659,624 | 987.7% |
| 2048 | $1,209,524 | $12,375,836 | 1023.2% | $1,223,734 | $12,521,236 | 1023.2% | $1,161,142 | $17,326,319 | 1492.2% | $1,544,319 | $16,460,003 | 1065.8% | $1,544,319 | $16,460,003 | 1065.8% |
| 2049 | $1,013,802 | $11,116,843 | 1096.5% | $1,025,713 | $11,247,452 | 1096.5% | $947,223 | $15,238,554 | 1608.8% | $1,259,807 | $14,476,627 | 1149.1% | $1,259,807 | $14,476,627 | 1149.1% |
| 2050 | $850,711 | $10,003,548 | 1175.9% | $860,706 | $10,121,077 | 1175.9% | $771,629 | $13,367,196 | 1732.3% | $1,026,267 | $12,698,836 | 1237.4% | $1,026,267 | $12,698,836 | 1237.4% |
| 2051 | $714,992 | $9,022,574 | 1261.9% | $723,393 | $9,128,578 | 1261.9% | $628,107 | $11,694,991 | 1861.9% | $835,382 | $11,110,242 | 1330.0% | $835,382 | $11,110,242 | 1330.0% |
| 2052 | $601,989 | $8,156,352 | 1354.9% | $609,062 | $8,252,178 | 1354.9% | $511,158 | $10,205,686 | 1996.6% | $679,840 | $9,695,402 | 1426.1% | $679,840 | $9,695,402 | 1426.1% |
| 2053 | $507,704 | $7,388,122 | 1455.2% | $513,669 | $7,474,923 | 1455.2% | $416,044 | $8,888,507 | 2136.4% | $553,339 | $8,444,081 | 1526.0% | $553,339 | $8,444,081 | 1526.0% |
| 2054 | $428,768 | $6,707,219 | 1564.3% | $433,805 | $6,786,020 | 1564.3% | $338,748 | $7,732,763 | 2282.7% | $450,535 | $7,346,125 | 1630.5% | $450,535 | $7,346,125 | 1630.5% |
| 2055 | $316,480 | $5,155,160 | 1628.9% | $320,198 | $5,215,727 | 1628.9% | $275,931 | $6,721,933 | 2436.1% | $366,989 | $6,385,837 | 1740.1% | $366,989 | $6,385,837 | 1740.1% |
| 2056 | $214,846 | $3,610,069 | 1680.3% | $217,370 | $3,652,482 | 1680.3% | $224,846 | $5,834,150 | 2594.7% | $299,045 | $5,542,443 | 1853.4% | $299,045 | $5,542,443 | 1853.4% |
| 2057 | $135,053 | $2,333,751 | 1728.0% | $136,640 | $2,361,170 | 1728.0% | $183,253 | $5,060,585 | 2761.5% | $243,727 | $4,807,556 | 1972.5% | $243,727 | $4,807,556 | 1972.5% |
| 2058 | $77,606 | $1,379,352 | 1777.4% | $78,518 | $1,395,557 | 1777.4% | $149,351 | $4,387,388 | 2937.6% | $198,637 | $4,168,019 | 2098.3% | $198,637 | $4,168,019 | 2098.3% |
| 2059 | $30,712 | $543,530 | 1769.8% | $31,073 | $549,916 | 1769.8% | $121,695 | $3,801,084 | 3123.4% | $161,855 | $3,611,030 | 2231.0% | $161,855 | $3,611,030 | 2231.0% |
| 2060 | $12,147 | $215,246 | 1772.0% | $12,290 | $217,775 | 1772.0% | $99,127 | $3,291,668 | 3320.7% | $131,839 | $3,127,084 | 2371.9% | $131,839 | $3,127,084 | 2371.9% |
| 2061 | $4,479 | $81,465 | 1819.0% | $4,531 | $82,423 | 1819.0% | $80,708 | $2,846,990 | 3527.5% | $107,341 | $2,704,640 | 2519.7% | $107,341 | $2,704,640 | 2519.7% |
| Subtotal Future | $414,137,854 | $1,015,201,700 | 245.1% | $419,125,052 | $1,028,899,857 | 245.5% | $457,455,427 | $1,473,508,350 | 322.1% | $583,639,108 | $1,407,413,729 | 241.1% | $613,580,778 | $1,407,413,729 | 229.4% |
| Total Undiscounted | $1,197,956,680 | $1,284,691,587 | 107.2% | $1,194,257,761 | $1,310,565,916 | 109.7% | $1,232,588,136 | $1,755,174,409 | 142.4% | $1,358,771,817 | $1,689,079,788 | 124.3% | $1,698,766,570 | $1,689,079,788 | 99.4% |
| Present Valued Discounted to 9/30/2020 @ 4.5% Interest: | | | | | | | | | | | | | | | |
| Past | 1,108,440,883 | 342,219,719 | 30.9% | 1,095,061,991 | 350,983,308 | 32.1% | 1,095,061,991 | 350,983,308 | 32.1% | 1,095,061,991 | 350,983,308 | 32.1% | 1,533,086,787 | 350,983,308 | 22.9% |
| Future | 302,908,974 | 604,885,661 | 199.7% | 306,588,708 | 613,753,416 | 200.2% | 334,552,236 | 860,785,870 | 257.3% | 421,197,873 | 824,679,985 | 195.8% | 449,909,883 | 824,679,985 | 183.3% |
| Lifetime | 1,411,349,856 | 947,105,381 | 67.1% | 1,401,650,699 | 964,736,724 | 68.8% | 1,429,614,227 | 1,211,769,178 | 84.8% | 1,516,259,864 | 1,175,663,294 | 77.5% | 1,982,996,670 | 1,175,663,294 | 59.3% |

**EXHIBIT IX**
**BANKERS LIFE AND CASUALTY COMPANY**
**Projections Using Various Actuarial Assumptions**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**

| | N550 Series | | | N550 Series | | | N550 Series | | | N550 Series | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Past: | Original Pricing | | Past*: | Actual | | Past*: | Actual | | Past*: | Actual | |
| | Future | Original Pricing | | Future | Original Pricing | | Future | Original Pricing Lapse & Mortality and New Morbidity | | Future | New Lapse & Mortality, New Morbidity Without the 40% Requested Increase | |
| | Non-discounted | | | Non-discounted | | | Non-discounted | | | Non-discounted | | |
| Year | Original Exp. Earned Premium | Original Exp. Incurred Claims | Loss Ratio | Earned Premium | Incurred Claims | Loss Ratio | Earned Premium | Incurred Claims | Loss Ratio | Earned Premium | Incurred Claims | Loss Ratio |
| 2005 | $7,673,929 | $451,717 | 5.9% | $7,673,929 | $278,107 | 3.6% | $7,673,929 | $278,107 | 3.6% | $7,673,929 | $278,107 | 3.6% |
| 2006 | $27,655,677 | $1,972,918 | 7.1% | $27,655,677 | $1,636,916 | 5.9% | $27,655,677 | $1,636,916 | 5.9% | $27,655,677 | $1,636,916 | 5.9% |
| 2007 | $43,717,751 | $4,037,985 | 9.2% | $43,500,685 | $2,744,576 | 6.3% | $43,500,685 | $2,744,576 | 6.3% | $43,500,685 | $2,744,576 | 6.3% |
| 2008 | $54,368,538 | $6,455,023 | 11.9% | $54,198,328 | $5,640,214 | 10.4% | $54,198,328 | $5,640,214 | 10.4% | $54,198,328 | $5,640,214 | 10.4% |
| 2009 | $62,608,011 | $9,182,805 | 14.7% | $61,778,254 | $7,578,953 | 12.3% | $61,778,254 | $7,578,953 | 12.3% | $61,778,254 | $7,578,953 | 12.3% |
| 2010 | $67,357,454 | $12,130,315 | 18.0% | $64,883,276 | $11,812,352 | 18.2% | $64,883,276 | $11,812,352 | 18.2% | $64,883,276 | $11,812,352 | 18.2% |
| 2011 | $65,560,623 | $14,848,200 | 22.6% | $62,595,049 | $12,027,362 | 19.2% | $62,595,049 | $12,027,362 | 19.2% | $62,595,049 | $12,027,362 | 19.2% |
| 2012 | $63,148,229 | $17,302,184 | 27.4% | $62,279,573 | $17,285,862 | 27.8% | $62,279,573 | $17,285,862 | 27.8% | $62,279,573 | $17,285,862 | 27.8% |
| 2013 | $60,094,802 | $19,475,221 | 32.4% | $59,226,616 | $21,445,131 | 36.2% | $59,226,616 | $21,445,131 | 36.2% | $59,226,616 | $21,445,131 | 36.2% |
| 2014 | $56,984,414 | $21,523,506 | 37.8% | $56,454,490 | $19,946,224 | 35.3% | $56,454,490 | $19,946,224 | 35.3% | $56,454,490 | $19,946,224 | 35.3% |
| 2015 | $54,122,780 | $23,495,859 | 43.4% | $54,203,367 | $22,403,744 | 41.3% | $54,203,367 | $22,403,744 | 41.3% | $54,203,367 | $22,403,744 | 41.3% |
| 2016 | $51,400,950 | $25,427,149 | 49.5% | $51,111,148 | $27,020,903 | 52.9% | $51,111,148 | $27,020,903 | 52.9% | $51,111,148 | $27,020,903 | 52.9% |
| 2017 | $48,763,082 | $27,373,455 | 56.1% | $48,496,570 | $26,935,020 | 55.5% | $48,496,570 | $26,935,020 | 55.5% | $48,496,570 | $26,935,020 | 55.5% |
| 2018 | $46,176,599 | $29,322,106 | 63.5% | $45,665,131 | $33,937,539 | 74.3% | $45,665,131 | $33,937,539 | 74.3% | $45,665,131 | $33,937,539 | 74.3% |
| 2019 | $43,622,153 | $31,301,553 | 71.8% | $44,134,657 | $40,013,177 | 90.7% | $44,134,657 | $40,013,177 | 90.7% | $44,134,657 | $40,013,177 | 90.7% |
| 1/1/2020-9/30/2020 | $30,563,834 | $25,189,892 | 82.4% | $31,275,960 | $30,959,979 | 99.0% | $31,275,960 | $30,959,979 | 99.0% | $31,275,960 | $30,959,979 | 99.0% |
| Subtotal Past | $783,818,825 | $269,489,886 | 34.4% | $775,132,709 | $281,666,059 | 36.3% | $775,132,709 | $281,666,059 | 36.3% | $775,132,709 | $281,666,059 | 36.3% |
| 10/1/2020-12/31/2020 | $10,528,247 | $8,148,743 | 77.4% | $10,773,551 | $10,015,323 | 93.0% | $10,773,551 | $10,015,323 | 93.0% | $10,773,551 | $10,015,323 | 93.0% |
| 2021 | $38,585,867 | $35,374,497 | 91.7% | $39,039,201 | $35,790,102 | 91.7% | $39,039,201 | $39,607,157 | 101.5% | $41,660,735 | $42,266,830 | 101.5% |
| 2022 | $36,107,157 | $37,318,879 | 103.4% | $36,531,369 | $37,757,328 | 103.4% | $36,531,369 | $42,721,146 | 116.9% | $39,333,134 | $45,997,634 | 116.9% |
| 2023 | $33,662,746 | $39,096,925 | 116.1% | $34,058,240 | $39,556,263 | 116.1% | $34,058,240 | $45,807,843 | 134.5% | $36,965,483 | $49,718,043 | 134.5% |
| 2024 | $31,261,197 | $40,712,930 | 130.2% | $31,628,476 | $41,191,255 | 130.2% | $31,628,476 | $48,774,958 | 154.2% | $34,599,656 | $53,356,879 | 154.2% |
| 2025 | $28,911,579 | $42,187,358 | 145.9% | $29,251,253 | $42,683,005 | 145.9% | $29,251,253 | $51,565,975 | 176.3% | $32,226,257 | $56,810,501 | 176.3% |
| 2026 | $26,622,867 | $43,461,426 | 163.2% | $26,935,652 | $43,972,042 | 163.2% | $26,935,652 | $54,091,338 | 200.8% | $29,852,829 | $59,949,522 | 200.8% |
| 2027 | $24,403,841 | $44,440,529 | 182.1% | $24,690,555 | $44,962,648 | 182.1% | $24,690,555 | $56,278,165 | 227.9% | $27,498,671 | $62,678,816 | 227.9% |
| 2028 | $22,263,167 | $45,067,373 | 202.4% | $22,524,730 | $45,596,856 | 202.4% | $22,524,730 | $58,088,435 | 257.9% | $25,168,034 | $64,905,182 | 257.9% |
| 2029 | $20,209,250 | $45,344,162 | 224.4% | $20,446,683 | $45,876,898 | 224.4% | $20,446,683 | $59,445,713 | 290.7% | $22,890,988 | $66,552,169 | 290.7% |
| 2030 | $18,249,975 | $45,282,706 | 248.1% | $18,464,388 | $45,814,719 | 248.1% | $18,464,388 | $60,275,623 | 326.4% | $20,684,432 | $67,522,791 | 326.4% |
| 2031 | $16,392,356 | $44,864,457 | 273.7% | $16,584,945 | $45,391,557 | 273.7% | $16,584,945 | $60,501,680 | 364.8% | $18,571,778 | $67,749,621 | 364.8% |
| 2032 | $14,642,271 | $44,053,329 | 300.9% | $14,814,299 | $44,570,899 | 300.9% | $14,814,299 | $60,125,311 | 405.9% | $16,557,929 | $67,202,009 | 405.9% |
| 2033 | $13,004,437 | $42,849,353 | 329.5% | $13,157,222 | $43,352,777 | 329.5% | $13,157,222 | $59,112,877 | 449.3% | $14,666,390 | $65,893,278 | 449.3% |
| 2034 | $11,482,411 | $41,294,896 | 359.6% | $11,617,315 | $41,780,058 | 359.6% | $11,617,315 | $57,493,363 | 494.9% | $12,906,827 | $63,875,079 | 494.9% |
| 2035 | $10,078,619 | $39,445,098 | 391.4% | $10,197,030 | $39,908,527 | 391.4% | $10,197,030 | $55,312,408 | 542.4% | $11,283,513 | $61,205,887 | 542.4% |
| 2036 | $8,794,163 | $37,359,377 | 424.8% | $8,897,483 | $37,798,301 | 424.8% | $8,897,483 | $52,639,893 | 591.6% | $9,800,040 | $57,979,661 | 591.6% |
| 2037 | $7,628,567 | $35,095,040 | 460.0% | $7,718,193 | $35,507,362 | 460.0% | $7,718,193 | $49,595,547 | 642.6% | $8,456,646 | $54,340,701 | 642.6% |
| 2038 | $6,579,763 | $32,711,176 | 497.1% | $6,657,067 | $33,095,490 | 497.1% | $6,657,067 | $46,323,998 | 695.9% | $7,250,940 | $50,456,537 | 695.9% |
| 2039 | $5,644,129 | $30,275,584 | 536.4% | $5,710,440 | $30,631,283 | 536.4% | $5,710,440 | $42,947,271 | 752.1% | $6,178,642 | $46,468,536 | 752.1% |
| 2040 | $4,816,761 | $27,850,725 | 578.2% | $4,873,352 | $28,177,935 | 578.2% | $4,873,352 | $39,570,056 | 812.0% | $5,233,427 | $42,493,750 | 812.0% |
| 2041 | $4,091,566 | $25,479,827 | 622.7% | $4,139,636 | $25,779,183 | 622.7% | $4,139,636 | $36,256,055 | 875.8% | $4,407,472 | $38,601,834 | 875.8% |
| 2042 | $3,461,294 | $23,192,298 | 670.0% | $3,501,960 | $23,464,778 | 670.0% | $3,501,960 | $33,073,600 | 944.4% | $3,691,729 | $34,865,838 | 944.4% |
| 2043 | $2,917,915 | $21,013,713 | 720.2% | $2,952,196 | $21,260,597 | 720.2% | $2,952,196 | $30,069,160 | 1018.5% | $3,076,336 | $31,333,570 | 1018.5% |
| 2044 | $2,452,922 | $18,970,291 | 773.4% | $2,481,741 | $19,193,168 | 773.4% | $2,481,741 | $27,276,151 | 1099.1% | $2,551,290 | $28,040,546 | 1099.1% |
| 2045 | $2,057,798 | $17,081,193 | 830.1% | $2,081,975 | $17,281,875 | 830.1% | $2,081,975 | $24,700,795 | 1186.4% | $2,106,638 | $24,993,408 | 1186.4% |
| 2046 | $1,724,194 | $15,353,824 | 890.5% | $1,744,452 | $15,534,211 | 890.5% | $1,744,452 | $22,345,235 | 1280.9% | $1,732,714 | $22,194,879 | 1280.9% |
| 2047 | $1,443,981 | $13,786,925 | 954.8% | $1,460,946 | $13,948,904 | 954.8% | $1,460,946 | $20,202,630 | 1382.8% | $1,420,383 | $19,641,710 | 1382.8% |
| 2048 | $1,209,524 | $12,375,836 | 1023.2% | $1,223,734 | $12,521,236 | 1023.2% | $1,223,734 | $18,260,305 | 1492.2% | $1,161,142 | $17,326,319 | 1492.2% |
| 2049 | $1,013,802 | $11,116,843 | 1096.5% | $1,025,713 | $11,247,452 | 1096.5% | $1,025,713 | $16,501,274 | 1608.8% | $947,223 | $15,238,554 | 1608.8% |
| 2050 | $850,711 | $10,003,548 | 1175.9% | $860,706 | $10,121,077 | 1175.9% | $860,706 | $14,910,307 | 1732.3% | $771,629 | $13,367,196 | 1732.3% |
| 2051 | $714,992 | $9,022,574 | 1261.9% | $723,393 | $9,128,578 | 1261.9% | $723,393 | $13,469,152 | 1861.9% | $628,107 | $11,694,991 | 1861.9% |
| 2052 | $601,989 | $8,156,352 | 1354.9% | $609,062 | $8,252,178 | 1354.9% | $609,062 | $12,160,422 | 1996.6% | $511,158 | $10,205,686 | 1996.6% |
| 2053 | $507,704 | $7,388,122 | 1455.2% | $513,669 | $7,474,923 | 1455.2% | $513,669 | $10,974,196 | 2136.4% | $416,044 | $8,888,507 | 2136.4% |
| 2054 | $428,768 | $6,707,219 | 1564.3% | $433,805 | $6,786,020 | 1564.3% | $433,805 | $9,902,672 | 2282.7% | $338,748 | $7,732,763 | 2282.7% |
| 2055 | $316,480 | $5,155,160 | 1628.9% | $320,198 | $5,215,727 | 1628.9% | $320,198 | $7,800,323 | 2436.1% | $275,931 | $6,721,933 | 2436.1% |
| 2056 | $214,846 | $3,610,069 | 1680.3% | $217,370 | $3,652,482 | 1680.3% | $217,370 | $5,640,154 | 2594.7% | $224,846 | $5,834,150 | 2594.7% |
| 2057 | $135,053 | $2,333,751 | 1728.0% | $136,640 | $2,361,170 | 1728.0% | $136,640 | $3,773,332 | 2761.5% | $183,253 | $5,060,585 | 2761.5% |
| 2058 | $77,606 | $1,379,352 | 1777.4% | $78,518 | $1,395,557 | 1777.4% | $78,518 | $2,306,554 | 2937.6% | $149,351 | $4,387,388 | 2937.6% |
| 2059 | $30,712 | $543,530 | 1769.8% | $31,073 | $549,916 | 1769.8% | $31,073 | $970,547 | 3123.4% | $121,695 | $3,801,084 | 3123.4% |
| 2060 | $12,147 | $215,246 | 1772.0% | $12,290 | $217,775 | 1772.0% | $12,290 | $408,102 | 3320.7% | $99,127 | $3,291,668 | 3320.7% |
| 2061 | $4,479 | $81,465 | 1819.0% | $4,531 | $82,423 | 1819.0% | $4,531 | $159,838 | 3527.5% | $80,708 | $2,846,990 | 3527.5% |
| Subtotal Future | $414,137,854 | $1,015,201,700 | 245.1% | $419,125,052 | $1,028,899,857 | 245.5% | $419,125,052 | $1,361,454,888 | 324.8% | $457,455,427 | $1,473,508,350 | 322.1% |
| Total Undiscounted | $1,197,956,680 | $1,284,691,587 | 107.2% | $1,194,257,761 | $1,310,565,916 | 109.7% | $1,194,257,761 | $1,643,120,947 | 137.6% | $1,232,588,136 | $1,755,174,409 | 142.4% |
| Present Valued Discounted to 9/30/2020 @ 4.5% Interest: | | | | | | | | | | | | |
| Past | 1,108,440,883 | 342,219,719 | 30.9% | 1,095,061,991 | 350,983,308 | 32.1% | 1,095,061,991 | 350,983,308 | 32.1% | 1,095,061,991 | 350,983,308 | 32.1% |
| Future | 302,908,974 | 604,885,661 | 199.7% | 306,588,708 | 613,753,416 | 200.2% | 306,588,708 | 789,920,776 | 257.6% | 334,552,236 | 860,785,870 | 257.3% |
| Lifetime | 1,411,349,856 | 947,105,381 | 67.1% | 1,401,650,699 | 964,736,724 | 68.8% | 1,401,650,699 | 1,140,904,085 | 81.4% | 1,429,614,227 | 1,211,769,178 | 84.8% |

**NW EXHIBIT X**
**BANKERS LIFE AND CASUALTY COMPANY**
**Prospective Present Value (PPV) Test**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**
**ALL POLICIES**

The cumulative increase in Virginia prior to the requested increase.

C = 0.0%

ΔPV(future incd claims):

| | |
|---|---|
| prior: | 613,753,416 |
| current: | 860,785,870 |
| delta: | 247,032,454 |

ΔPV(future earned prems):

| | |
|---|---|
| prior: | 306,588,708 |
| current: | 334,552,236 |
| delta: | 27,963,528 |

$$\text{Rate Incrs\%} = \frac{\Delta PV(\text{future incd claims}) - ((.58 + .85C)/(1+C))*\Delta PV(\text{future earned prems})}{.85*PV_{current}(\text{future earned prems})}$$

PPV Formula Rate Increase 81.2%

**BANKERS LIFE AND CASUALTY COMPANY**
**EXHIBIT XI**
**NATIONWIDE EXPERIENCE PROJECTIONS**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**
**"If Knew" Rate Level Earned Premium in All Years**

| | Without Interest | | | |
|---|---|---|---|---|
| | (A) | (B) | (C) | (D) |
| | | | | (C)/(A) |
| | "If Knew" | Original | | Loss Ratio without |
| | Rate Level | Rate Level | Incurred | Proposed |
| Year | Earned Premium | Earned Premium | Claims | Rate Incr. |
| 2005 | $ 8,638,542 | $ 7,673,929 | $ 278,107 | 3.2% |
| 2006 | 31,131,995 | 27,655,677 | 1,636,916 | 5.3% |
| 2007 | 48,968,721 | 43,500,685 | 2,744,576 | 5.6% |
| 2008 | 61,011,058 | 54,198,328 | 5,640,214 | 9.2% |
| 2009 | 69,543,781 | 61,778,254 | 7,578,953 | 10.9% |
| 2010 | 73,039,103 | 64,883,276 | 11,812,352 | 16.2% |
| 2011 | 70,463,247 | 62,595,049 | 12,027,362 | 17.1% |
| 2012 | 70,108,116 | 62,279,573 | 17,285,862 | 24.7% |
| 2013 | 66,671,401 | 59,226,616 | 21,445,131 | 32.2% |
| 2014 | 63,550,819 | 56,454,490 | 19,946,224 | 31.4% |
| 2015 | 61,016,731 | 54,203,367 | 22,403,744 | 36.7% |
| 2016 | 57,535,819 | 51,111,148 | 27,020,903 | 47.0% |
| 2017 | 54,592,589 | 48,496,570 | 26,935,020 | 49.3% |
| 2018 | 51,405,238 | 45,665,131 | 33,937,539 | 66.0% |
| 2019 | 49,682,383 | 44,134,657 | 40,013,177 | 80.5% |
| 1/1/2020-9/30/2020 | 35,207,348 | 31,275,960 | 30,959,979 | 87.9% |
| Subtotal Actual | $ 872,566,890 | $ 775,132,709 | $ 281,666,059 | 32.3% |
| | | | | |
| 10/1/2020-12/31/2020 | 12,127,786 | 10,773,551 | 10,015,323 | 82.6% |
| 2021 | 46,897,490 | 41,660,735 | 42,266,830 | 90.1% |
| 2022 | 44,277,309 | 39,333,134 | 45,997,634 | 103.9% |
| 2023 | 41,612,044 | 36,965,483 | 49,718,043 | 119.5% |
| 2024 | 38,948,832 | 34,599,656 | 53,356,879 | 137.0% |
| 2025 | 36,277,097 | 32,226,257 | 56,810,501 | 156.6% |
| 2026 | 33,605,329 | 29,852,829 | 59,949,522 | 178.4% |
| 2027 | 30,955,254 | 27,498,671 | 62,678,816 | 202.5% |
| 2028 | 28,331,656 | 25,168,034 | 64,905,182 | 229.1% |
| 2029 | 25,768,385 | 22,890,988 | 66,552,169 | 258.3% |
| 2030 | 23,284,465 | 20,684,432 | 67,522,791 | 290.0% |
| 2031 | 20,906,250 | 18,571,778 | 67,749,621 | 324.1% |
| 2032 | 18,639,261 | 16,557,929 | 67,202,009 | 360.5% |
| 2033 | 16,509,955 | 14,666,390 | 65,893,278 | 399.1% |
| 2034 | 14,529,216 | 12,906,827 | 63,875,079 | 439.6% |
| 2035 | 12,701,850 | 11,283,513 | 61,205,887 | 481.9% |
| 2036 | 11,031,905 | 9,800,040 | 57,979,661 | 525.6% |
| 2037 | 9,519,647 | 8,456,646 | 54,340,701 | 570.8% |
| 2038 | 8,162,383 | 7,250,940 | 50,456,537 | 618.2% |
| 2039 | 6,955,297 | 6,178,642 | 46,468,536 | 668.1% |
| 2040 | 5,891,269 | 5,233,427 | 42,493,750 | 721.3% |
| 2041 | 4,961,491 | 4,407,472 | 38,601,834 | 778.0% |
| 2042 | 4,155,779 | 3,691,729 | 34,865,838 | 839.0% |
| 2043 | 3,463,032 | 3,076,336 | 31,333,570 | 904.8% |
| 2044 | 2,871,987 | 2,551,290 | 28,040,546 | 976.3% |
| 2045 | 2,371,443 | 2,106,638 | 24,993,408 | 1053.9% |
| 2046 | 1,950,516 | 1,732,714 | 22,194,879 | 1137.9% |
| 2047 | 1,598,925 | 1,420,383 | 19,641,710 | 1228.4% |
| 2048 | 1,307,098 | 1,161,142 | 17,326,319 | 1325.6% |
| 2049 | 1,066,289 | 947,223 | 15,238,554 | 1429.1% |
| 2050 | 868,623 | 771,629 | 13,367,196 | 1538.9% |
| 2051 | 707,060 | 628,107 | 11,694,991 | 1654.0% |
| 2052 | 575,410 | 511,158 | 10,205,686 | 1773.6% |
| 2053 | 468,341 | 416,044 | 8,888,507 | 1897.9% |
| 2054 | 381,329 | 338,748 | 7,732,763 | 2027.8% |
| 2055 | 310,616 | 275,931 | 6,721,933 | 2164.1% |
| 2056 | 253,109 | 224,846 | 5,834,150 | 2305.0% |
| 2057 | 206,288 | 183,253 | 5,060,585 | 2453.2% |
| 2058 | 168,125 | 149,351 | 4,387,388 | 2609.6% |
| 2059 | 136,993 | 121,695 | 3,801,084 | 2774.7% |
| 2060 | 111,587 | 99,127 | 3,291,668 | 2949.9% |
| 2061 | 90,853 | 80,708 | 2,846,990 | 3133.6% |
| Subtotal Projected | $ 514,957,575 | $ 457,455,427 | $ 1,473,508,350 | 286.1% |
| | | | | |
| Total Actual + Proj. (no interest) | $ 1,387,524,465 | $ 1,232,588,136 | $ 1,755,174,409 | 126.5% |
| | | | | |
| Present Valued to 9/30/2020 @ 4.5% interest: | | | | |
| Subtotal Actual | $ 1,232,711,283 | $ 1,095,061,991 | $ 350,983,308 | 28.5% |
| Subtotal Projected | $ 376,605,452 | $ 334,552,236 | $ 860,785,870 | 228.6% |
| | | | | |
| Total Actual + Proj. | $ 1,609,316,735 | $ 1,429,614,227 | $ 1,211,769,178 | 75.3% |

| | |
|---|---|
| **Target LR** | 75.30% |
| **If-Knew LR** | 75.30% |
| **If-Knew Rate Increase** | 12.6% |

**EXHIBIT XII**
**Bankers Life and Casualty Company**
**MORTALITY SELECT FACTORS**

Duration Factors

| Gender | Duration | Comp | NH |
|---|---|---|---|
| Female | 1 | 60% | 55% |
| Female | 2 | 65% | 60% |
| Female | 3 | 70% | 65% |
| Female | 4 | 75% | 70% |
| Female | 5 | 80% | 70% |
| Female | 6 | 85% | 75% |
| Female | 7 | 90% | 80% |
| Female | 8 | 100% | 80% |
| Female | 9 | 100% | 85% |
| Female | 10 | 100% | 90% |
| Female | 11 | 100% | 100% |
| Female | 12 | 100% | 100% |
| Female | 13 | 100% | 100% |
| Female | 14 | 100% | 100% |
| Female | 15+ | 100% | 100% |

Duration Factors

| Gender | Duration | Comp | NH |
|---|---|---|---|
| Male | 1 | 100% | 100% |
| Male | 2 | 100% | 100% |
| Male | 3 | 100% | 100% |
| Male | 4 | 100% | 100% |
| Male | 5 | 100% | 100% |
| Male | 6 | 100% | 100% |
| Male | 7 | 100% | 100% |
| Male | 8 | 100% | 100% |
| Male | 9 | 100% | 100% |
| Male | 10 | 100% | 100% |
| Male | 11 | 100% | 100% |
| Male | 12 | 100% | 100% |
| Male | 13 | 100% | 100% |
| Male | 14 | 100% | 100% |
| Male | 15+ | 100% | 100% |

Attained Age Factors

| Gender | Age | Comp | NH |
|---|---|---|---|
| Female | 65 | 40% | 40% |
| Female | 66 | 43% | 40% |
| Female | 67 | 46% | 40% |
| Female | 68 | 49% | 40% |
| Female | 69 | 52% | 44% |
| Female | 70 | 55% | 48% |
| Female | 71 | 58% | 52% |
| Female | 72 | 61% | 56% |
| Female | 73 | 64% | 60% |
| Female | 74 | 67% | 64% |
| Female | 75 | 70% | 68% |
| Female | 95 | 118% | 130% |
| Female | 96 | 120% | 130% |
| Female | 97 | 122% | 130% |
| Female | 98 | 124% | 130% |
| Female | 99 | 126% | 130% |
| Female | 100 | 128% | 130% |
| Female | 101 | 130% | 130% |
| Female | 102 | 130% | 130% |
| Female | 103 | 130% | 130% |
| Female | 104 | 130% | 130% |
| Female | 105+ | 130% | 130% |

Attained Age Factors

| Gender | Age | Comp | NH |
|---|---|---|---|
| Male | 65 | 45% | 55% |
| Male | 66 | 45% | 55% |
| Male | 67 | 45% | 55% |
| Male | 68 | 46% | 55% |
| Male | 69 | 47% | 55% |
| Male | 70 | 48% | 55% |
| Male | 71 | 49% | 55% |
| Male | 72 | 50% | 55% |
| Male | 73 | 51% | 55% |
| Male | 74 | 52% | 55% |
| Male | 75 | 53% | 55% |
| Male | 95 | 95% | 137% |
| Male | 96 | 98% | 137% |
| Male | 97 | 101% | 137% |
| Male | 98 | 104% | 137% |
| Male | 99 | 107% | 137% |
| Male | 100 | 110% | 137% |
| Male | 101 | 110% | 137% |
| Male | 102 | 110% | 137% |
| Male | 103 | 110% | 137% |
| Male | 104 | 110% | 137% |
| Male | 105+ | 110% | 137% |

**EXHIBIT XIII**
**Bankers Life and Casualty Company**
**Distribution of Business - Virginia and Nationwide**
**Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580**

***Age at Issue***

| Age | Nationwide | Virginia |
|---|---|---|
| 18-49 | 4.9% | 9.2% |
| 50-54 | 6.0% | 7.1% |
| 55-59 | 12.4% | 12.1% |
| 60-64 | 32.7% | 33.7% |
| 65-69 | 28.0% | 27.2% |
| 70-74 | 11.5% | 6.9% |
| 75-79 | 3.8% | 2.9% |
| 80+ | 0.8% | 1.0% |
| Average | 63.1 | 61.6 |

***Attained Age***

| Age | Nationwide | Virginia |
|---|---|---|
| 18-49 | 0.6% | 1.3% |
| 50-54 | 0.8% | 1.1% |
| 55-59 | 1.4% | 1.9% |
| 60-64 | 3.9% | 6.9% |
| 65-69 | 7.2% | 7.5% |
| 70-74 | 17.3% | 15.1% |
| 75-79 | 35.2% | 34.7% |
| 80+ | 33.7% | 31.4% |
| Average | 76.2 | 75.2 |

***Benefit Period***

| Days | Nationwide | Virginia |
|---|---|---|
| 365-500 | 2,183 | 40 |
| 730 | 5,096 | 111 |
| 1000-1095 | 9,239 | 270 |
| 1460-1500 | 1,186 | 24 |
| 1825 | 2,328 | 36 |
| 2000-2500 | 175 | 2 |
| 2920 | 146 | 7 |
| Lifetime | 1,592 | 32 |
| Total | 21,945 | 522 |

***Gender***

| Sex | Nationwide | Virginia |
|---|---|---|
| Male | 38.7% | 40.6% |
| Female | 61.3% | 59.4% |

***Inflation Option***

| Type | Nationwide | Virginia |
|---|---|---|
| None | 14,899 | 342 |
| 5% Simple | 1,932 | 20 |
| 5% Compound | 1,063 | 24 |
| 4% Compound | 627 | 30 |
| 3% Compound | 3,424 | 106 |
| Total | 21,945 | 522 |

***Elimination Period***

| Days | Nationwide | Virginia |
|---|---|---|
| 0 | 1,186 | 23 |
| 15 | 485 | 21 |
| 30 | 7,613 | 208 |
| 60 | 1,451 | 41 |
| 90 | 10,459 | 219 |
| 180 | 751 | 10 |
| Total | 21,945 | 522 |

***Riders***

| Rider | Nationwide | Virginia |
|---|---|---|
| 206A | 0.7% | 0.0% |
| 223G | 1.8% | 0.4% |
| 226A | 2.0% | 1.0% |
| 226G | 2.6% | 2.7% |
| 228R | 0.6% | 0.4% |
| 242A | 0.5% | 0.8% |

***Modal Option***

| Type | Nationwide | Virginia |
|---|---|---|
| Annual | 15.4% | 10.3% |
| Semi-Annual | 1.6% | 1.5% |
| Quarterly | 1.5% | 1.7% |
| Monthly | 81.4% | 86.4% |

**EXHIBIT XIV**
**Bankers Life and Casualty company**
**Comparison of Original Pricing and Current Filing Assumptions**
**All Policies**

| Original Pricing Assumptions | Current Assumptions |
|---|---|
| **Mortality** | |
| 1994 Group Annuity Mortality Table | 2012 IAM ANB, with sex-distinct duration and attained age factors by LOB |
| **Lapse Rates** | |
| Ultimate annual voluntary lapse rate is 1.3% | Ultimate annual voluntary lapse rate of 2.75% and 2.00% for males and females, respectively, for comprehensive policies.<br>Ultimate annual voluntary lapse rate of 2.75% and 1.50% for males and females, respectively, for facility only policies.<br>Distinct benefit exhaust lapse rates |
| **Morbidity** | |
| Morbidity assumptions were derived primarily from Bankers Life and Casualty experience on earlier Nursing Home and Long Term Care forms covering all levels of care at the time of pricing. Data from published sources have a minimum impact on these assumptions. Home Health Care claim frequencies were derived from home health statistics published by the Health Care Financing Review, Volume 10, Number 1. | Expected claim costs used in the projection of future experience were developed in an actual-to-expected study performed on actual past experience to date (through 2019) on the affected policy forms and other similar inforce long-term care policies. |

# EXHIBIT XV
# BANKERS LIFE AND CASUALTY COMPANY
# ACTIVE LIFE RESERVES AND COUNTS BY
# BENEFIT PERIOD, ELIMINATION PERIOD AND INFLATION OPTION
## Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580
## ALL POLICIES

| Benefit Period (Days) | Active Life Reserve |
|---|---|
| 365 | 10,766,574 |
| 500 | 14,027,903 |
| 730 | 70,018,198 |
| 1000 | 11,181,280 |
| 1095 | 154,419,927 |
| 1460 | 24,858,685 |
| 1500 | 2,149,370 |
| 1825 | 53,887,731 |
| 2000 | 671,263 |
| 2190 | 2,888,892 |
| 2500 | 549,573 |
| 2920 | 4,004,607 |
| 3650 | 44,341,769 |
| Total | 393,765,772 |

| Elimination Period (Days) | Active Life Reserve |
|---|---|
| 0 | 22,233,866 |
| 15 | 8,553,135 |
| 30 | 139,805,426 |
| 60 | 29,852,061 |
| 90 | 179,805,917 |
| 180 | 13,515,368 |
| Total | 393,765,772 |

| Inflation Option | Active Life Reserve |
|---|---|
| Compound 3% | 81,907,067 |
| Compound 4% | 21,003,099 |
| Compound 5% | 40,360,936 |
| No Inflation Option | 201,508,821 |
| Simple 5% | 48,985,849 |
| Total | 393,765,772 |

# EXHIBIT XVI
# BANKERS LIFE AND CASUALTY COMPANY
# ANTISELECTION SUPPORT
# Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, GR-N590, GR-N594
# ALL POLICIES

| | No Increase Approved | | | Increase Approved | | | | Increase | |
|---|---|---|---|---|---|---|---|---|---|
| Year | Issued Premium | Incurred Claims | Loss Ratio | Issued Premium | Incurred Claims | Loss Ratio | Loss Ratio ** | /No Increase Loss Ratio | Assumed Antiselection |
| 2005 | 3,027,535 | 237,199 | 8% | 4,724,725 | 40,908 | 1% | 1% | 11% | 100% |
| 2006 | 11,350,999 | 517,181 | 5% | 16,573,771 | 1,111,717 | 7% | 7% | 147% | 100% |
| 2007 | 18,291,476 | 892,301 | 5% | 25,961,798 | 1,897,508 | 7% | 7% | 150% | 100% |
| 2008 | 23,017,703 | 2,362,442 | 10% | 32,337,455 | 3,533,033 | 11% | 11% | 106% | 100% |
| 2009 | 26,130,381 | 3,657,299 | 14% | 36,886,173 | 4,077,723 | 11% | 11% | 79% | 100% |
| 2010 | 27,934,865 | 4,550,899 | 16% | 38,225,013 | 7,331,143 | 19% | 19% | 118% | 100% |
| 2011 | 27,862,606 | 4,454,228 | 16% | 36,035,165 | 7,852,168 | 22% | 22% | 136% | 100% |
| 2012 | 27,801,197 | 8,897,243 | 32% | 35,037,202 | 8,353,684 | 24% | 24% | 75% | 100% |
| 2013 | 26,271,830 | 10,112,059 | 38% | 33,086,711 | 11,447,535 | 35% | 35% | 90% | 100% |
| 2014 | 25,056,421 | 9,961,501 | 40% | 31,577,053 | 10,180,748 | 32% | 32% | 81% | 100% |
| 2015* | 24,039,160 | 10,823,293 | 45% | 30,308,449 | 12,246,726 | 40% | 40% | 90% | 100% |
| 2016* | 22,919,974 | 12,052,596 | 53% | 28,322,413 | 15,305,033 | 54% | 53% | 100% | 104% |
| 2017 | 21,952,180 | 10,250,457 | 47% | 26,703,190 | 14,381,334 | 54% | 51% | 110% | 103% |
| 2018 | 20,695,524 | 12,765,534 | 62% | 25,111,929 | 17,870,744 | 71% | 68% | 110% | 102% |
| 2019 | 19,993,713 | 15,463,021 | 77% | 24,244,537 | 18,938,947 | 78% | 74% | 96% | 101% |
| 2020 | 18,844,889 | 13,323,760 | 71% | 22,664,861 | 16,219,859 | 72% | 68% | 96% | 100% |
| | | | | | | | Average | 102% | 102% |

*Rate increases were approved/implemented in 2015 & 2016

**Removes the impact of assumed shock as rate increase was implemented: 2.5% in 2016 and 5.0% 2017+

# EXHIBIT XVII
# BANKERS LIFE AND CASUALTY COMPANY
# SHOCK LAPSE SUPPORT
# Policy Forms: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580, GR-N590, GR-N594
# ALL POLICIES

| | No Increase Approved | | Increase Approved | | Increase |
|---|---|---|---|---|---|
| Year | Issued Premium | Premium Persistency | Issued Premium | Premium Persistency | /No Increase Persistency |
| 2005 | 3,027,535 | | 4,724,725 | | |
| 2006 | 11,350,999 | 375% | 16,573,771 | 351% | 94% |
| 2007 | 18,291,476 | 161% | 25,961,798 | 157% | 97% |
| 2008 | 23,017,703 | 126% | 32,337,455 | 125% | 99% |
| 2009 | 26,130,381 | 114% | 36,886,173 | 114% | 100% |
| 2010 | 27,934,865 | 107% | 38,225,013 | 104% | 97% |
| 2011 | 27,862,606 | 100% | 36,035,165 | 94% | 95% |
| 2012 | 27,801,197 | 100% | 35,037,202 | 97% | 97% |
| 2013 | 26,271,830 | 94% | 33,086,711 | 94% | 100% |
| 2014 | 25,056,421 | 95% | 31,577,053 | 95% | 100% |
| 2015* | 24,039,160 | 96% | 30,308,449 | 96% | 100% |
| 2016* | 22,919,974 | 95% | 28,322,413 | 93% | 98% |
| 2017 | 21,952,180 | 96% | 26,703,190 | 94% | 98% |
| 2018 | 20,695,524 | 94% | 25,111,929 | 94% | 100% |
| 2019 | 19,993,713 | 97% | 24,244,537 | 97% | 100% |
| 2020 | 18,844,889 | 94% | 22,664,861 | 93% | 99% |

| | |
|---|---|
| 2016/2017 Shock Lapse | 4% |
| Assumed Shock Lapse | 5% |

*Rate increases were approved/implemented in 2015 & 2016

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

**Company Name and NAIC Number:** Bankers Life and Casualty Company

**SERFF Tracking Number:** BNLB-133120238

**Revised Rates**

**Average Annual Premium Per Member:** 2234

**Average Requested Percentage Rate Change Per Member:** 20.0%

**Range of Requested Rate Changes:** 20.0%-20.0%

**Number of Virginia Policyholders Affected:** 385

| Form Number | Product Name | Issue Dates | Prior Rate Increases – Date and Percentage Approved | Outlook for Future Rate Increases |
|---|---|---|---|---|
| GR-N520 | | 3/9/2005 - 9/17/2010 | N/A | We do not anticipate filing for any future rate increases at this time. |
| GR-N540 | | 3/9/2005 - 9/17/2010 | N/A | We do not anticipate filing for any future rate increases at this time. |
| GR-N550 | | 3/9/2005 - 9/17/2010 | N/A | We do not anticipate filing for any future rate increases at this time. |
| GR-N570 | | 3/9/2005 - 9/17/2010 | N/A | We do not anticipate filing for any future rate increases at this time. |
| GR-N580 | | 3/9/2005 - 9/17/2010 | N/A | We do not anticipate filing for any future rate increases at this time. |
| | | | | |
| | | | | |
| | | | | |

**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.

**Summary Narrative:**
Rates are being raised on this policy form to pay for anticipated claims that are higher than expected. This is due, in part, to individuals living longer and keeping their policies longer, which results in more claims than we anticipated when this policy form was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs and in no way reflects on the integrity of your policy, nor is it based on any individual's claims history, age, health status, or any other personal factor.

**The Company's Right to Increase Premiums:**
The company has a right to increase premiums on this policy form in the future, provided it raises rates for all policies in the same class in this state.

January 20, 2022

**Aaron D. Buelow, FSA, MAAA**
Product & Risk Management Dept

**NAIC**: 233-61263
**FEIN**: 36-0770740

**VIA SERFF**
Honorable Jacqueline Cunningham
Commissioner of Insurance
Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Tyler Building
Richmond, VA 23218

Attention: Commissioner

**RE: Bankers Life & Casualty Company - Long Term Care Insurance**
Individual Policy Form Series: GR-N520, GR-N540, GR-N550, GR-N570, GR-N580
Rider Form Series: 206A-VA, 223G, 226A-VA, 226G-VA, 228R-VA, 242A

Dear Commissioner:

We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders currently on file with your department. The revised rates are 40% higher for all policies with policy forms listed above.

All of these policy forms are guaranteed renewable long term care policy forms which are no longer being sold. These policy forms were generally sold from 2005 through 2009.

The projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. The attached Actuarial Memorandum contains justification for the rate increase as well as the revised premium rates. There have been no previous rate increases on these policy forms. The current request is for a uniform 40% increase.

Upon state insurance department approval, we will implement this increase to policies on their next billing date following a 75 day policyholder notification period at which time we will provide them with options to downgrade coverage, (if available), in order to help mitigate the impact of the rate increase as well as a toll free customer service number.

We respectfully request your approval of this filing. Please feel free to contact us via SERFF, phone (312) 396-6126, or e-mail Aaron.Buelow@cnoinc.com.

Sincerely,

Aaron D. Buelow, FSA, MAAA
Managing Actuary
Enclosures

111 E Wacker Dr. · Chicago, IL 60601
tel: 312-396-6126 · e-mail: Aaron.Buelow@cnoinc.com

***BANKERS LIFE AND CASUALTY COMPANY***
*[PO Box 2022]*
*[Carmel], [IN], [46082-2022]*
*[(800)843-9085]*

[June 1, 2021]

[222,222,222]
Due Date: [9/6/2021]
Current Prem: [74.00]
New Prem: [100.00]
Effective: [9/6/2021]

[John Doe]
[123 Main St.]
[Chicago, IL 60601]

Dear [John Doe],

Thank you for choosing **Bankers Life and Casualty Company (Bankers Life).** We are proud to help our customers protect their financial security and prepare for retirement.

The purpose of this letter is to notify you that the premium on your above listed policy is changing. It is being increased by [35%]. The new premium effective date provides at least 75 days advance written notice to comply with Virginia regulations. The new premium and effective date are shown above.

Please be assured that this rate increase is not related to any individual claims experience on your policy, but rather is affecting all similar policies in your state. Subject to the laws and regulations of the state in which your policy was issued, the policy may be subject to additional rate increases in the future.

If you are currently preparing to submit a claim on your policy, it may not be in your best interest to make a change at this time. Please discuss a potential policy change with your agent or a customer service representative to determine if such a change would best suit your needs.

If you stop paying your premium within 120 days of the effective date of this increase, you will be eligible for a Contingent Benefit Upon Lapse. It will be given in the form of paid-up insurance benefits. The amount will be equal to the greater of the premiums paid or thirty (30) times your Maximum Daily Benefit Amount. However, if you have had claims, the amount will be limited to the benefits remaining under the policy.

## Not sure what to do next?

You have the following options ...

**Option 1: Keep your policy as is and pay the increased premium when you get your premium notice.**

Your new premium and effective date are shown at the top of the first page of this notification.

Following is a chart of your new premium based on the premium mode you choose to pay. Do NOT include payment with this form - you will receive a premium notice before your next premium is due.

| 1 YEAR | 6 MONTHS | 3 MONTHS | 1 MONTH |
|---|---|---|---|
| [1200.00] | [600.00] | [300.00] | [100.00] |

**Option 2: Reduce benefits in order to reduce the increased premium.**

While we strongly encourage you to maintain your **Bankers Life** policy, we understand you may wish to consider changing policy benefits to maintain a similar premium payment to the amount you currently pay. Therefore, we have provided you with the enclosed benefit reduction option(s). For ease of reference we have also included a chart of your current benefits below.

Current Benefits Chart:

CURRENT BENEFITS for [Policyholder Name]
DAILY BENEFIT: [Daily Benefit]
BENEFIT MULTIPLIER: [Benefit Multiplier]
ELIMINATION PERIOD: [Elimination Period]

If you choose to accept one of the enclosed benefit reduction options, please sign the appropriate form and return it to us in the envelope provided. If you received more than one option, please select and return only one option. If you are interested in other options, please contact Customer Service at (800) 843-9085.

**Option 3: Stop paying your premium**

If you should stop paying your premium within 120 days of the effective date of this increase, you will be eligible for a Contingent Benefit Upon Lapse as described above. If your coverage includes a Nonforfeiture Benefit Rider, this benefit is a separate option from the Contingent Benefit Upon Lapse. Customer Service can provide additional information.

ADDITIONAL IMPORTANT INFORMATION:

Rates are being raised on all policies like yours to pay for anticipated claims that are higher than expected. This is due in part to individuals living longer and keeping their policies longer, which results in more claims than we anticipated when this policy was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs and in no way reflects on the integrity of your policy, nor is it based on your individual claims history, age, health status, or any other personal factor.

The rate increase request was reviewed by the 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 (https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx).

The Company's Right to Increase Premiums: The company has a right to increase premiums on this policy form in the future, provided it raises rates for all policies in the same class in this state. In the event of future rate increases, which must first be approved by the Virginia Bureau of Insurance, similar options to those listed in this letter may be available. However, you can contact us at any time to discuss decreasing your coverage and premiums, according to the provisions of your policy.

Rate Schedule Adjustments: Any premium rate adjustments will be effective on the next billing date.

You have a right to a revised premium rate or rate schedule upon request.

Options in the Event of a Premium Rate Revision: If you receive a premium rate or premium rate schedule increase in the future, you will be notified of the new premium amount and you will be able to exercise at least one of the following options:

- Pay the increased premium and continue your policy in-force as is.
- Reduce your policy benefits in order to reduce the increased premium. Subject to your current benefits and state minimums, you can reduce your benefit multiplier, reduce your daily benefit amount, or increase your elimination period. Other reduction options may be available that are consistent with the policy design.
- Exercise your Nonforfeiture Benefit Option if one was purchased as a rider to your policy. If applicable, the standard nonforfeiture credit will be equal to 100% of the sum of all premiums paid, including the premiums paid prior to any changes in benefits (but no less than 30 times the Daily Nursing Home benefit amount then in effect.) This is a separate option from the Contingent Benefit Upon Lapse, described below.
- Exercise your Contingent Benefit upon Lapse Option, which may be available if the Nonforfeiture Benefit rider was not purchased. A contingent benefit upon lapse is triggered when the policy lapses within 120 days of the premium increase. The paid-up value of this option is based on the premiums paid to date but will be no less than 30 times the daily nursing home benefit at the time of lapse. In no event will the paid-up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

**Please note that the options described above may not be of equal value**.

**We're here to help.**
If you have any questions, please contact us at (800) 843-9085 Monday through Friday between the hours of 8 a.m. and 4:30 p.m. Central Time. One of our customer service representatives would be pleased to assist you.

Sincerely,
Customer Service

Enclosures: [Premium Increase Reduction Options Election Form]
[Return Reply Envelope]

[456 Man St.]
[Chicago, IL 60601]
Phone: [888-888-8888]
Agent: [Jane Doe]

***BANKERS LIFE AND CASUALTY COMPANY***
*[PO Box 2022]*
*[Carmel], [IN], [46082-2022]*
*[(800)843-9085]*

[June 1, 2021]

Policy: [222,222,222]
Effective: [9/6/2021]

[John Doe]
[123 Main St.]
[Chicago, IL 60601]

# Premium Increase Reduction Options Election Form

This is an offer to change the Benefit Period on the policy listed above. The Benefit Period determines the amount and length of time that benefits are paid to you. Decreasing your Benefit period will lower your premium. A decreased Benefit Period will reduce the lifetime maximum benefit on your policy. The revised monthly premium for this option is listed below.

BENEFIT MULTIPLIER [365] [100.00]

Following is a chart of your new premium based on the premium mode you choose to pay. Do NOT include payment with this form – you will receive a premium notice before your next premium is due.

| 1 YEAR | 6 MONTHS | 3 MONTHS | 1 MONTH |
|---|---|---|---|
| [1200.00] | [600.00] | [300.00] | [100.00] |

If you are interested in changing your Benefit Period as described above, please sign the form below and return it to us in the envelope provided by [8/6/2021].

The new premium will take effect on the first premium due date after we receive your request for the change.

SIGNATURE DATE

**Statement of Variability**
**Form: LNN (02/17)**

The following items are variable information for the above form to allow for the changes listed below:

| | |
|---|---|
| [Address 1]<br>[Address 2]<br>[City], [State] [Zip Code]<br>[Company Telephone Number] | Address and Telephone Number of Company. |
| [Policyholder Name]<br>[Street address]<br>[City, State Zipcode] | Name and address of policyholder. |
| [Current Date of Mailing] | Current Date of Mailing |
| [Policy Number] | Policy Number for particular policy |
| [Nex prem due date] | Next premium due date |
| [Current prem amount] | Premium Amount payable prior to requested rate increase |
| [New prem amount] | New Premium Amount |
| [Eff date of increase:] | Effective Date of Increase |
| [% rate increase] | The premium rate increase amount approved by the Virginia Bureau of Insurance |
| [1 YEAR PREMIUM] | Annual Premium Amount |
| [6 MONTHS PREMIUM] | Semi-Annual Premium Amount |
| [3 MONTHS PREMIUM] | Quarterly Premium Amount |
| [1 MONTH PREMIUM] | Monthly Premium Amount |
| Page 2 | |
| [Daily Benefit] | Current Daily Benefit |
| [Benefit Multiplier] | Current Benefit Multiplier/Period. The applicable benefit multiplier options are 365, 500, 730, 1,095, 1,460, 1,825, 2,190, 2,920, Unlimited |
| [Elimination Period] | Current Elimination Period |
| Page 4 | |
| [Local Office Address] | Agent's local branch office address |
| [City, State, ZIP] | Agent's local branch office city, state, zip |
| [Phone Number of Local Office] | Agent's local branch office phone number |
| [Agent Name] | Agent's name |
| [Premium Increase Reductions Options Election Form] | Downgrade selection form(s), if applicable. These would not be applicable if the policyholder is already at the lowest benefit options available. |
| [Return Reply Envelope] | An envelope included for policyholder to return the Premium Increase Reductions Options Election Form, if applicable. |

We certify that these are the only variables in this filing and that no other textual changes will occur.

**Statement of Variability**
**Form: LTCA**

The following items are variable information for the above form to allow for the changes listed below:

| | |
|---|---|
| [Address 1]<br>[Address 2]<br>[City], [State] [Zip Code]<br>[Company Telephone Number] | Address and Telephone Number of Company. |
| [Policyholder Name]<br>[Street address]<br>[City, State Zipcode] | Name and address of policyholder. |
| [Current Date of Mailing] | Current Date of Mailing |
| [Policy Number] | Policy Number for particular policy |
| [Effective date of increase:] | Effective Date of Increase |
| [1 YEAR PREMIUM] | Annual Premium Amount |
| [6 MONTHS PREMIUM] | Semi-Annual Premium Amount |
| [3 MONTHS PREMIUM] | Quarterly Premium Amount |
| [1 MONTH PREMIUM] | Monthly Premium Amount |
| [BENEFIT MULTIPLIER] | Proposed Benefit Multiplier in days |
| [MONTHLY PREMIUM] | New Monthly Premium for the reduced Benefit Multiplier |
| [date] | Date by which the signed form is due |

We certify that these are the only variables in this filing and that no other textual changes will occur.

***BANKERS LIFE AND CASUALTY COMPANY***
*[Address 1]*
*[Address 2]*
*[City], [State], [Zip Code]*
*[Company Telephone number]*

[Current date of mailing]

[Policy number]
Due Date: [Next prem due date]
Current Prem: [Previous prem amount]
New Prem: [New prem amount]
Effective: [Eff date of increase]

[Policyholder Name]
[Street Address]
[City, State, Zip Code]

Dear [Policyholder Name],

Thank you for choosing **Bankers Life and Casualty Company (Bankers Life).** We are proud to help our customers protect their financial security and prepare for retirement.

The purpose of this letter is to notify you that the premium on your above listed policy is changing. It is being increased by [% rate increase]. The new premium effective date provides at least 75 days advance written notice to comply with Virginia regulations. The new premium and effective date are shown above.

Please be assured that this rate increase is not related to any individual claims experience on your policy, but rather is affecting all similar policies in your state. Subject to the laws and regulations of the state in which your policy was issued, the policy may be subject to additional rate increases in the future.

If you are currently preparing to submit a claim on your policy, it may not be in your best interest to make a change at this time. Please discuss a potential policy change with your agent or a customer service representative to determine if such a change would best suit your needs.

If you stop paying your premium within 120 days of the effective date of this increase, you will be eligible for a Contingent Benefit Upon Lapse. It will be given in the form of paid-up insurance benefits. The amount will be equal to the greater of the premiums paid or thirty (30) times your Maximum Daily Benefit Amount. However, if you have had claims, the amount will be limited to the benefits remaining under the policy.

## Not sure what to do next?

You have the following options ...

**Option 1: Keep your policy as is and pay the increased premium when you get your premium notice.**

Your new premium and effective date are shown at the top of the first page of this notification.

Following is a chart of your new premium based on the premium mode you choose to pay. Do NOT include payment with this form - you will receive a premium notice before your next premium is due.

| 1 YEAR | 6 MONTHS | 3 MONTHS | 1 MONTH |
|---|---|---|---|
| [1 YEAR PREMIUM] | [6 MONTHS PREMIUM] | [3 MONTHS PREMIUM] | [1 MONTH PREMIUM] |

**Option 2: Reduce benefits in order to reduce the increased premium.**

While we strongly encourage you to maintain your **Bankers Life** policy, we understand you may wish to consider changing policy benefits to maintain a similar premium payment to the amount you currently pay. Therefore, we have provided you with the enclosed benefit reduction option(s). For ease of reference we have also included a chart of your current benefits below.

Current Benefits Chart:

CURRENT BENEFITS for [Policyholder Name]
DAILY BENEFIT: [Daily Benefit]
BENEFIT MULTIPLIER: [Benefit Multiplier]
ELIMINATION PERIOD: [Elimination Period]

If you choose to accept one of the enclosed benefit reduction options, please sign the appropriate form and return it to us in the envelope provided. If you received more than one option, please select and return only one option. If you are interested in other options, please contact Customer Service at (800) 843-9085.

**Option 3: Stop paying your premium**

If you should stop paying your premium within 120 days of the effective date of this increase, you will be eligible for a Contingent Benefit Upon Lapse as described above. If your coverage includes a Nonforfeiture Benefit Rider, this benefit is a separate option from the Contingent Benefit Upon Lapse. Customer Service can provide additional information.

ADDITIONAL IMPORTANT INFORMATION:

Rates are being raised on all policies like yours to pay for anticipated claims that are higher than expected. This is due in part to individuals living longer and keeping their policies longer, which results in more claims than we anticipated when this policy was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs and in no way reflects on the integrity of your policy, nor is it based on your individual claims history, age, health status, or any other personal factor.

The rate increase request was reviewed by the 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 (https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx).

The Company's Right to Increase Premiums: The company has a right to increase premiums on this policy form in the future, provided it raises rates for all policies in the same class in this state. In the event of future rate increases, which must first be approved by the Virginia Bureau of Insurance, similar options to those listed in this letter may be available. However, you can contact us at any time to discuss decreasing your coverage and premiums, according to the provisions of your policy.

Rate Schedule Adjustments: Any premium rate adjustments will be effective on the next billing date.

You have a right to a revised premium rate or rate schedule upon request.

Options in the Event of a Premium Rate Revision: If you receive a premium rate or premium rate schedule increase in the future, you will be notified of the new premium amount and you will be able to exercise at least one of the following options:

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- Reduce your policy benefits in order to reduce the increased premium. Subject to your current benefits and state minimums, you can reduce your benefit multiplier, reduce your daily benefit amount, or increase your elimination period. Other reduction options may be available that are consistent with the policy design.
- Exercise your Nonforfeiture Benefit Option if one was purchased as a rider to your policy. If applicable, the standard nonforfeiture credit will be equal to 100% of the sum of all premiums paid, including the premiums paid prior to any changes in benefits (but no less than 30 times the Daily Nursing Home benefit amount then in effect.) This is a separate option from the Contingent Benefit Upon Lapse, described below.
- Exercise your Contingent Benefit upon Lapse Option, which may be available if the Nonforfeiture Benefit rider was not purchased. A contingent benefit upon lapse is triggered when the policy lapses within 120 days of the premium increase. The paid-up value of this option is based on the premiums paid to date but will be no less than 30 times the daily nursing home benefit at the time of lapse. In no event will the paid-up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

**Please note that the options described above may not be of equal value**.

**We're here to help.**
If you have any questions, please contact us at (800) 843-9085 Monday through Friday between the hours of 8 a.m. and 4:30 p.m. Central Time. One of our customer service representatives would be pleased to assist you.

Sincerely,
Customer Service

Enclosures: [Premium Increase Reduction Options Election Form]
[Return Reply Envelope]

[Local Office Address]
[City, State, ZIP]
Phone: [Phone Number of Local Office]
Agent: [Agent Name]

***BANKERS LIFE AND CASUALTY COMPANY***
*[Address 1]*
*[Address 2]*
*[City], [State], [Zip Code]*
*[Company Telephone number]*

[Current date of mailing]

Policy: [Policy number]
Effective: [Eff date of increase]

[Policyholder Name]
[Street Address]
[City, State, Zip Code]

# Premium Increase Reduction Options Election Form

This is an offer to change the Benefit Period on the policy listed above. The Benefit Period determines the amount and length of time that benefits are paid to you. Decreasing your Benefit period will lower your premium. A decreased Benefit Period will reduce the lifetime maximum benefit on your policy. The revised monthly premium for this option is listed below.

BENEFIT MULTIPLIER [BENEFIT MULTIPLIER] [MONTHLY PREMIUM]

Following is a chart of your new premium based on the premium mode you choose to pay. Do NOT include payment with this form – you will receive a premium notice before your next premium is due.

| 1 YEAR | 6 MONTHS | 3 MONTHS | 1 MONTH |
|---|---|---|---|
| [1 YEAR PREMIUM] | [6 MONTHS PREMIUM] | [3 MONTHS PREMIUM] | [1 MONTH PREMIUM] |

If you are interested in changing your Benefit Period as described above, please sign the form below and return it to us in the envelope provided by [date].

The new premium will take effect on the first premium due date after we receive your request for the change.

SIGNATURE DATE

*BANKERS LIFE AND CASUALTY COMPANY*
*PO Box 2022 • Carmel, IN 46082-2022*
*Telephone: (800) 843-9085*

[Date]
POLICY: [Policy Number]

[Policyholder Name]
[Street address]
[City, State Zipcode]

**IMPORTANT INFORMATION ABOUT YOUR NEW PREMIUM**

The increase to your premium will be implemented over a three-year period.

The premium shown on the first page of the package reflects a first-year increase of 12%. Your premium will also increase 12% in the second year and third year, respectively.

We have included a chart below to help outline these changes:

| | **Percentage Increase** |
|---|---|
| **Year 1 Premium Increase** | 12% |
| **Year 2 Premium Increase** | 12% |
| **Year 3 Premium Increase** | 12% |

*BANKERS LIFE AND CASUALTY COMPANY*
*PO Box 2022 • Carmel, IN 46082-2022*
*Telephone: (800) 843-9085*

[June 1, 2021]
POLICY: [222,222,222]

[John Doe]
[123 Main St.]
[Chicago, IL 60601]

**IMPORTANT INFORMATION ABOUT YOUR NEW PREMIUM**

The increase to your premium will be implemented over a three-year period.

The premium shown on the first page of the package reflects a first-year increase of 12%. Your premium will also increase 12% in the second year and third year, respectively.

We have included a chart below to help outline these changes:

| | **Percentage Increase** |
|---|---|
| **Year 1 Premium Increase** | 12% |
| **Year 2 Premium Increase** | 12% |
| **Year 3 Premium Increase** | 12% |

**Statement of Variability**
**Form: LTC Insert**

The following items are variable information for the above form to allow for the changes listed below:

| | |
|---|---|
| [Policyholder Name]<br>[Street address]<br>[City, State Zipcode] | Name and address of policyholder. |
| [Date] | Current Date of Mailing |
| [Policy Number] | Policy Number for particular policy |
| [###### ####] | Page number and date of printing |
| [xxx(##/##)] | Printing code |

We certify that these are the only variables in this filing and that no other textual changes will occur.

# BANKERS LIFE AND CASUALTY COMPANY

**Home Office: 222 Merchandise Mart Plaza • Chicago, Illinois 60654-2001**

## NON-FORFEITURE BENEFIT RIDER

Effective Date _____

This rider is a part of the policy to which it is attached. It takes effect on the Effective Date shown above. If no date is shown, it takes effect on the policy's Issue Date. This rider ends when the policy ends.

This rider is subject to all terms, conditions, limitations and exceptions of the policy to which it's attached, except where specifically changed by this rider. This includes, but is not limited to, all policy limits such as, maximum daily benefit amounts, maximum benefit periods, lifetime maximum benefit amounts and elimination periods applicable to this rider at the time it ended. This rider is not subject to any inflation protection benefits beyond those which had already accrued when this rider lapsed.

### REDUCED PAID UP BENEFIT AMOUNT

If the policy should lapse for non-payment of premium after this rider has been in force for three years from its Effective Date, you are eligible for a reduced paid up benefit. This reduced paid up benefit will be an amount equal to 100% of all premiums you paid for the policy and this rider while this rider was in force. The reduced paid up benefit amount will be the new Maximum Benefit Amount for the policy. Long-Term Care expenses covered by the policy at time of lapse will be payable until this new Maximum Benefit Amount is exhausted.

The new Maximum Benefit Amount will not be less than 30 times the Daily Nursing Home benefit amount then in effect at the time the rider lapsed.

Any reduced paid up benefit may be adjusted subsequently to being initiallly granted only as necessary to reflect changes in claims, persistency and interest as reflected in changes in rates for premium paying contracts approved by the commission for the same contract form.

### RENEWAL CONDITIONS

This rider is guaranteed renewable. You may renew it in the same manner you renew the policy to which it's attached.

If you want to end this rider, you must tell us. We'll then end the rider and you won't need to pay any further premium for it. If the rider was in force for at least three years, in the event of any policy lapse you will be entitled to any reduced paid up benefit amount that had accumulated before the rider ended.

### PREMIUM

This rider requires the payment of premium in addition to the premium due for the policy. We may change the premium for this rider, but only if we do so for all riders like yours in your state on a class basis. Such class will be based on, but not limited to, age, sex and place of residence. We'll tell you in advance of any change in the premium.

### WHEN THIS RIDER'S BENEFIT ENDS

The benefits for this rider end on the earlier of:

1. the date the new Maximum Benefit Amount is exhausted; or
2. the death of the Insured. In the event your spouse is also insured, this rider's benefit ends upon the death of such surviving spouse.

**BANKERS LIFE AND CASUALTY COMPANY**

David K. Hoss

Secretary

# BANKERS LIFE AND CASUALTY COMPANY

**Home Office: 222 Merchandise Mart Plaza • Chicago, Illinois 60654-2001**

## RETURN OF PREMIUM BENEFIT RIDER

**EFFECTIVE DATE**_____

This rider is a part of the policy to which it is attached. It begins on the Effective Date shown above at 12:01 A.M. Standard Time where You live. If no date is shown above, it begins on the policy's Issue Date.

This rider provides a Return of Premium benefit for each Family Member insured under the policy.

### YOUR THIRTY DAY RIGHT TO RETURN THE RIDER

If You are not satisfied with this rider, You may return it to Us within 30 days after You receive it. You may return it to Us by mail or to the agent who sold it. Then We'll refund any premium paid for this rider and it will be void.

### RETURN OF PREMIUM BENEFIT

If a Family Member's coverage under the policy ends after such coverage has been in force for more than three years with this rider, a Return of Premium benefit may be payable. The actual amount of premium that will be returned, if any, is equal to:

1. The sum of all premiums paid for the Family Member's coverage, including premiums paid for this rider and any other benefit rider(s) attached to the policy, (except any benefit riders which specifically state that the premiums are not subject to this rider) while this rider is in force; TIMES
2. A Return of Premium percentage as shown in the table below; LESS
3. The sum of all benefits paid or then payable under the policy, including benefits paid or then payable for other attached benefit riders, to the Family Member while this rider is in force.

### TABLE OF RETURN OF PREMIUM PERCENTAGES

To determine the Return of Premium percentage, We'll consider: (1) when a Family Member's coverage under the policy (with this rider) ends; (2) the number of years the policy and other benefit riders have been in force (with this rider); and (3) the applicable Return of Premium percentage for this number of years. The number of years the policy (with this rider) has been in force and the Return of Premium percentages are shown below.

| During Rider Year | Return of Premium Percentage | During Rider Year | Return of Premium Percentage |
|---|---|---|---|
| 1 | 0% | 11 | 45% |
| 2 | 0 | 12 | 50 |
| 3 | 0 | 13 | 55 |
| 4 | 10 | 14 | 60 |
| 5 | 15 | 15 | 65 |
| 6 | 20 | 16 | 70 |
| 7 | 25 | 17 | 75 |
| 8 | 30 | 18 | 80 |
| 9 | 35 | 19 | 90 |
| 10 | 40 | 20+ | 100 |

## PAYMENT OF CLAIMS

The Payment of Claims provision of Your policy is deleted and replaced with the following:

Benefits will be paid to You. Any benefits due and unpaid at Your death will be paid according to any beneficiary designation in effect at time of payment. If none is then in effect, We'll pay benefits as follows: (a) to Your spouse if living, otherwise (b) equally to Your then living lawful children, including stepchildren and adopted children, if any, otherwise (c) to Your estate.

If benefits are payable to Your estate or a beneficiary who can't give a valid release, We can pay up to $1,000 ($3,000 in Florida) to anyone related to You or Your beneficiary by blood or marriage, whom We consider to be entitled to the benefits. We'll be discharged to the extent of any such payment made in good faith.

## RENEWAL CONDITIONS

You may renew this rider in the same way You renew the policy to which it is attached. This rider ends when the policy ends.

## PREMIUM

This rider requires the payment of premium in addition to the premium due for the policy. We may change the premium for this rider, but only if We do so for all riders like Yours in Your state on a class basis. We'll provide You with written notice of any change in the premium in the time required by Your state.

## CONDITIONS

This rider is subject to all terms, conditions, limitations and exceptions of the policy except where changed by this rider.

**BANKERS LIFE AND CASUALTY COMPANY**

David K. Hoy

Secretary

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $21.60 | $28.80 | $33.60 | $37.80 | $40.20 | $43.20 | $45.60 | $52.20 |
| 35-39 | 24.60 | 33.60 | 39.60 | 45.00 | 48.00 | 51.60 | 54.60 | 62.40 |
| 40-44 | 26.40 | 37.20 | 45.00 | 51.00 | 54.60 | 58.20 | 62.40 | 71.40 |
| 45-49 | 32.40 | 46.20 | 57.00 | 64.80 | 69.60 | 75.00 | 79.20 | 91.20 |
| 50 | 33.60 | 49.20 | 60.60 | 69.60 | 75.00 | 80.40 | 85.20 | 97.80 |
| 51 | 34.20 | 50.40 | 62.40 | 70.80 | 76.80 | 82.20 | 87.60 | 100.20 |
| 52 | 34.80 | 51.60 | 63.60 | 72.60 | 78.60 | 84.60 | 89.40 | 102.60 |
| 53 | 37.20 | 54.60 | 67.80 | 77.40 | 83.40 | 89.40 | 95.40 | 109.20 |
| 54 | 39.00 | 58.20 | 72.00 | 82.20 | 88.80 | 95.40 | 101.40 | 115.80 |
| 55 | 41.40 | 61.80 | 76.20 | 87.00 | 94.20 | 101.40 | 107.40 | 123.00 |
| 56 | 43.80 | 65.40 | 81.00 | 92.40 | 100.20 | 107.40 | 114.60 | 130.80 |
| 57 | 46.20 | 69.00 | 85.80 | 98.40 | 106.80 | 114.00 | 121.20 | 139.20 |
| 58 | 49.20 | 73.80 | 91.80 | 105.60 | 114.00 | 122.40 | 130.20 | 148.80 |
| 59 | 52.20 | 79.20 | 98.40 | 112.80 | 122.40 | 130.80 | 139.20 | 159.60 |
| 60 | 55.80 | 84.60 | 105.60 | 120.60 | 130.80 | 140.40 | 149.40 | 171.00 |
| 61 | 59.40 | 90.60 | 112.80 | 129.60 | 140.40 | 150.60 | 159.60 | 183.00 |
| 62 | 63.00 | 96.60 | 120.60 | 138.60 | 150.60 | 160.80 | 171.00 | 196.20 |
| 63 | 67.80 | 103.80 | 130.20 | 149.40 | 162.00 | 173.40 | 184.20 | 211.20 |
| 64 | 72.60 | 112.20 | 139.80 | 160.80 | 174.60 | 187.20 | 198.60 | 228.00 |
| 65 | 78.00 | 120.60 | 151.20 | 173.40 | 188.40 | 201.60 | 214.20 | 245.40 |
| 66 | 84.00 | 129.60 | 162.60 | 187.20 | 203.40 | 217.20 | 230.40 | 264.60 |
| 67 | 90.00 | 139.80 | 175.20 | 201.60 | 219.00 | 234.60 | 248.40 | 285.00 |
| 68 | 99.00 | 153.60 | 193.20 | 222.00 | 241.20 | 258.00 | 273.60 | 314.40 |
| 69 | 108.60 | 169.20 | 212.40 | 244.80 | 265.80 | 284.40 | 301.80 | 346.20 |
| 70 | 119.40 | 186.00 | 234.00 | 270.00 | 293.40 | 313.80 | 332.40 | 381.60 |
| 71 | 131.40 | 204.60 | 258.00 | 297.60 | 323.40 | 345.60 | 366.00 | 420.00 |
| 72 | 144.60 | 225.60 | 284.40 | 328.20 | 356.40 | 381.00 | 403.20 | 463.20 |
| 73 | 156.60 | 246.00 | 310.80 | 358.80 | 389.40 | 416.40 | 440.40 | 505.20 |
| 74 | 170.40 | 268.20 | 339.60 | 391.80 | 426.00 | 454.80 | 480.60 | 551.40 |
| 75 | 185.40 | 292.20 | 370.80 | 428.40 | 465.60 | 497.40 | 525.00 | 601.79 |
| 76 | 201.00 | 318.60 | 405.00 | 468.60 | 509.40 | 543.60 | 573.00 | 656.39 |
| 77 | 218.40 | 348.00 | 442.80 | 512.40 | 556.80 | 594.60 | 625.79 | 716.39 |
| 78 | 240.60 | 384.60 | 490.20 | 568.20 | 617.39 | 657.59 | 691.19 | 790.19 |
| 79 | 265.20 | 425.40 | 543.60 | 629.39 | 683.39 | 727.79 | 763.19 | 871.79 |
| 80 | 291.60 | 469.80 | 601.79 | 697.79 | 757.19 | 805.19 | 842.99 | 961.79 |
| 81 | 321.00 | 519.60 | 667.19 | 773.39 | 838.79 | 890.99 | 931.19 | 1,061.39 |
| 82 | 353.40 | 574.80 | 739.19 | 857.39 | 929.39 | 986.39 | 1,027.79 | 1,170.59 |
| 83 | 381.60 | 623.39 | 803.39 | 931.19 | 1,007.99 | 1,066.79 | 1,109.39 | 1,261.79 |
| 84 | 412.20 | 675.59 | 873.59 | 1,012.19 | 1,093.19 | 1,154.39 | 1,196.99 | 1,360.19 |
| 85 | 445.20 | 733.19 | 949.19 | 1,099.19 | 1,185.59 | 1,249.19 | 1,291.19 | 1,465.79 |
| 86 | 480.60 | 794.99 | 1,031.99 | 1,193.99 | 1,285.79 | 1,351.19 | 1,393.19 | 1,579.79 |
| 87 | 519.00 | 862.19 | 1,121.99 | 1,297.19 | 1,394.39 | 1,462.19 | 1,503.59 | 1,702.79 |
| 88 | 560.40 | 934.79 | 1,219.79 | 1,409.39 | 1,511.99 | 1,581.59 | 1,622.39 | 1,834.78 |
| 89 | 605.39 | 1,013.99 | 1,325.99 | 1,531.19 | 1,639.79 | 1,711.19 | 1,750.19 | 1,977.58 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $31.20 | $45.00 | $55.80 | $64.20 | $70.20 | $76.20 | $82.20 | $95.40 |
| 35-39 | 36.00 | 53.40 | 66.60 | 77.40 | 84.60 | 91.20 | 98.40 | 114.60 |
| 40-44 | 43.20 | 65.40 | 82.20 | 95.40 | 104.40 | 112.80 | 121.80 | 141.00 |
| 45-49 | 52.20 | 80.40 | 101.40 | 117.60 | 129.00 | 139.80 | 150.60 | 174.60 |
| 50 | 58.20 | 90.00 | 114.00 | 132.60 | 145.20 | 157.20 | 169.20 | 196.20 |
| 51 | 60.60 | 93.60 | 118.80 | 138.00 | 151.20 | 163.80 | 176.40 | 204.00 |
| 52 | 63.00 | 97.20 | 123.60 | 143.40 | 157.20 | 170.40 | 183.00 | 211.80 |
| 53 | 66.00 | 102.60 | 130.20 | 151.20 | 165.60 | 179.40 | 193.20 | 223.20 |
| 54 | 69.00 | 108.00 | 136.80 | 159.60 | 174.60 | 189.00 | 203.40 | 235.20 |
| 55 | 72.60 | 113.40 | 144.00 | 168.00 | 184.20 | 199.20 | 214.20 | 247.80 |
| 56 | 76.20 | 119.40 | 151.80 | 177.00 | 193.80 | 209.40 | 225.60 | 261.00 |
| 57 | 80.40 | 126.00 | 160.20 | 186.60 | 204.60 | 220.80 | 237.60 | 274.80 |
| 58 | 84.60 | 133.20 | 169.20 | 197.40 | 216.60 | 233.40 | 251.40 | 290.40 |
| 59 | 89.40 | 141.00 | 179.40 | 208.80 | 229.20 | 247.20 | 265.80 | 307.20 |
| 60 | 94.20 | 148.80 | 189.60 | 220.80 | 242.40 | 261.60 | 280.80 | 324.60 |
| 61 | 99.60 | 157.20 | 200.40 | 234.00 | 256.20 | 276.60 | 297.00 | 343.20 |
| 62 | 105.00 | 166.20 | 212.40 | 247.20 | 271.20 | 292.80 | 313.80 | 363.00 |
| 63 | 112.20 | 178.20 | 227.40 | 265.20 | 290.40 | 313.20 | 336.60 | 388.80 |
| 64 | 120.00 | 190.80 | 243.60 | 284.40 | 311.40 | 336.00 | 360.00 | 416.40 |
| 65 | 128.40 | 204.00 | 261.00 | 304.20 | 333.60 | 360.00 | 385.80 | 445.80 |
| 66 | 136.80 | 218.40 | 279.60 | 326.40 | 357.60 | 385.80 | 413.40 | 477.60 |
| 67 | 146.40 | 234.00 | 299.40 | 349.80 | 383.40 | 412.80 | 442.20 | 511.20 |
| 68 | 157.20 | 251.40 | 321.60 | 376.20 | 412.20 | 444.00 | 475.20 | 549.00 |
| 69 | 168.60 | 270.00 | 346.20 | 404.40 | 442.80 | 477.00 | 510.60 | 589.80 |
| 70 | 180.60 | 289.80 | 372.00 | 434.40 | 476.40 | 513.00 | 548.40 | 633.59 |
| 71 | 194.40 | 311.40 | 399.60 | 467.40 | 512.40 | 551.40 | 589.20 | 680.39 |
| 72 | 208.20 | 334.80 | 429.60 | 502.20 | 550.80 | 592.20 | 632.39 | 730.19 |
| 73 | 225.60 | 363.00 | 467.40 | 546.60 | 598.80 | 644.39 | 686.99 | 792.59 |
| 74 | 244.20 | 394.20 | 508.20 | 594.60 | 651.59 | 700.79 | 746.39 | 860.39 |
| 75 | 264.00 | 428.40 | 552.60 | 647.39 | 709.19 | 761.99 | 810.59 | 933.59 |
| 76 | 286.20 | 465.00 | 601.19 | 704.39 | 771.59 | 828.59 | 880.79 | 1,012.79 |
| 77 | 309.60 | 504.60 | 653.39 | 766.19 | 839.99 | 901.19 | 956.39 | 1,099.19 |
| 78 | 336.00 | 549.60 | 713.39 | 836.39 | 916.19 | 982.19 | 1,039.79 | 1,193.39 |
| 79 | 364.80 | 598.80 | 778.79 | 913.19 | 999.59 | 1,070.39 | 1,130.39 | 1,295.39 |
| 80 | 395.40 | 652.79 | 849.59 | 997.19 | 1,090.19 | 1,166.39 | 1,228.79 | 1,406.39 |
| 81 | 429.00 | 710.99 | 927.59 | 1,088.39 | 1,189.79 | 1,270.79 | 1,336.19 | 1,526.39 |
| 82 | 465.60 | 773.99 | 1,012.19 | 1,187.99 | 1,297.79 | 1,384.79 | 1,452.59 | 1,657.19 |
| 83 | 496.80 | 829.19 | 1,086.59 | 1,274.39 | 1,389.59 | 1,478.99 | 1,546.79 | 1,762.79 |
| 84 | 529.80 | 887.99 | 1,166.39 | 1,367.39 | 1,487.99 | 1,580.39 | 1,647.59 | 1,874.98 |
| 85 | 565.20 | 951.59 | 1,252.19 | 1,466.99 | 1,593.59 | 1,688.39 | 1,754.99 | 1,994.38 |
| 86 | 602.99 | 1,018.79 | 1,344.59 | 1,573.79 | 1,706.39 | 1,803.58 | 1,868.98 | 2,121.58 |
| 87 | 643.19 | 1,091.39 | 1,443.59 | 1,687.79 | 1,826.98 | 1,927.18 | 1,990.78 | 2,256.58 |
| 88 | 685.79 | 1,168.79 | 1,549.79 | 1,810.78 | 1,956.58 | 2,059.18 | 2,120.38 | 2,399.98 |
| 89 | 731.39 | 1,252.19 | 1,663.79 | 1,942.78 | 2,095.18 | 2,199.58 | 2,258.38 | 2,552.98 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $67.20 | $103.20 | $129.60 | $150.60 | $165.00 | $177.60 | $191.40 | $222.00 |
| 35-39 | 73.20 | 112.80 | 142.80 | 165.60 | 181.20 | 196.20 | 210.60 | 244.80 |
| 40-44 | 81.00 | 126.60 | 160.20 | 186.60 | 204.00 | 220.20 | 237.00 | 274.80 |
| 45-49 | 88.20 | 138.00 | 175.20 | 204.00 | 223.20 | 241.20 | 259.20 | 300.00 |
| 50 | 93.60 | 147.00 | 187.20 | 217.80 | 238.80 | 258.00 | 277.20 | 320.40 |
| 51 | 95.40 | 150.60 | 191.40 | 223.20 | 244.20 | 263.40 | 283.20 | 327.60 |
| 52 | 97.20 | 153.60 | 195.60 | 228.00 | 249.60 | 269.40 | 289.80 | 334.80 |
| 53 | 100.80 | 159.00 | 202.20 | 235.80 | 258.60 | 279.00 | 299.40 | 346.20 |
| 54 | 103.80 | 164.40 | 209.40 | 244.20 | 267.60 | 288.60 | 310.20 | 358.20 |
| 55 | 107.40 | 169.80 | 216.60 | 252.60 | 276.60 | 298.80 | 321.00 | 370.80 |
| 56 | 111.00 | 175.80 | 224.40 | 261.60 | 286.80 | 309.00 | 331.80 | 383.40 |
| 57 | 114.60 | 181.80 | 232.20 | 270.60 | 296.40 | 319.80 | 343.20 | 396.60 |
| 58 | 119.40 | 189.00 | 241.20 | 281.40 | 308.40 | 332.40 | 357.00 | 412.20 |
| 59 | 123.60 | 196.80 | 250.80 | 292.80 | 320.40 | 345.60 | 370.80 | 428.40 |
| 60 | 128.40 | 204.60 | 261.00 | 304.20 | 333.60 | 359.40 | 385.80 | 445.20 |
| 61 | 133.20 | 212.40 | 271.20 | 316.80 | 346.80 | 373.80 | 400.80 | 463.20 |
| 62 | 138.60 | 220.80 | 282.00 | 329.40 | 360.60 | 388.80 | 417.00 | 481.20 |
| 63 | 145.80 | 232.80 | 297.60 | 347.40 | 380.40 | 409.80 | 439.20 | 507.60 |
| 64 | 153.00 | 244.80 | 313.80 | 366.00 | 400.80 | 432.00 | 463.20 | 535.20 |
| 65 | 161.40 | 258.00 | 330.60 | 385.80 | 423.00 | 455.40 | 488.40 | 564.00 |
| 66 | 169.80 | 271.80 | 348.60 | 406.80 | 445.80 | 480.60 | 514.80 | 594.60 |
| 67 | 178.80 | 286.80 | 367.20 | 429.00 | 470.40 | 506.40 | 542.40 | 626.39 |
| 68 | 189.60 | 304.80 | 391.20 | 457.20 | 501.00 | 539.40 | 577.80 | 667.19 |
| 69 | 202.20 | 324.60 | 417.00 | 487.20 | 534.00 | 574.80 | 614.99 | 710.39 |
| 70 | 214.80 | 345.60 | 444.00 | 519.00 | 568.80 | 612.59 | 654.59 | 755.99 |
| 71 | 228.60 | 367.80 | 472.80 | 553.20 | 605.99 | 652.19 | 697.19 | 805.19 |
| 72 | 243.00 | 391.20 | 503.40 | 589.20 | 645.59 | 694.79 | 742.19 | 857.39 |
| 73 | 259.20 | 419.40 | 540.60 | 632.39 | 693.59 | 745.79 | 795.59 | 917.99 |
| 74 | 277.20 | 449.40 | 579.60 | 679.19 | 743.99 | 800.39 | 852.59 | 982.79 |
| 75 | 296.40 | 481.20 | 622.19 | 728.99 | 799.19 | 858.59 | 913.79 | 1,052.39 |
| 76 | 316.20 | 515.40 | 667.19 | 782.39 | 857.99 | 921.59 | 979.79 | 1,127.39 |
| 77 | 337.80 | 552.60 | 715.79 | 839.99 | 920.99 | 988.79 | 1,049.99 | 1,207.19 |
| 78 | 364.20 | 597.60 | 775.79 | 910.19 | 997.19 | 1,069.79 | 1,133.39 | 1,301.39 |
| 79 | 392.40 | 646.19 | 840.59 | 986.99 | 1,080.59 | 1,157.39 | 1,223.39 | 1,402.79 |
| 80 | 423.00 | 698.39 | 910.79 | 1,069.79 | 1,170.59 | 1,252.19 | 1,320.59 | 1,511.99 |
| 81 | 455.40 | 755.39 | 986.99 | 1,159.19 | 1,267.79 | 1,354.79 | 1,425.59 | 1,629.59 |
| 82 | 490.80 | 817.19 | 1,069.19 | 1,256.39 | 1,373.39 | 1,465.79 | 1,538.99 | 1,756.79 |
| 83 | 521.40 | 871.19 | 1,142.99 | 1,342.19 | 1,463.99 | 1,559.39 | 1,632.59 | 1,860.58 |
| 84 | 553.80 | 929.39 | 1,221.59 | 1,433.39 | 1,561.19 | 1,658.99 | 1,730.99 | 1,970.38 |
| 85 | 588.00 | 990.59 | 1,305.59 | 1,530.59 | 1,664.39 | 1,764.59 | 1,835.98 | 2,086.78 |
| 86 | 624.59 | 1,056.59 | 1,395.59 | 1,634.99 | 1,774.19 | 1,877.38 | 1,946.98 | 2,210.38 |
| 87 | 663.59 | 1,126.79 | 1,491.59 | 1,745.99 | 1,891.78 | 1,996.78 | 2,065.18 | 2,340.58 |
| 88 | 704.39 | 1,201.19 | 1,594.79 | 1,864.78 | 2,016.58 | 2,124.58 | 2,189.98 | 2,479.18 |
| 89 | 748.19 | 1,280.99 | 1,704.59 | 1,991.98 | 2,150.38 | 2,259.58 | 2,322.58 | 2,625.58 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $34.20 | $50.40 | $61.80 | $70.80 | $76.80 | $82.80 | $88.80 | $102.60 |
| 35-39 | 39.00 | 57.60 | 71.40 | 82.20 | 89.40 | 96.60 | 103.20 | 119.40 |
| 40-44 | 45.60 | 68.40 | 85.20 | 98.40 | 106.80 | 115.20 | 123.60 | 142.80 |
| 45-49 | 54.00 | 82.20 | 103.20 | 119.40 | 130.20 | 140.40 | 150.60 | 173.40 |
| 50 | 60.00 | 91.80 | 115.20 | 133.20 | 145.80 | 156.60 | 168.00 | 193.80 |
| 51 | 61.80 | 95.40 | 119.40 | 138.60 | 151.20 | 162.60 | 174.00 | 201.00 |
| 52 | 64.20 | 98.40 | 124.20 | 143.40 | 156.60 | 168.60 | 180.60 | 208.20 |
| 53 | 66.60 | 103.20 | 130.20 | 150.60 | 164.40 | 177.00 | 189.60 | 218.40 |
| 54 | 70.20 | 108.00 | 136.20 | 157.80 | 172.20 | 185.40 | 198.60 | 228.60 |
| 55 | 73.20 | 113.40 | 142.80 | 165.60 | 180.60 | 194.40 | 208.20 | 239.40 |
| 56 | 76.20 | 118.80 | 149.40 | 173.40 | 189.00 | 203.40 | 217.80 | 250.80 |
| 57 | 79.80 | 124.20 | 156.60 | 181.80 | 198.60 | 213.60 | 228.60 | 262.80 |
| 58 | 84.00 | 130.80 | 165.00 | 191.40 | 208.80 | 225.00 | 240.60 | 277.20 |
| 59 | 88.20 | 137.40 | 174.00 | 201.60 | 220.20 | 237.00 | 253.20 | 292.20 |
| 60 | 92.40 | 145.20 | 183.60 | 213.00 | 232.20 | 249.60 | 267.00 | 307.80 |
| 61 | 97.20 | 152.40 | 193.20 | 224.40 | 244.80 | 263.40 | 281.40 | 324.00 |
| 62 | 102.60 | 160.80 | 204.00 | 236.40 | 258.00 | 277.20 | 296.40 | 341.40 |
| 63 | 108.60 | 171.00 | 217.20 | 252.00 | 275.40 | 295.80 | 316.20 | 364.20 |
| 64 | 115.80 | 182.40 | 231.60 | 268.80 | 293.40 | 315.60 | 336.60 | 388.20 |
| 65 | 123.00 | 194.40 | 246.60 | 286.20 | 312.60 | 336.00 | 358.80 | 413.40 |
| 66 | 130.80 | 207.00 | 262.80 | 305.40 | 333.60 | 358.20 | 382.80 | 441.00 |
| 67 | 139.20 | 220.20 | 280.20 | 325.80 | 355.80 | 382.20 | 408.00 | 469.80 |
| 68 | 148.20 | 235.20 | 299.40 | 348.00 | 380.40 | 408.60 | 435.60 | 502.20 |
| 69 | 158.40 | 251.40 | 320.40 | 372.60 | 406.80 | 436.80 | 465.60 | 536.40 |
| 70 | 169.20 | 268.80 | 342.60 | 398.40 | 435.00 | 467.40 | 497.40 | 573.60 |
| 71 | 180.60 | 287.40 | 366.00 | 426.00 | 465.00 | 499.20 | 531.60 | 612.59 |
| 72 | 192.60 | 306.60 | 391.80 | 455.40 | 497.40 | 534.00 | 568.20 | 654.59 |
| 73 | 208.20 | 332.40 | 424.80 | 494.40 | 540.00 | 579.00 | 615.59 | 708.59 |
| 74 | 224.40 | 359.40 | 460.20 | 536.40 | 585.60 | 628.19 | 667.19 | 767.39 |
| 75 | 242.40 | 389.40 | 499.20 | 582.00 | 635.39 | 680.99 | 722.39 | 830.39 |
| 76 | 261.00 | 421.20 | 541.20 | 631.19 | 689.39 | 738.59 | 782.99 | 898.79 |
| 77 | 282.00 | 456.00 | 586.80 | 684.59 | 748.19 | 800.99 | 847.79 | 973.19 |
| 78 | 306.60 | 498.00 | 641.99 | 749.39 | 817.79 | 874.79 | 923.99 | 1,059.59 |
| 79 | 333.60 | 543.60 | 701.99 | 819.59 | 894.59 | 955.79 | 1,007.39 | 1,153.19 |
| 80 | 362.40 | 593.40 | 767.99 | 896.99 | 977.99 | 1,043.99 | 1,097.99 | 1,255.19 |
| 81 | 394.20 | 647.39 | 839.99 | 981.59 | 1,069.79 | 1,139.99 | 1,196.39 | 1,366.19 |
| 82 | 428.40 | 706.79 | 918.59 | 1,073.99 | 1,169.39 | 1,245.59 | 1,303.79 | 1,486.79 |
| 83 | 458.40 | 758.99 | 988.79 | 1,154.99 | 1,255.79 | 1,334.39 | 1,392.59 | 1,586.39 |
| 84 | 490.20 | 815.39 | 1,064.39 | 1,242.59 | 1,348.79 | 1,429.19 | 1,487.39 | 1,691.99 |
| 85 | 524.40 | 875.39 | 1,145.39 | 1,336.19 | 1,447.79 | 1,531.19 | 1,588.79 | 1,805.38 |
| 86 | 561.00 | 940.19 | 1,232.99 | 1,437.59 | 1,554.59 | 1,640.39 | 1,697.39 | 1,925.98 |
| 87 | 600.00 | 1,009.79 | 1,327.19 | 1,546.19 | 1,669.19 | 1,757.39 | 1,813.18 | 2,054.38 |
| 88 | 641.39 | 1,084.19 | 1,429.19 | 1,663.19 | 1,792.79 | 1,882.78 | 1,936.78 | 2,191.18 |
| 89 | 685.79 | 1,163.99 | 1,538.39 | 1,788.59 | 1,924.78 | 2,017.18 | 2,068.78 | 2,337.58 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $19.20 | $26.40 | $31.20 | $35.40 | $37.80 | $40.20 | $43.20 | n/a |
| 35-39 | 21.60 | 30.00 | 36.60 | 41.40 | 45.00 | 48.00 | 51.60 | n/a |
| 40-44 | 23.40 | 33.60 | 40.80 | 46.80 | 51.00 | 54.60 | 58.80 | n/a |
| 45-49 | 28.80 | 42.00 | 52.20 | 59.40 | 64.80 | 70.20 | 75.60 | n/a |
| 50 | 30.00 | 44.40 | 55.80 | 64.20 | 70.20 | 75.60 | 81.00 | n/a |
| 51 | 30.60 | 45.60 | 57.00 | 66.00 | 72.00 | 77.40 | 83.40 | n/a |
| 52 | 31.20 | 46.80 | 58.80 | 67.20 | 73.80 | 79.20 | 85.20 | n/a |
| 53 | 33.00 | 49.80 | 62.40 | 72.00 | 78.00 | 84.60 | 90.60 | n/a |
| 54 | 34.80 | 52.80 | 66.00 | 76.20 | 83.40 | 90.00 | 96.60 | n/a |
| 55 | 36.60 | 55.80 | 70.20 | 81.00 | 88.80 | 95.40 | 102.60 | n/a |
| 56 | 39.00 | 59.40 | 75.00 | 86.40 | 94.20 | 101.40 | 109.20 | n/a |
| 57 | 40.80 | 63.00 | 79.80 | 91.80 | 100.20 | 108.00 | 116.40 | n/a |
| 58 | 43.80 | 67.20 | 85.20 | 98.40 | 107.40 | 115.80 | 124.80 | n/a |
| 59 | 46.80 | 72.00 | 91.20 | 105.60 | 115.20 | 124.20 | 133.80 | n/a |
| 60 | 49.80 | 77.40 | 97.80 | 113.40 | 123.60 | 133.20 | 143.40 | n/a |
| 61 | 53.40 | 82.80 | 105.00 | 121.80 | 132.60 | 142.80 | 153.60 | n/a |
| 62 | 57.00 | 88.80 | 112.80 | 130.20 | 142.80 | 153.60 | 165.00 | n/a |
| 63 | 61.20 | 96.00 | 121.80 | 141.00 | 154.20 | 165.60 | 178.20 | n/a |
| 64 | 66.00 | 103.20 | 131.40 | 152.40 | 166.20 | 178.80 | 192.00 | n/a |
| 65 | 70.80 | 111.60 | 141.60 | 164.40 | 179.40 | 193.20 | 207.60 | n/a |
| 66 | 76.20 | 120.00 | 153.00 | 177.60 | 193.80 | 208.80 | 223.80 | n/a |
| 67 | 81.60 | 129.60 | 165.00 | 191.40 | 209.40 | 225.00 | 241.80 | n/a |
| 68 | 90.00 | 142.80 | 182.40 | 211.20 | 231.00 | 249.00 | 266.40 | n/a |
| 69 | 99.00 | 157.80 | 201.00 | 233.40 | 255.60 | 274.80 | 294.00 | n/a |
| 70 | 109.20 | 174.00 | 222.00 | 258.00 | 282.00 | 303.00 | 324.60 | n/a |
| 71 | 120.60 | 192.00 | 244.80 | 285.00 | 311.40 | 334.80 | 358.20 | n/a |
| 72 | 132.60 | 211.80 | 270.60 | 314.40 | 343.80 | 369.60 | 395.40 | n/a |
| 73 | 144.60 | 231.60 | 296.40 | 345.00 | 376.80 | 405.00 | 432.60 | n/a |
| 74 | 157.80 | 252.60 | 324.60 | 378.00 | 412.80 | 443.40 | 472.80 | n/a |
| 75 | 171.60 | 276.60 | 355.20 | 414.00 | 452.40 | 486.00 | 517.20 | n/a |
| 76 | 186.60 | 302.40 | 388.80 | 453.60 | 496.20 | 532.20 | 565.80 | n/a |
| 77 | 203.40 | 330.60 | 426.00 | 496.80 | 543.60 | 583.20 | 618.59 | n/a |
| 78 | 224.40 | 366.00 | 472.80 | 552.00 | 602.99 | 646.19 | 683.99 | n/a |
| 79 | 247.80 | 405.00 | 525.00 | 612.59 | 669.59 | 715.79 | 756.59 | n/a |
| 80 | 273.00 | 448.80 | 582.60 | 680.39 | 742.79 | 793.79 | 836.39 | n/a |
| 81 | 301.20 | 497.40 | 646.19 | 755.39 | 824.39 | 879.59 | 924.59 | n/a |
| 82 | 331.80 | 550.80 | 717.59 | 838.19 | 914.39 | 974.39 | 1,021.79 | n/a |
| 83 | 358.80 | 597.60 | 780.59 | 911.99 | 992.99 | 1,055.39 | 1,103.39 | n/a |
| 84 | 387.60 | 648.59 | 848.99 | 991.19 | 1,077.59 | 1,142.99 | 1,190.99 | n/a |
| 85 | 418.80 | 703.79 | 923.39 | 1,078.19 | 1,169.99 | 1,237.19 | 1,285.79 | n/a |
| 86 | 453.00 | 763.79 | 1,004.99 | 1,172.39 | 1,269.59 | 1,339.79 | 1,388.39 | n/a |
| 87 | 489.60 | 829.19 | 1,093.19 | 1,274.39 | 1,378.19 | 1,450.79 | 1,498.79 | n/a |
| 88 | 528.60 | 899.99 | 1,189.19 | 1,385.99 | 1,496.39 | 1,571.39 | 1,618.19 | n/a |
| 89 | 571.20 | 976.19 | 1,294.19 | 1,507.19 | 1,624.19 | 1,701.59 | 1,747.19 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $28.20 | $42.00 | $52.80 | $60.60 | $66.60 | $72.60 | $79.20 | n/a |
| 35-39 | 33.00 | 49.80 | 63.00 | 73.20 | 80.40 | 87.00 | 95.40 | n/a |
| 40-44 | 39.60 | 60.60 | 77.40 | 90.00 | 99.00 | 108.00 | 117.60 | n/a |
| 45-49 | 47.40 | 74.40 | 95.40 | 111.60 | 123.00 | 133.80 | 146.40 | n/a |
| 50 | 53.40 | 84.00 | 108.00 | 126.00 | 139.20 | 151.20 | 165.00 | n/a |
| 51 | 55.20 | 87.00 | 112.20 | 131.40 | 145.20 | 157.80 | 172.20 | n/a |
| 52 | 57.60 | 90.60 | 117.00 | 136.80 | 151.20 | 164.40 | 178.80 | n/a |
| 53 | 60.60 | 95.40 | 123.00 | 144.60 | 159.60 | 173.40 | 189.00 | n/a |
| 54 | 63.60 | 100.80 | 130.20 | 152.40 | 168.00 | 183.00 | 199.20 | n/a |
| 55 | 66.60 | 106.20 | 137.40 | 160.80 | 177.60 | 192.60 | 210.00 | n/a |
| 56 | 70.20 | 112.20 | 144.60 | 169.80 | 187.20 | 203.40 | 221.40 | n/a |
| 57 | 73.80 | 118.20 | 153.00 | 179.40 | 197.40 | 214.80 | 233.40 | n/a |
| 58 | 78.00 | 125.40 | 162.00 | 190.20 | 209.40 | 227.40 | 247.20 | n/a |
| 59 | 82.80 | 132.60 | 171.60 | 201.60 | 222.00 | 241.20 | 262.20 | n/a |
| 60 | 87.60 | 140.40 | 181.80 | 213.60 | 235.20 | 255.00 | 277.20 | n/a |
| 61 | 92.40 | 148.80 | 192.60 | 226.20 | 249.60 | 270.60 | 294.00 | n/a |
| 62 | 97.80 | 157.80 | 204.00 | 239.40 | 264.60 | 286.80 | 311.40 | n/a |
| 63 | 104.40 | 169.20 | 219.60 | 258.00 | 284.40 | 308.40 | 334.20 | n/a |
| 64 | 112.20 | 181.80 | 235.80 | 277.20 | 306.00 | 331.20 | 359.40 | n/a |
| 65 | 120.60 | 195.60 | 253.80 | 298.20 | 328.80 | 356.40 | 386.40 | n/a |
| 66 | 129.00 | 210.00 | 273.00 | 321.00 | 354.00 | 383.40 | 415.20 | n/a |
| 67 | 138.60 | 225.60 | 293.40 | 345.00 | 380.40 | 412.20 | 446.40 | n/a |
| 68 | 148.20 | 241.80 | 314.40 | 370.20 | 408.60 | 442.20 | 478.20 | n/a |
| 69 | 159.00 | 259.80 | 337.80 | 397.20 | 438.00 | 474.60 | 513.00 | n/a |
| 70 | 170.40 | 278.40 | 362.40 | 426.60 | 470.40 | 508.80 | 549.60 | n/a |
| 71 | 182.40 | 298.80 | 388.80 | 457.20 | 504.60 | 546.00 | 589.20 | n/a |
| 72 | 195.60 | 320.40 | 417.00 | 490.80 | 541.80 | 585.60 | 631.79 | n/a |
| 73 | 211.20 | 346.80 | 452.40 | 533.40 | 588.00 | 635.99 | 684.59 | n/a |
| 74 | 228.00 | 376.20 | 491.40 | 579.00 | 638.99 | 689.99 | 742.19 | n/a |
| 75 | 246.60 | 407.40 | 533.40 | 628.79 | 693.59 | 749.39 | 803.99 | n/a |
| 76 | 266.40 | 441.60 | 579.00 | 683.39 | 753.59 | 812.99 | 871.79 | n/a |
| 77 | 288.00 | 478.80 | 628.19 | 741.59 | 818.39 | 882.59 | 944.99 | n/a |
| 78 | 312.60 | 522.60 | 686.99 | 811.19 | 893.99 | 962.99 | 1,028.39 | n/a |
| 79 | 340.20 | 570.00 | 750.59 | 887.39 | 976.79 | 1,051.19 | 1,118.99 | n/a |
| 80 | 369.60 | 622.19 | 820.79 | 970.19 | 1,067.39 | 1,147.19 | 1,217.99 | n/a |
| 81 | 401.40 | 678.59 | 896.99 | 1,060.79 | 1,166.99 | 1,251.59 | 1,325.39 | n/a |
| 82 | 436.80 | 740.39 | 980.99 | 1,159.79 | 1,274.99 | 1,365.59 | 1,442.39 | n/a |
| 83 | 466.20 | 793.79 | 1,053.59 | 1,245.59 | 1,366.19 | 1,460.39 | 1,537.19 | n/a |
| 84 | 497.40 | 850.19 | 1,132.19 | 1,337.39 | 1,464.59 | 1,561.19 | 1,638.59 | n/a |
| 85 | 531.00 | 911.39 | 1,216.19 | 1,435.79 | 1,569.59 | 1,669.79 | 1,746.59 | n/a |
| 86 | 566.40 | 976.79 | 1,306.19 | 1,541.39 | 1,682.39 | 1,784.99 | 1,861.18 | n/a |
| 87 | 604.79 | 1,046.39 | 1,403.39 | 1,654.79 | 1,803.58 | 1,908.58 | 1,983.58 | n/a |
| 88 | 645.59 | 1,121.39 | 1,507.19 | 1,777.19 | 1,932.58 | 2,040.58 | 2,113.78 | n/a |
| 89 | 688.79 | 1,201.79 | 1,619.39 | 1,907.98 | 2,071.78 | 2,182.18 | 2,252.98 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $60.00 | $94.20 | $120.60 | $140.40 | $154.20 | $167.40 | $181.80 | n/a |
| 35-39 | 65.40 | 103.20 | 132.00 | 154.80 | 169.80 | 184.20 | 200.40 | n/a |
| 40-44 | 72.60 | 115.20 | 148.20 | 174.00 | 191.40 | 207.60 | 226.20 | n/a |
| 45-49 | 78.60 | 126.00 | 162.60 | 190.20 | 210.00 | 227.40 | 247.20 | n/a |
| 50 | 84.00 | 135.00 | 174.00 | 204.00 | 225.00 | 243.60 | 265.20 | n/a |
| 51 | 85.80 | 138.00 | 178.20 | 208.80 | 229.80 | 249.60 | 271.20 | n/a |
| 52 | 87.60 | 141.00 | 181.80 | 213.60 | 235.20 | 255.00 | 277.20 | n/a |
| 53 | 90.60 | 145.80 | 188.40 | 221.40 | 243.60 | 264.00 | 286.80 | n/a |
| 54 | 93.60 | 151.20 | 195.60 | 229.20 | 252.60 | 273.60 | 297.00 | n/a |
| 55 | 96.60 | 156.60 | 202.20 | 237.60 | 261.60 | 283.80 | 307.80 | n/a |
| 56 | 100.20 | 162.00 | 209.40 | 246.00 | 271.20 | 293.40 | 318.60 | n/a |
| 57 | 103.80 | 167.40 | 217.20 | 255.00 | 280.80 | 304.20 | 330.00 | n/a |
| 58 | 108.00 | 174.60 | 225.60 | 265.20 | 292.20 | 316.80 | 343.20 | n/a |
| 59 | 112.20 | 181.80 | 235.20 | 276.00 | 304.20 | 329.40 | 357.60 | n/a |
| 60 | 116.40 | 189.00 | 244.80 | 287.40 | 316.80 | 343.20 | 372.00 | n/a |
| 61 | 121.20 | 196.80 | 255.00 | 299.40 | 330.00 | 357.00 | 387.00 | n/a |
| 62 | 125.40 | 204.60 | 265.20 | 311.40 | 343.20 | 371.40 | 402.60 | n/a |
| 63 | 132.60 | 216.00 | 280.20 | 329.40 | 363.00 | 393.00 | 426.00 | n/a |
| 64 | 139.80 | 228.60 | 296.40 | 348.60 | 384.00 | 415.80 | 450.00 | n/a |
| 65 | 147.60 | 241.80 | 313.80 | 369.00 | 406.20 | 439.80 | 476.40 | n/a |
| 66 | 156.00 | 255.00 | 331.80 | 390.00 | 430.20 | 465.60 | 503.40 | n/a |
| 67 | 164.40 | 270.00 | 351.00 | 412.80 | 454.80 | 492.60 | 532.20 | n/a |
| 68 | 175.20 | 287.40 | 373.80 | 439.20 | 484.80 | 524.40 | 566.40 | n/a |
| 69 | 186.00 | 305.40 | 397.80 | 468.00 | 516.00 | 558.60 | 602.99 | n/a |
| 70 | 198.00 | 325.20 | 423.60 | 498.60 | 549.60 | 594.60 | 641.99 | n/a |
| 71 | 210.60 | 346.20 | 450.60 | 531.00 | 585.60 | 632.99 | 683.39 | n/a |
| 72 | 223.80 | 368.40 | 480.00 | 565.20 | 623.99 | 674.39 | 727.19 | n/a |
| 73 | 239.40 | 395.40 | 516.00 | 608.39 | 670.79 | 724.79 | 780.59 | n/a |
| 74 | 256.20 | 424.20 | 554.40 | 653.99 | 721.19 | 779.39 | 838.19 | n/a |
| 75 | 274.20 | 455.40 | 596.40 | 703.19 | 775.79 | 837.59 | 899.39 | n/a |
| 76 | 294.00 | 488.40 | 640.79 | 756.59 | 834.59 | 900.59 | 965.99 | n/a |
| 77 | 314.40 | 524.40 | 688.79 | 813.59 | 897.59 | 968.39 | 1,036.79 | n/a |
| 78 | 339.60 | 568.20 | 747.59 | 883.19 | 973.79 | 1,048.79 | 1,120.79 | n/a |
| 79 | 366.00 | 614.99 | 811.19 | 958.79 | 1,056.59 | 1,136.39 | 1,210.79 | n/a |
| 80 | 395.40 | 665.99 | 880.19 | 1,040.99 | 1,145.99 | 1,231.79 | 1,308.59 | n/a |
| 81 | 426.60 | 721.79 | 955.19 | 1,129.79 | 1,243.19 | 1,334.39 | 1,414.19 | n/a |
| 82 | 460.20 | 781.79 | 1,036.19 | 1,226.39 | 1,348.79 | 1,445.99 | 1,528.79 | n/a |
| 83 | 489.00 | 833.99 | 1,108.19 | 1,310.99 | 1,439.39 | 1,539.59 | 1,622.39 | n/a |
| 84 | 519.60 | 889.79 | 1,185.59 | 1,401.59 | 1,535.99 | 1,638.59 | 1,721.39 | n/a |
| 85 | 552.00 | 949.19 | 1,267.79 | 1,498.19 | 1,639.19 | 1,744.79 | 1,826.38 | n/a |
| 86 | 586.80 | 1,012.79 | 1,355.39 | 1,601.39 | 1,748.99 | 1,857.58 | 1,938.58 | n/a |
| 87 | 623.39 | 1,079.99 | 1,449.59 | 1,711.79 | 1,866.58 | 1,977.58 | 2,056.78 | n/a |
| 88 | 662.39 | 1,152.59 | 1,550.39 | 1,829.98 | 1,991.98 | 2,105.38 | 2,182.78 | n/a |
| 89 | 704.39 | 1,229.39 | 1,658.39 | 1,955.98 | 2,125.78 | 2,240.98 | 2,315.98 | n/a |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N520

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Home Health Care Benefit Limited to ½ of the Lifetime Maximum Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 365 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $30.60 | $45.60 | $57.00 | $66.00 | $72.00 | $77.40 | $84.00 | $100.20 |
| 35-39 | 34.80 | 52.20 | 66.00 | 76.20 | 83.40 | 90.60 | 97.80 | 117.00 |
| 40-44 | 40.20 | 61.80 | 78.60 | 91.20 | 99.60 | 108.00 | 117.00 | 139.20 |
| 45-49 | 48.00 | 75.00 | 95.40 | 111.00 | 121.80 | 132.00 | 142.80 | 169.80 |
| 50 | 53.40 | 83.40 | 106.80 | 124.20 | 136.20 | 147.60 | 160.20 | 189.60 |
| 51 | 55.20 | 86.40 | 110.40 | 129.00 | 141.60 | 153.00 | 166.20 | 196.80 |
| 52 | 57.00 | 90.00 | 114.60 | 133.80 | 147.00 | 159.00 | 172.20 | 204.00 |
| 53 | 60.00 | 94.20 | 120.60 | 140.40 | 154.20 | 166.80 | 180.60 | 214.20 |
| 54 | 62.40 | 99.00 | 126.60 | 147.60 | 162.00 | 175.20 | 189.60 | 224.40 |
| 55 | 65.40 | 103.80 | 132.60 | 154.80 | 169.80 | 183.60 | 199.20 | 235.20 |
| 56 | 68.40 | 108.60 | 139.20 | 162.60 | 178.20 | 192.60 | 208.80 | 246.60 |
| 57 | 71.40 | 114.00 | 145.80 | 170.40 | 187.20 | 202.20 | 219.00 | 258.60 |
| 58 | 75.60 | 120.00 | 154.20 | 180.00 | 197.40 | 213.60 | 231.00 | 273.00 |
| 59 | 79.20 | 126.60 | 162.60 | 189.60 | 208.20 | 225.60 | 243.60 | 287.40 |
| 60 | 83.40 | 133.20 | 171.60 | 200.40 | 220.20 | 237.60 | 256.80 | 303.00 |
| 61 | 88.20 | 141.00 | 181.20 | 211.20 | 232.20 | 250.80 | 271.20 | 319.80 |
| 62 | 92.40 | 148.20 | 190.80 | 223.20 | 244.80 | 264.60 | 286.20 | 337.20 |
| 63 | 99.00 | 158.40 | 204.00 | 238.80 | 262.20 | 283.20 | 306.00 | 360.00 |
| 64 | 105.60 | 169.80 | 218.40 | 255.60 | 280.80 | 303.00 | 327.00 | 385.20 |
| 65 | 112.20 | 181.20 | 233.40 | 273.00 | 300.00 | 324.00 | 349.80 | 411.60 |
| 66 | 120.00 | 193.80 | 249.60 | 292.20 | 321.00 | 346.80 | 374.40 | 439.80 |
| 67 | 127.80 | 207.00 | 267.00 | 312.60 | 343.80 | 370.80 | 400.20 | 469.80 |
| 68 | 136.80 | 221.40 | 285.60 | 334.20 | 367.20 | 396.60 | 427.20 | 501.60 |
| 69 | 145.80 | 236.40 | 305.40 | 357.60 | 393.00 | 424.20 | 456.60 | 535.20 |
| 70 | 156.00 | 252.60 | 326.40 | 382.20 | 420.00 | 453.60 | 487.80 | 571.20 |
| 71 | 166.20 | 270.00 | 349.20 | 408.60 | 449.40 | 484.80 | 521.40 | 609.59 |
| 72 | 177.60 | 288.60 | 373.20 | 436.80 | 480.60 | 518.40 | 556.80 | 650.39 |
| 73 | 192.00 | 312.60 | 405.00 | 475.20 | 522.60 | 563.40 | 604.19 | 704.99 |
| 74 | 207.60 | 339.00 | 440.40 | 516.60 | 567.60 | 611.99 | 655.79 | 763.19 |
| 75 | 224.40 | 367.80 | 478.20 | 561.60 | 617.39 | 664.79 | 711.59 | 826.79 |
| 76 | 242.40 | 399.00 | 519.60 | 610.19 | 670.79 | 722.39 | 772.19 | 895.79 |
| 77 | 262.20 | 432.60 | 564.60 | 663.59 | 729.59 | 785.39 | 837.59 | 970.19 |
| 78 | 285.60 | 473.40 | 618.59 | 727.19 | 799.19 | 858.59 | 914.39 | 1,055.99 |
| 79 | 311.40 | 517.80 | 677.39 | 796.79 | 874.79 | 939.59 | 997.19 | 1,150.19 |
| 80 | 339.00 | 565.80 | 742.19 | 872.99 | 958.19 | 1,027.79 | 1,088.39 | 1,252.19 |
| 81 | 369.00 | 618.59 | 812.99 | 956.99 | 1,049.99 | 1,123.79 | 1,187.39 | 1,363.19 |
| 82 | 402.00 | 676.79 | 890.99 | 1,048.79 | 1,149.59 | 1,229.39 | 1,295.39 | 1,484.39 |
| 83 | 430.20 | 727.19 | 959.39 | 1,129.19 | 1,235.39 | 1,318.19 | 1,384.79 | 1,583.99 |
| 84 | 460.80 | 781.19 | 1,033.19 | 1,215.59 | 1,327.79 | 1,412.99 | 1,479.59 | 1,690.19 |
| 85 | 492.60 | 839.39 | 1,112.99 | 1,308.59 | 1,427.39 | 1,514.99 | 1,581.59 | 1,803.58 |
| 86 | 527.40 | 901.79 | 1,198.79 | 1,408.79 | 1,534.19 | 1,624.19 | 1,690.19 | 1,924.18 |
| 87 | 564.60 | 968.99 | 1,291.19 | 1,516.79 | 1,648.79 | 1,741.19 | 1,806.58 | 2,053.18 |
| 88 | 604.19 | 1,040.99 | 1,390.79 | 1,633.19 | 1,771.79 | 1,867.18 | 1,930.78 | 2,190.58 |
| 89 | 646.19 | 1,118.99 | 1,498.19 | 1,757.99 | 1,904.38 | 2,001.58 | 2,063.98 | 2,337.58 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N520

Elimination Period Factors

To determine the annual premium rates for Policy Form GR-N520 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period 30 Day | 90 Day | 180 Day |
|---|---|---|---|
| 365 | 0.85 | 0.74 | NA |
| 730 | 0.85 | 0.74 | 0.66 |
| 1,095 | 0.87 | 0.77 | 0.66 |
| 1,460 | 0.87 | 0.77 | 0.66 |
| 1,825 | 0.87 | 0.77 | 0.66 |
| 2,190 | 0.87 | 0.77 | 0.66 |
| 2,920 | 0.89 | 0.80 | 0.71 |
| Unlimited | 0.89 | 0.80 | 0.71 |

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 206A-VA
(When attached to Base Policy GR-N520)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $17.40 | $19.80 | $23.40 | $27.60 | $30.60 | $33.00 | $34.80 | $36.60 | $39.60 |
| 35-39 | 19.80 | 22.80 | 27.00 | 32.40 | 36.60 | 39.60 | 41.40 | 43.80 | 48.00 |
| 40-44 | 21.60 | 25.20 | 30.00 | 37.20 | 41.40 | 45.00 | 47.40 | 50.40 | 54.60 |
| 45-49 | 26.40 | 31.20 | 38.40 | 47.40 | 53.40 | 58.20 | 61.20 | 64.80 | 70.20 |
| 50 | 28.20 | 33.60 | 41.40 | 51.00 | 58.20 | 63.00 | 66.60 | 70.80 | 76.80 |
| 51 | 28.80 | 34.20 | 42.60 | 52.80 | 60.00 | 64.80 | 68.40 | 72.60 | 79.20 |
| 52 | 29.40 | 35.40 | 43.80 | 54.00 | 61.80 | 67.20 | 70.80 | 75.00 | 81.60 |
| 53 | 31.20 | 37.80 | 46.20 | 57.60 | 66.00 | 71.40 | 75.60 | 80.40 | 87.00 |
| 54 | 33.00 | 40.20 | 49.80 | 61.80 | 70.80 | 76.80 | 81.00 | 85.80 | 93.00 |
| 55 | 34.80 | 42.60 | 52.80 | 66.00 | 75.60 | 81.60 | 86.40 | 91.80 | 99.60 |
| 56 | 37.20 | 45.60 | 56.40 | 70.80 | 80.40 | 87.60 | 92.40 | 97.80 | 106.20 |
| 57 | 39.00 | 48.00 | 60.00 | 75.60 | 86.40 | 93.60 | 99.00 | 105.00 | 114.00 |
| 58 | 42.00 | 51.60 | 64.80 | 81.60 | 93.00 | 100.80 | 106.80 | 113.40 | 123.00 |
| 59 | 45.00 | 55.80 | 69.60 | 87.60 | 100.20 | 109.20 | 115.20 | 122.40 | 132.60 |
| 60 | 48.60 | 60.00 | 75.00 | 94.80 | 108.60 | 117.60 | 124.20 | 132.00 | 142.80 |
| 61 | 52.20 | 64.20 | 81.00 | 102.00 | 117.00 | 127.20 | 133.80 | 142.20 | 154.20 |
| 62 | 55.80 | 69.00 | 87.00 | 109.80 | 126.00 | 136.80 | 144.60 | 153.60 | 166.20 |
| 63 | 60.60 | 75.00 | 94.80 | 119.40 | 137.40 | 149.40 | 157.80 | 167.40 | 181.20 |
| 64 | 65.40 | 81.60 | 102.60 | 130.20 | 149.40 | 162.60 | 171.60 | 182.40 | 196.80 |
| 65 | 70.80 | 88.80 | 111.60 | 141.60 | 162.60 | 177.00 | 186.60 | 198.60 | 214.20 |
| 66 | 76.80 | 96.00 | 121.80 | 154.20 | 177.00 | 192.60 | 203.40 | 216.00 | 233.40 |
| 67 | 83.40 | 104.40 | 132.00 | 168.00 | 192.60 | 210.00 | 221.40 | 235.20 | 253.80 |
| 68 | 92.40 | 115.80 | 147.00 | 186.60 | 214.80 | 234.00 | 247.20 | 262.20 | 283.20 |
| 69 | 103.20 | 129.00 | 163.80 | 208.20 | 239.40 | 261.00 | 276.00 | 292.20 | 315.00 |
| 70 | 114.60 | 143.40 | 181.80 | 232.20 | 267.00 | 291.00 | 307.20 | 326.40 | 351.00 |
| 71 | 127.20 | 159.00 | 202.20 | 258.60 | 297.60 | 324.60 | 343.20 | 363.60 | 391.20 |
| 72 | 141.00 | 177.00 | 225.00 | 288.00 | 331.80 | 361.80 | 382.20 | 405.60 | 436.20 |
| 73 | 154.80 | 194.40 | 247.80 | 317.40 | 366.60 | 399.60 | 422.40 | 447.60 | 480.00 |
| 74 | 169.20 | 213.60 | 273.00 | 349.80 | 404.40 | 441.60 | 466.20 | 493.80 | 528.60 |
| 75 | 185.40 | 234.60 | 300.00 | 385.80 | 446.40 | 487.80 | 514.80 | 544.20 | 582.60 |
| 76 | 203.40 | 257.40 | 330.00 | 425.40 | 493.20 | 538.20 | 568.80 | 600.59 | 641.39 |
| 77 | 222.60 | 282.60 | 363.60 | 469.20 | 544.20 | 594.60 | 627.59 | 662.39 | 706.19 |
| 78 | 246.60 | 313.20 | 403.80 | 523.80 | 607.79 | 663.59 | 700.19 | 737.39 | 784.79 |
| 79 | 272.40 | 347.40 | 449.40 | 583.80 | 678.59 | 740.99 | 781.19 | 821.39 | 872.39 |
| 80 | 301.20 | 384.60 | 499.80 | 650.99 | 757.79 | 827.39 | 871.79 | 914.39 | 969.59 |
| 81 | 333.00 | 426.60 | 555.60 | 726.59 | 845.99 | 923.39 | 972.59 | 1,018.19 | 1,077.59 |
| 82 | 367.80 | 472.80 | 617.99 | 809.99 | 944.39 | 1,030.79 | 1,084.79 | 1,133.39 | 1,197.59 |
| 83 | 396.00 | 510.00 | 668.99 | 880.79 | 1,027.19 | 1,120.19 | 1,176.59 | 1,226.99 | 1,295.39 |
| 84 | 426.00 | 550.20 | 724.19 | 956.99 | 1,117.19 | 1,216.79 | 1,276.79 | 1,328.39 | 1,400.99 |
| 85 | 458.40 | 594.00 | 784.79 | 1,039.79 | 1,214.39 | 1,321.79 | 1,384.79 | 1,437.59 | 1,515.59 |
| 86 | 493.80 | 640.79 | 849.59 | 1,130.39 | 1,320.59 | 1,435.19 | 1,502.39 | 1,556.39 | 1,639.79 |
| 87 | 531.00 | 691.19 | 919.79 | 1,228.19 | 1,435.79 | 1,559.39 | 1,630.19 | 1,684.79 | 1,773.59 |
| 88 | 571.80 | 745.79 | 995.99 | 1,334.99 | 1,561.19 | 1,693.79 | 1,768.19 | 1,823.98 | 1,918.78 |
| 89 | 614.99 | 805.19 | 1,078.79 | 1,450.79 | 1,697.99 | 1,839.58 | 1,918.18 | 1,974.58 | 2,075.38 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $25.20 | $30.00 | $37.20 | $46.80 | $53.40 | $58.20 | $61.80 | $66.60 | $74.40 |
| 35-39 | 29.40 | 36.00 | 44.40 | 56.40 | 64.80 | 70.80 | 75.60 | 81.00 | 90.00 |
| 40-44 | 36.00 | 43.80 | 55.20 | 70.20 | 81.00 | 88.80 | 94.20 | 101.40 | 112.20 |
| 45-49 | 44.40 | 54.60 | 68.40 | 87.60 | 101.40 | 111.60 | 118.20 | 127.20 | 140.40 |
| 50 | 49.80 | 61.80 | 78.00 | 100.20 | 115.80 | 127.20 | 135.60 | 145.20 | 160.20 |
| 51 | 52.20 | 64.20 | 81.60 | 104.40 | 121.20 | 133.20 | 141.60 | 151.80 | 167.40 |
| 52 | 54.00 | 67.20 | 85.20 | 109.20 | 126.60 | 139.20 | 148.20 | 159.00 | 174.60 |
| 53 | 57.00 | 70.80 | 90.60 | 115.80 | 134.40 | 147.60 | 156.60 | 168.60 | 184.80 |
| 54 | 60.60 | 75.00 | 95.40 | 122.40 | 142.20 | 156.00 | 166.20 | 178.20 | 196.20 |
| 55 | 63.60 | 79.20 | 101.40 | 129.60 | 150.60 | 165.60 | 175.80 | 189.00 | 207.60 |
| 56 | 67.20 | 84.00 | 107.40 | 137.40 | 159.60 | 175.20 | 186.60 | 200.40 | 219.60 |
| 57 | 70.80 | 88.80 | 113.40 | 145.80 | 169.20 | 186.00 | 197.40 | 212.40 | 232.80 |
| 58 | 75.60 | 94.20 | 120.60 | 155.40 | 180.00 | 198.00 | 210.60 | 225.60 | 247.20 |
| 59 | 79.80 | 100.20 | 128.40 | 165.00 | 192.00 | 210.60 | 223.80 | 240.60 | 263.40 |
| 60 | 85.20 | 106.80 | 136.80 | 175.80 | 204.00 | 224.40 | 238.80 | 255.60 | 280.20 |
| 61 | 90.00 | 113.40 | 145.20 | 187.20 | 217.20 | 238.80 | 253.80 | 272.40 | 297.60 |
| 62 | 96.00 | 120.60 | 154.20 | 199.20 | 231.60 | 254.40 | 270.60 | 289.80 | 316.80 |
| 63 | 103.20 | 129.60 | 166.80 | 215.40 | 250.20 | 274.80 | 292.20 | 313.20 | 342.00 |
| 64 | 111.00 | 139.80 | 180.00 | 232.80 | 270.60 | 297.00 | 316.20 | 339.00 | 369.60 |
| 65 | 119.40 | 151.20 | 194.40 | 251.40 | 292.20 | 321.60 | 341.40 | 366.00 | 399.00 |
| 66 | 129.00 | 162.60 | 210.00 | 271.20 | 316.20 | 347.40 | 369.60 | 396.00 | 431.40 |
| 67 | 138.60 | 175.80 | 226.80 | 293.40 | 341.40 | 375.60 | 399.60 | 427.80 | 465.60 |
| 68 | 150.60 | 190.20 | 245.40 | 318.00 | 370.80 | 408.00 | 433.80 | 464.40 | 505.20 |
| 69 | 162.60 | 206.40 | 266.40 | 345.60 | 402.60 | 442.80 | 471.00 | 504.00 | 547.20 |
| 70 | 176.40 | 223.20 | 288.60 | 374.40 | 437.40 | 480.60 | 511.20 | 547.20 | 593.40 |
| 71 | 190.80 | 241.80 | 312.60 | 406.80 | 474.60 | 522.00 | 555.00 | 594.00 | 643.19 |
| 72 | 206.40 | 262.20 | 339.00 | 441.00 | 515.40 | 567.00 | 602.99 | 644.39 | 697.79 |
| 73 | 225.00 | 286.20 | 370.80 | 483.60 | 565.20 | 622.19 | 661.79 | 706.79 | 763.19 |
| 74 | 245.40 | 312.00 | 405.60 | 529.80 | 620.39 | 682.79 | 725.99 | 774.59 | 834.59 |
| 75 | 267.60 | 340.80 | 444.00 | 580.80 | 680.99 | 749.39 | 796.79 | 848.99 | 913.19 |
| 76 | 291.60 | 372.00 | 485.40 | 637.19 | 746.99 | 822.59 | 874.19 | 930.59 | 998.99 |
| 77 | 317.40 | 406.20 | 531.00 | 698.39 | 819.59 | 902.99 | 959.39 | 1,019.99 | 1,092.59 |
| 78 | 345.60 | 443.40 | 580.80 | 766.19 | 900.59 | 991.79 | 1,052.99 | 1,117.19 | 1,193.99 |
| 79 | 376.20 | 483.60 | 635.99 | 841.19 | 989.39 | 1,089.59 | 1,155.59 | 1,223.39 | 1,304.39 |
| 80 | 409.20 | 527.40 | 695.99 | 922.79 | 1,086.59 | 1,196.39 | 1,267.79 | 1,339.79 | 1,425.59 |
| 81 | 445.20 | 575.40 | 761.39 | 1,012.79 | 1,193.99 | 1,313.99 | 1,391.39 | 1,466.99 | 1,557.59 |
| 82 | 484.80 | 627.59 | 833.39 | 1,111.79 | 1,311.59 | 1,443.59 | 1,526.99 | 1,606.79 | 1,702.19 |
| 83 | 515.40 | 668.99 | 890.39 | 1,192.19 | 1,407.59 | 1,547.39 | 1,634.99 | 1,717.19 | 1,817.38 |
| 84 | 547.20 | 712.19 | 952.19 | 1,279.19 | 1,510.79 | 1,659.59 | 1,750.79 | 1,834.78 | 1,940.38 |
| 85 | 581.40 | 758.99 | 1,017.59 | 1,372.19 | 1,621.79 | 1,779.59 | 1,874.98 | 1,960.78 | 2,071.78 |
| 86 | 617.99 | 808.19 | 1,087.79 | 1,471.79 | 1,740.59 | 1,907.98 | 2,008.18 | 2,095.18 | 2,211.58 |
| 87 | 656.39 | 860.99 | 1,162.79 | 1,579.19 | 1,868.38 | 2,045.98 | 2,150.38 | 2,239.18 | 2,360.98 |
| 88 | 697.79 | 916.79 | 1,243.19 | 1,693.79 | 2,005.18 | 2,193.58 | 2,302.78 | 2,392.78 | 2,521.18 |
| 89 | 741.59 | 976.79 | 1,328.39 | 1,817.38 | 2,152.18 | 2,351.98 | 2,465.98 | 2,556.58 | 2,691.58 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $57.00 | $70.80 | $89.40 | $114.00 | $131.40 | $144.00 | $152.40 | $163.80 | $180.00 |
| 35-39 | 62.40 | 77.40 | 98.40 | 125.40 | 145.20 | 159.00 | 168.60 | 180.60 | 198.60 |
| 40-44 | 70.20 | 87.00 | 110.40 | 141.60 | 163.80 | 179.40 | 190.80 | 204.60 | 224.40 |
| 45-49 | 76.20 | 95.40 | 121.20 | 156.00 | 180.60 | 198.00 | 210.00 | 225.00 | 247.20 |
| 50 | 81.60 | 102.60 | 130.80 | 168.00 | 194.40 | 213.00 | 226.20 | 242.40 | 265.80 |
| 51 | 84.00 | 105.00 | 133.80 | 172.20 | 199.20 | 218.40 | 232.20 | 248.40 | 272.40 |
| 52 | 85.80 | 107.40 | 137.40 | 176.40 | 204.60 | 223.80 | 238.20 | 255.00 | 279.00 |
| 53 | 88.80 | 111.60 | 142.20 | 183.00 | 212.40 | 232.80 | 247.20 | 264.60 | 289.80 |
| 54 | 91.80 | 115.20 | 147.60 | 190.20 | 220.20 | 241.80 | 256.80 | 274.80 | 300.60 |
| 55 | 95.40 | 120.00 | 153.00 | 197.40 | 228.60 | 250.80 | 266.40 | 285.00 | 312.00 |
| 56 | 99.00 | 124.20 | 159.00 | 204.60 | 237.60 | 260.40 | 276.60 | 296.40 | 324.00 |
| 57 | 102.60 | 129.00 | 165.00 | 212.40 | 246.60 | 270.60 | 287.40 | 307.80 | 336.00 |
| 58 | 106.80 | 134.40 | 172.20 | 222.00 | 257.40 | 282.60 | 300.00 | 321.00 | 351.00 |
| 59 | 111.00 | 139.80 | 179.40 | 231.60 | 268.80 | 295.20 | 313.20 | 335.40 | 366.00 |
| 60 | 115.80 | 145.80 | 187.20 | 241.80 | 280.80 | 307.80 | 327.00 | 350.40 | 382.20 |
| 61 | 120.60 | 152.40 | 195.60 | 252.60 | 293.40 | 321.60 | 341.40 | 365.40 | 399.00 |
| 62 | 126.00 | 158.40 | 204.00 | 263.40 | 306.00 | 336.00 | 356.40 | 381.60 | 416.40 |
| 63 | 133.20 | 168.00 | 216.60 | 279.60 | 325.20 | 356.40 | 378.60 | 405.60 | 441.60 |
| 64 | 141.00 | 178.20 | 229.80 | 296.40 | 345.00 | 378.60 | 402.00 | 430.20 | 469.20 |
| 65 | 149.40 | 189.00 | 243.60 | 315.00 | 366.00 | 402.00 | 427.20 | 457.20 | 497.40 |
| 66 | 157.80 | 199.80 | 258.00 | 334.20 | 388.80 | 427.20 | 453.60 | 485.40 | 528.00 |
| 67 | 167.40 | 211.80 | 273.60 | 354.60 | 412.80 | 453.60 | 481.80 | 515.40 | 560.40 |
| 68 | 179.40 | 227.40 | 294.00 | 381.60 | 444.60 | 488.40 | 519.00 | 555.00 | 602.99 |
| 69 | 192.60 | 244.20 | 316.20 | 410.40 | 478.20 | 525.60 | 558.60 | 597.60 | 648.59 |
| 70 | 207.00 | 262.20 | 339.60 | 441.60 | 514.80 | 565.80 | 601.79 | 643.19 | 697.79 |
| 71 | 222.00 | 282.00 | 364.80 | 474.60 | 554.40 | 609.59 | 647.99 | 692.39 | 750.59 |
| 72 | 238.20 | 302.40 | 392.40 | 510.60 | 596.40 | 656.39 | 697.79 | 745.79 | 807.59 |
| 73 | 256.80 | 327.00 | 424.20 | 553.80 | 647.99 | 712.79 | 757.79 | 809.39 | 874.19 |
| 74 | 277.20 | 353.40 | 459.60 | 600.59 | 703.19 | 773.99 | 823.19 | 877.79 | 946.79 |
| 75 | 298.80 | 381.60 | 497.40 | 651.59 | 763.79 | 841.19 | 893.99 | 952.79 | 1,025.39 |
| 76 | 322.20 | 412.20 | 538.20 | 706.79 | 829.19 | 913.19 | 970.79 | 1,033.79 | 1,110.59 |
| 77 | 347.40 | 445.20 | 582.60 | 766.79 | 900.59 | 992.39 | 1,054.19 | 1,121.99 | 1,202.39 |
| 78 | 375.60 | 481.80 | 632.39 | 835.19 | 981.59 | 1,081.79 | 1,148.39 | 1,219.79 | 1,304.39 |
| 79 | 405.60 | 522.00 | 686.99 | 909.59 | 1,070.39 | 1,178.99 | 1,250.99 | 1,325.99 | 1,414.79 |
| 80 | 438.00 | 565.20 | 745.79 | 990.59 | 1,166.99 | 1,285.19 | 1,362.59 | 1,441.19 | 1,534.79 |
| 81 | 473.40 | 611.99 | 809.99 | 1,078.79 | 1,271.99 | 1,400.99 | 1,484.39 | 1,567.19 | 1,664.99 |
| 82 | 511.20 | 662.39 | 879.59 | 1,174.79 | 1,387.19 | 1,527.59 | 1,616.99 | 1,703.99 | 1,806.58 |
| 83 | 540.60 | 702.59 | 935.99 | 1,254.59 | 1,481.99 | 1,630.79 | 1,723.79 | 1,812.58 | 1,919.98 |
| 84 | 572.40 | 744.59 | 995.99 | 1,339.79 | 1,583.99 | 1,741.19 | 1,838.38 | 1,928.98 | 2,041.18 |
| 85 | 605.39 | 789.59 | 1,060.19 | 1,430.39 | 1,691.99 | 1,858.78 | 1,960.18 | 2,051.98 | 2,169.58 |
| 86 | 640.19 | 837.59 | 1,127.99 | 1,527.59 | 1,808.38 | 1,984.18 | 2,089.78 | 2,183.38 | 2,306.38 |
| 87 | 677.39 | 887.99 | 1,199.99 | 1,631.39 | 1,931.98 | 2,117.98 | 2,227.78 | 2,323.18 | 2,451.58 |
| 88 | 716.39 | 941.39 | 1,276.79 | 1,742.39 | 2,064.58 | 2,261.38 | 2,375.38 | 2,471.98 | 2,605.78 |
| 89 | 757.79 | 998.39 | 1,358.99 | 1,860.58 | 2,206.18 | 2,413.78 | 2,532.58 | 2,630.38 | 2,770.18 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $39.00 | $48.00 | $60.00 | $75.00 | $86.40 | $94.20 | $100.20 | $106.80 | $117.60 |
| 35-39 | 43.80 | 54.00 | 67.80 | 85.80 | 98.40 | 108.00 | 114.00 | 122.40 | 134.40 |
| 40-44 | 50.40 | 62.40 | 78.60 | 100.20 | 115.20 | 126.00 | 133.80 | 143.40 | 157.20 |
| 45-49 | 58.80 | 72.60 | 91.80 | 117.60 | 135.60 | 148.20 | 157.20 | 168.60 | 184.80 |
| 50 | 64.20 | 79.80 | 100.80 | 129.00 | 148.80 | 163.20 | 172.80 | 184.80 | 202.20 |
| 51 | 66.00 | 82.20 | 103.80 | 133.20 | 153.60 | 168.00 | 178.20 | 190.80 | 208.80 |
| 52 | 67.80 | 84.60 | 107.40 | 137.40 | 158.40 | 173.40 | 184.20 | 196.80 | 215.40 |
| 53 | 70.80 | 88.20 | 112.20 | 143.40 | 166.20 | 181.80 | 192.60 | 205.80 | 225.00 |
| 54 | 73.80 | 92.40 | 117.00 | 150.00 | 173.40 | 190.20 | 201.60 | 215.40 | 235.20 |
| 55 | 76.80 | 96.00 | 122.40 | 156.60 | 181.80 | 198.60 | 210.60 | 225.60 | 246.00 |
| 56 | 80.40 | 100.20 | 127.80 | 163.80 | 189.60 | 207.60 | 220.20 | 235.80 | 257.40 |
| 57 | 84.00 | 105.00 | 133.80 | 171.60 | 198.60 | 217.20 | 230.40 | 246.60 | 269.40 |
| 58 | 87.60 | 110.40 | 140.40 | 180.60 | 208.80 | 228.60 | 242.40 | 259.20 | 283.20 |
| 59 | 92.40 | 115.80 | 147.60 | 189.60 | 219.60 | 240.60 | 255.60 | 273.00 | 297.60 |
| 60 | 96.60 | 121.80 | 155.40 | 199.80 | 231.00 | 253.20 | 268.80 | 287.40 | 313.20 |
| 61 | 101.40 | 127.80 | 163.20 | 210.00 | 243.00 | 266.40 | 282.60 | 302.40 | 329.40 |
| 62 | 106.80 | 133.80 | 171.60 | 220.80 | 256.20 | 280.20 | 297.60 | 318.00 | 346.20 |
| 63 | 114.00 | 143.40 | 183.60 | 236.40 | 273.60 | 300.00 | 318.60 | 340.20 | 370.20 |
| 64 | 121.20 | 153.00 | 196.20 | 252.60 | 292.80 | 321.00 | 340.80 | 364.20 | 396.00 |
| 65 | 129.60 | 163.20 | 209.40 | 270.00 | 313.80 | 343.80 | 364.80 | 390.00 | 424.20 |
| 66 | 138.00 | 174.00 | 223.80 | 289.20 | 335.40 | 367.80 | 390.60 | 417.00 | 453.60 |
| 67 | 147.00 | 186.00 | 239.40 | 309.00 | 359.40 | 393.60 | 418.20 | 446.40 | 485.40 |
| 68 | 158.40 | 199.80 | 257.40 | 333.00 | 387.00 | 424.20 | 450.60 | 481.20 | 522.60 |
| 69 | 169.80 | 215.40 | 277.20 | 358.20 | 417.00 | 457.80 | 485.40 | 518.40 | 562.20 |
| 70 | 183.00 | 231.00 | 298.20 | 385.80 | 449.40 | 493.20 | 523.20 | 558.60 | 605.39 |
| 71 | 196.20 | 248.40 | 321.00 | 415.80 | 484.20 | 531.60 | 564.00 | 602.39 | 651.59 |
| 72 | 211.20 | 267.00 | 345.00 | 447.60 | 521.40 | 573.00 | 608.39 | 649.19 | 701.39 |
| 73 | 228.60 | 290.40 | 375.60 | 488.40 | 569.40 | 625.79 | 664.19 | 708.59 | 764.39 |
| 74 | 248.40 | 315.60 | 409.20 | 532.80 | 622.19 | 683.39 | 725.99 | 772.79 | 832.79 |
| 75 | 269.40 | 342.60 | 445.20 | 581.40 | 679.79 | 746.99 | 792.59 | 843.59 | 907.19 |
| 76 | 292.20 | 372.60 | 484.80 | 634.19 | 742.19 | 815.99 | 866.39 | 920.99 | 988.19 |
| 77 | 316.80 | 404.40 | 528.00 | 691.79 | 810.59 | 891.59 | 946.19 | 1,004.99 | 1,076.39 |
| 78 | 343.80 | 440.40 | 576.00 | 757.19 | 887.99 | 976.79 | 1,036.19 | 1,097.99 | 1,173.59 |
| 79 | 373.20 | 479.40 | 628.79 | 829.19 | 973.19 | 1,070.39 | 1,133.99 | 1,199.99 | 1,279.19 |
| 80 | 405.00 | 521.40 | 686.39 | 907.79 | 1,066.79 | 1,172.99 | 1,241.99 | 1,310.99 | 1,394.99 |
| 81 | 439.80 | 567.60 | 748.79 | 993.59 | 1,168.79 | 1,285.19 | 1,359.59 | 1,432.79 | 1,520.99 |
| 82 | 477.60 | 617.39 | 817.19 | 1,087.79 | 1,280.99 | 1,408.19 | 1,488.59 | 1,565.39 | 1,658.39 |
| 83 | 507.00 | 656.99 | 872.99 | 1,165.79 | 1,373.39 | 1,508.39 | 1,592.99 | 1,671.59 | 1,769.39 |
| 84 | 538.20 | 699.59 | 932.39 | 1,249.19 | 1,472.99 | 1,616.39 | 1,704.59 | 1,784.99 | 1,888.18 |
| 85 | 571.20 | 744.59 | 995.99 | 1,339.19 | 1,579.79 | 1,732.19 | 1,823.98 | 1,906.18 | 2,014.18 |
| 86 | 606.59 | 791.99 | 1,063.79 | 1,435.19 | 1,694.39 | 1,855.78 | 1,951.78 | 2,035.78 | 2,149.18 |
| 87 | 643.79 | 842.99 | 1,135.79 | 1,538.39 | 1,817.38 | 1,988.38 | 2,088.58 | 2,173.78 | 2,292.58 |
| 88 | 683.39 | 896.99 | 1,213.19 | 1,649.39 | 1,948.78 | 2,130.58 | 2,234.98 | 2,321.38 | 2,446.18 |
| 89 | 725.99 | 955.19 | 1,295.99 | 1,767.59 | 2,090.38 | 2,282.98 | 2,392.18 | 2,479.18 | 2,609.38 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N540

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $28.20 | $33.60 | $41.40 | $51.60 | $58.80 | $64.20 | $67.80 | $72.60 | $79.80 |
| 35-39 | 31.80 | 39.00 | 48.00 | 60.00 | 69.00 | 75.00 | 79.20 | 85.20 | 93.00 |
| 40-44 | 37.80 | 46.20 | 57.00 | 72.00 | 82.80 | 90.60 | 95.40 | 102.00 | 112.20 |
| 45-49 | 45.00 | 55.80 | 69.60 | 88.20 | 102.00 | 111.00 | 117.60 | 126.00 | 138.00 |
| 50 | 50.40 | 62.40 | 78.60 | 99.60 | 115.20 | 125.40 | 133.20 | 142.20 | 155.40 |
| 51 | 52.20 | 64.80 | 81.60 | 103.80 | 119.40 | 130.80 | 138.60 | 147.60 | 161.40 |
| 52 | 54.60 | 67.20 | 85.20 | 108.00 | 124.80 | 136.20 | 144.00 | 154.20 | 168.00 |
| 53 | 57.00 | 70.80 | 89.40 | 114.00 | 131.40 | 143.40 | 151.80 | 162.00 | 177.00 |
| 54 | 60.00 | 74.40 | 94.20 | 120.00 | 138.00 | 151.20 | 159.60 | 171.00 | 186.60 |
| 55 | 63.00 | 78.00 | 99.00 | 126.00 | 145.20 | 159.00 | 168.60 | 180.00 | 196.20 |
| 56 | 66.00 | 82.20 | 104.40 | 132.60 | 153.00 | 167.40 | 177.60 | 189.60 | 206.40 |
| 57 | 69.00 | 86.40 | 109.80 | 139.80 | 161.40 | 176.40 | 186.60 | 199.20 | 217.20 |
| 58 | 73.20 | 91.20 | 115.80 | 148.20 | 171.00 | 186.60 | 198.00 | 211.20 | 230.40 |
| 59 | 77.40 | 96.60 | 123.00 | 156.60 | 181.20 | 198.00 | 210.00 | 223.80 | 244.20 |
| 60 | 81.60 | 102.00 | 129.60 | 166.20 | 192.00 | 210.00 | 222.60 | 237.00 | 258.60 |
| 61 | 86.40 | 108.00 | 137.40 | 175.80 | 203.40 | 222.60 | 235.80 | 251.40 | 273.60 |
| 62 | 91.20 | 114.00 | 145.80 | 186.60 | 215.40 | 235.80 | 249.60 | 266.40 | 289.80 |
| 63 | 97.20 | 122.40 | 156.00 | 200.40 | 231.60 | 253.20 | 268.20 | 286.20 | 311.40 |
| 64 | 104.40 | 131.40 | 167.40 | 214.80 | 249.00 | 272.40 | 288.60 | 307.80 | 334.80 |
| 65 | 111.60 | 140.40 | 180.00 | 231.00 | 267.60 | 292.80 | 310.20 | 331.20 | 359.40 |
| 66 | 120.00 | 150.60 | 193.20 | 248.40 | 287.40 | 314.40 | 333.60 | 355.80 | 386.40 |
| 67 | 128.40 | 162.00 | 207.60 | 266.40 | 309.00 | 338.40 | 358.80 | 382.80 | 415.20 |
| 68 | 138.60 | 174.60 | 223.80 | 288.00 | 334.20 | 366.00 | 388.20 | 414.00 | 448.80 |
| 69 | 149.40 | 188.40 | 241.80 | 311.40 | 361.80 | 396.00 | 420.00 | 447.60 | 484.80 |
| 70 | 160.80 | 203.40 | 261.00 | 336.60 | 391.20 | 428.40 | 454.20 | 484.20 | 523.80 |
| 71 | 174.00 | 219.60 | 282.00 | 364.20 | 423.00 | 463.80 | 491.40 | 523.80 | 565.80 |
| 72 | 187.20 | 237.00 | 304.80 | 393.60 | 457.20 | 501.60 | 531.60 | 566.40 | 611.39 |
| 73 | 204.60 | 258.60 | 333.60 | 432.00 | 502.20 | 550.80 | 584.40 | 621.59 | 670.19 |
| 74 | 222.60 | 282.60 | 365.40 | 474.00 | 552.00 | 605.39 | 641.99 | 682.79 | 734.39 |
| 75 | 243.00 | 309.00 | 399.60 | 520.20 | 605.99 | 665.39 | 704.99 | 749.39 | 804.59 |
| 76 | 265.20 | 337.20 | 437.40 | 570.60 | 665.99 | 730.79 | 774.59 | 822.59 | 881.39 |
| 77 | 289.20 | 368.40 | 479.40 | 625.79 | 731.39 | 802.79 | 851.39 | 902.39 | 965.39 |
| 78 | 315.00 | 403.20 | 525.60 | 688.19 | 805.19 | 884.39 | 936.59 | 991.19 | 1,057.79 |
| 79 | 343.80 | 441.00 | 576.60 | 757.19 | 886.79 | 973.79 | 1,030.19 | 1,088.39 | 1,159.19 |
| 80 | 375.00 | 481.80 | 632.39 | 833.39 | 976.79 | 1,072.19 | 1,133.39 | 1,195.19 | 1,270.19 |
| 81 | 409.20 | 526.80 | 693.59 | 916.79 | 1,075.79 | 1,180.19 | 1,247.39 | 1,312.19 | 1,391.99 |
| 82 | 446.40 | 576.60 | 760.19 | 1,007.99 | 1,184.39 | 1,299.59 | 1,372.19 | 1,440.59 | 1,525.19 |
| 83 | 475.80 | 615.59 | 815.39 | 1,084.79 | 1,274.99 | 1,397.39 | 1,473.59 | 1,543.79 | 1,633.19 |
| 84 | 506.40 | 657.59 | 873.59 | 1,166.99 | 1,372.19 | 1,502.99 | 1,582.79 | 1,654.79 | 1,748.99 |
| 85 | 540.00 | 702.59 | 936.59 | 1,255.19 | 1,476.59 | 1,615.79 | 1,699.79 | 1,772.99 | 1,872.58 |
| 86 | 575.40 | 749.99 | 1,003.79 | 1,349.99 | 1,589.39 | 1,737.59 | 1,825.18 | 1,900.18 | 2,004.58 |
| 87 | 612.59 | 800.99 | 1,076.39 | 1,452.59 | 1,711.19 | 1,868.38 | 1,960.18 | 2,036.38 | 2,146.78 |
| 88 | 652.79 | 855.59 | 1,153.79 | 1,562.39 | 1,841.38 | 2,008.78 | 2,105.38 | 2,182.18 | 2,298.58 |
| 89 | 695.99 | 913.79 | 1,236.59 | 1,680.59 | 1,982.38 | 2,160.58 | 2,260.78 | 2,338.78 | 2,461.18 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N540

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N540 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 500 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 730 | 0.94 | 0.86 | 0.83 | 0.76 | 0.69 |
| 1,095 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,460 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,825 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,190 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,920 | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |
| Unlimited | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |

To determine the annual premium rates for Policy Form GR-N540 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.226 | 0.170 | 0.148 | 0.131 | 0.118 |
| 53 | 0.214 | 0.162 | 0.142 | 0.126 | 0.114 |
| 54 | 0.203 | 0.155 | 0.136 | 0.122 | 0.110 |
| 55 | 0.193 | 0.148 | 0.131 | 0.117 | 0.107 |
| 56 | 0.182 | 0.141 | 0.125 | 0.113 | 0.103 |
| 57 | 0.173 | 0.135 | 0.120 | 0.109 | 0.100 |
| 58 | 0.167 | 0.131 | 0.117 | 0.107 | 0.098 |
| 59 | 0.161 | 0.127 | 0.115 | 0.104 | 0.097 |
| 60 | 0.155 | 0.123 | 0.112 | 0.102 | 0.095 |
| 61 | 0.149 | 0.120 | 0.109 | 0.100 | 0.094 |
| 62 | 0.144 | 0.116 | 0.107 | 0.098 | 0.092 |
| 63 | 0.140 | 0.114 | 0.105 | 0.097 | 0.091 |
| 64 | 0.136 | 0.112 | 0.103 | 0.095 | 0.090 |
| 65 | 0.132 | 0.110 | 0.102 | 0.094 | 0.088 |
| 66 | 0.128 | 0.108 | 0.100 | 0.092 | 0.087 |
| 67 | 0.124 | 0.106 | 0.098 | 0.091 | 0.086 |
| 68 | 0.121 | 0.104 | 0.096 | 0.090 | 0.085 |
| 69 | 0.118 | 0.102 | 0.095 | 0.089 | 0.084 |
| 70 | 0.115 | 0.100 | 0.093 | 0.087 | 0.084 |
| 71 | 0.112 | 0.098 | 0.092 | 0.086 | 0.083 |
| 72 | 0.109 | 0.096 | 0.090 | 0.085 | 0.082 |
| 73 | 0.104 | 0.092 | 0.087 | 0.082 | 0.079 |
| 74 | 0.099 | 0.088 | 0.083 | 0.079 | 0.076 |
| 75 | 0.095 | 0.085 | 0.080 | 0.076 | 0.073 |
| 76 | 0.090 | 0.081 | 0.077 | 0.074 | 0.071 |
| 77 | 0.086 | 0.078 | 0.074 | 0.071 | 0.068 |
| 78 | 0.083 | 0.076 | 0.072 | 0.070 | 0.067 |
| 79 | 0.081 | 0.074 | 0.071 | 0.068 | 0.066 |
| 80 | 0.079 | 0.072 | 0.069 | 0.067 | 0.065 |
| 81 | 0.076 | 0.071 | 0.068 | 0.065 | 0.064 |
| 82 | 0.074 | 0.069 | 0.066 | 0.064 | 0.063 |
| 83 | 0.071 | 0.067 | 0.064 | 0.063 | 0.062 |
| 84 | 0.069 | 0.064 | 0.062 | 0.061 | 0.060 |
| 85 | 0.067 | 0.062 | 0.060 | 0.060 | 0.059 |
| 86 | 0.064 | 0.060 | 0.059 | 0.058 | 0.057 |
| 87 | 0.062 | 0.058 | 0.057 | 0.057 | 0.056 |
| 88 | 0.060 | 0.056 | 0.055 | 0.056 | 0.055 |
| 89 | 0.058 | 0.054 | 0.054 | 0.054 | 0.053 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N540)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.335 | 0.320 | 0.250 | 0.185 | 0.190 |
| 35-39 | 0.370 | 0.350 | 0.265 | 0.195 | 0.175 |
| 40-44 | 0.410 | 0.375 | 0.280 | 0.200 | 0.175 |
| 45-49 | 0.450 | 0.400 | 0.290 | 0.210 | 0.170 |
| 50-54 | 0.450 | 0.400 | 0.300 | 0.210 | 0.165 |
| 55-59 | 0.450 | 0.400 | 0.300 | 0.215 | 0.160 |
| 60-64 | 0.450 | 0.400 | 0.300 | 0.215 | 0.155 |
| 65-69 | 0.450 | 0.390 | 0.290 | 0.210 | 0.150 |
| 70-74 | 0.450 | 0.380 | 0.280 | 0.200 | 0.140 |
| 75-79 | 0.450 | 0.380 | 0.255 | 0.170 | 0.110 |
| 80-84 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |
| 85-89 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.430 | 0.420 | 0.330 | 0.250 | 0.200 |
| 35-39 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 40-44 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 45-49 | 0.430 | 0.400 | 0.330 | 0.250 | 0.190 |
| 50-54 | 0.430 | 0.400 | 0.320 | 0.245 | 0.185 |
| 55-59 | 0.430 | 0.400 | 0.320 | 0.240 | 0.180 |
| 60-64 | 0.430 | 0.400 | 0.320 | 0.235 | 0.175 |
| 65-69 | 0.430 | 0.400 | 0.310 | 0.230 | 0.170 |
| 70-74 | 0.430 | 0.390 | 0.300 | 0.220 | 0.160 |
| 75-79 | 0.430 | 0.380 | 0.280 | 0.190 | 0.135 |
| 80-84 | 0.430 | 0.370 | 0.260 | 0.160 | 0.135 |
| 85-89 | 0.430 | 0.360 | 0.260 | 0.160 | 0.135 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.058 | 0.053 | 0.042 | 0.030 | 0.022 |
| 35-39 | 0.062 | 0.057 | 0.045 | 0.033 | 0.024 |
| 40-44 | 0.068 | 0.062 | 0.049 | 0.036 | 0.026 |
| 45-49 | 0.076 | 0.069 | 0.054 | 0.039 | 0.029 |
| 50 | 0.080 | 0.073 | 0.057 | 0.041 | 0.030 |
| 51 | 0.082 | 0.074 | 0.058 | 0.042 | 0.031 |
| 52 | 0.083 | 0.075 | 0.059 | 0.043 | 0.031 |
| 53 | 0.085 | 0.076 | 0.060 | 0.044 | 0.032 |
| 54 | 0.086 | 0.078 | 0.061 | 0.044 | 0.032 |
| 55 | 0.088 | 0.079 | 0.062 | 0.045 | 0.033 |
| 56 | 0.090 | 0.081 | 0.063 | 0.045 | 0.033 |
| 57 | 0.092 | 0.082 | 0.064 | 0.046 | 0.034 |
| 58 | 0.094 | 0.083 | 0.065 | 0.047 | 0.034 |
| 59 | 0.095 | 0.085 | 0.066 | 0.048 | 0.035 |
| 60 | 0.097 | 0.086 | 0.067 | 0.048 | 0.035 |
| 61 | 0.099 | 0.088 | 0.068 | 0.049 | 0.036 |
| 62 | 0.101 | 0.089 | 0.069 | 0.050 | 0.036 |
| 63 | 0.102 | 0.090 | 0.070 | 0.050 | 0.036 |
| 64 | 0.103 | 0.091 | 0.070 | 0.050 | 0.036 |
| 65 | 0.105 | 0.092 | 0.071 | 0.051 | 0.037 |
| 66 | 0.106 | 0.093 | 0.071 | 0.051 | 0.037 |
| 67 | 0.107 | 0.094 | 0.072 | 0.051 | 0.037 |
| 68 | 0.108 | 0.095 | 0.072 | 0.051 | 0.037 |
| 69 | 0.109 | 0.096 | 0.073 | 0.051 | 0.037 |
| 70 | 0.110 | 0.096 | 0.073 | 0.052 | 0.036 |
| 71 | 0.111 | 0.097 | 0.074 | 0.052 | 0.036 |
| 72 | 0.112 | 0.098 | 0.074 | 0.052 | 0.036 |
| 73 | 0.113 | 0.099 | 0.074 | 0.051 | 0.035 |
| 74 | 0.114 | 0.099 | 0.074 | 0.051 | 0.034 |
| 75 | 0.116 | 0.100 | 0.074 | 0.050 | 0.034 |
| 76 | 0.117 | 0.100 | 0.074 | 0.050 | 0.033 |
| 77 | 0.118 | 0.101 | 0.074 | 0.049 | 0.032 |
| 78 | 0.119 | 0.101 | 0.073 | 0.047 | 0.030 |
| 79 | 0.119 | 0.101 | 0.072 | 0.046 | 0.029 |
| 80 | 0.120 | 0.102 | 0.072 | 0.044 | 0.027 |
| 81 | 0.120 | 0.102 | 0.071 | 0.042 | 0.025 |
| 82 | 0.121 | 0.102 | 0.070 | 0.041 | 0.024 |
| 83 | 0.121 | 0.101 | 0.068 | 0.038 | 0.021 |
| 84 | 0.120 | 0.100 | 0.065 | 0.035 | 0.019 |
| 85 | 0.120 | 0.099 | 0.063 | 0.033 | 0.017 |
| 86 | 0.119 | 0.098 | 0.061 | 0.030 | 0.015 |
| 87 | 0.119 | 0.097 | 0.059 | 0.028 | 0.013 |
| 88 | 0.119 | 0.096 | 0.057 | 0.026 | 0.011 |
| 89 | 0.118 | 0.095 | 0.055 | 0.024 | 0.010 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.063 | 0.087 | 0.124 | 0.112 | 0.100 |
| 35-39 | 0.076 | 0.097 | 0.129 | 0.119 | 0.109 |
| 40-44 | 0.089 | 0.108 | 0.135 | 0.127 | 0.117 |
| 45-49 | 0.102 | 0.119 | 0.142 | 0.134 | 0.126 |
| 50 | 0.108 | 0.124 | 0.145 | 0.137 | 0.130 |
| 51 | 0.111 | 0.126 | 0.146 | 0.139 | 0.132 |
| 52 | 0.113 | 0.128 | 0.147 | 0.140 | 0.133 |
| 53 | 0.114 | 0.128 | 0.146 | 0.140 | 0.133 |
| 54 | 0.115 | 0.128 | 0.146 | 0.139 | 0.133 |
| 55 | 0.115 | 0.129 | 0.145 | 0.139 | 0.133 |
| 56 | 0.116 | 0.129 | 0.145 | 0.139 | 0.133 |
| 57 | 0.117 | 0.129 | 0.144 | 0.138 | 0.133 |
| 58 | 0.116 | 0.127 | 0.142 | 0.136 | 0.131 |
| 59 | 0.114 | 0.126 | 0.139 | 0.134 | 0.129 |
| 60 | 0.113 | 0.124 | 0.137 | 0.132 | 0.127 |
| 61 | 0.112 | 0.122 | 0.134 | 0.130 | 0.125 |
| 62 | 0.111 | 0.121 | 0.132 | 0.127 | 0.123 |
| 63 | 0.108 | 0.118 | 0.128 | 0.124 | 0.120 |
| 64 | 0.106 | 0.115 | 0.124 | 0.120 | 0.116 |
| 65 | 0.103 | 0.112 | 0.120 | 0.117 | 0.113 |
| 66 | 0.101 | 0.109 | 0.117 | 0.113 | 0.110 |
| 67 | 0.098 | 0.106 | 0.113 | 0.110 | 0.107 |
| 68 | 0.094 | 0.101 | 0.108 | 0.105 | 0.102 |
| 69 | 0.090 | 0.096 | 0.102 | 0.099 | 0.097 |
| 70 | 0.086 | 0.091 | 0.097 | 0.094 | 0.092 |
| 71 | 0.082 | 0.087 | 0.092 | 0.090 | 0.087 |
| 72 | 0.078 | 0.083 | 0.087 | 0.085 | 0.083 |
| 73 | 0.072 | 0.076 | 0.080 | 0.078 | 0.076 |
| 74 | 0.066 | 0.070 | 0.073 | 0.071 | 0.070 |
| 75 | 0.061 | 0.064 | 0.067 | 0.065 | 0.064 |
| 76 | 0.056 | 0.059 | 0.061 | 0.060 | 0.059 |
| 77 | 0.052 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N540)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N540)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N540)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $23.40 | $27.00 | $31.20 | $37.20 | $41.40 | $44.40 | $47.40 | $50.40 | $58.80 |
| 35-39 | 26.40 | 31.20 | 36.60 | 43.80 | 49.80 | 53.40 | 57.00 | 60.60 | 70.80 |
| 40-44 | 28.80 | 34.20 | 40.80 | 49.80 | 56.40 | 60.60 | 64.80 | 69.60 | 80.40 |
| 45-49 | 35.40 | 42.60 | 51.60 | 63.00 | 72.00 | 78.00 | 83.40 | 88.80 | 103.20 |
| 50 | 37.20 | 45.00 | 54.60 | 67.80 | 77.40 | 84.00 | 90.00 | 96.00 | 110.40 |
| 51 | 37.80 | 46.20 | 56.40 | 69.60 | 79.20 | 85.80 | 92.40 | 98.40 | 113.40 |
| 52 | 39.00 | 46.80 | 57.60 | 71.40 | 81.60 | 88.20 | 94.20 | 100.80 | 115.80 |
| 53 | 40.80 | 49.80 | 61.20 | 75.60 | 86.40 | 93.60 | 100.20 | 107.40 | 123.00 |
| 54 | 43.20 | 52.80 | 64.80 | 80.40 | 91.80 | 99.60 | 106.80 | 114.00 | 130.80 |
| 55 | 45.60 | 55.80 | 68.40 | 85.20 | 97.80 | 105.60 | 113.40 | 121.20 | 138.60 |
| 56 | 48.60 | 59.40 | 72.60 | 90.60 | 103.80 | 112.80 | 120.60 | 128.40 | 147.60 |
| 57 | 51.00 | 62.40 | 77.40 | 96.60 | 110.40 | 120.00 | 128.40 | 136.80 | 156.60 |
| 58 | 54.60 | 67.20 | 82.80 | 103.20 | 118.20 | 128.40 | 137.40 | 146.40 | 167.40 |
| 59 | 58.20 | 71.40 | 88.80 | 111.00 | 127.20 | 137.40 | 147.60 | 157.20 | 179.40 |
| 60 | 62.40 | 76.20 | 94.80 | 118.80 | 136.20 | 147.60 | 157.80 | 168.00 | 192.00 |
| 61 | 66.60 | 81.60 | 101.40 | 127.20 | 145.80 | 157.80 | 169.20 | 180.00 | 205.20 |
| 62 | 70.80 | 87.60 | 108.60 | 136.20 | 156.00 | 169.20 | 181.80 | 193.20 | 220.20 |
| 63 | 76.20 | 94.20 | 117.00 | 147.00 | 169.20 | 183.00 | 196.20 | 208.80 | 237.60 |
| 64 | 82.20 | 101.40 | 126.60 | 159.00 | 182.40 | 198.00 | 212.40 | 225.60 | 256.20 |
| 65 | 88.20 | 109.20 | 136.80 | 172.20 | 197.40 | 214.20 | 229.20 | 243.60 | 276.60 |
| 66 | 95.40 | 117.60 | 147.60 | 186.00 | 213.60 | 231.60 | 247.80 | 263.40 | 298.80 |
| 67 | 102.60 | 127.20 | 159.00 | 201.00 | 231.00 | 250.80 | 268.20 | 284.40 | 322.20 |
| 68 | 112.80 | 140.40 | 175.80 | 222.00 | 255.60 | 277.20 | 297.00 | 314.40 | 355.80 |
| 69 | 124.20 | 154.80 | 193.80 | 245.40 | 282.60 | 306.60 | 328.20 | 348.00 | 393.00 |
| 70 | 136.80 | 170.40 | 214.20 | 271.20 | 312.60 | 339.00 | 363.00 | 384.60 | 434.40 |
| 71 | 150.60 | 187.80 | 236.40 | 300.00 | 345.60 | 375.00 | 401.40 | 424.80 | 479.40 |
| 72 | 166.20 | 207.00 | 261.00 | 331.20 | 382.20 | 415.20 | 444.00 | 469.80 | 529.20 |
| 73 | 180.60 | 225.60 | 285.00 | 362.40 | 418.80 | 454.80 | 486.00 | 513.60 | 577.80 |
| 74 | 196.20 | 246.00 | 310.80 | 396.60 | 458.40 | 498.00 | 532.20 | 561.60 | 630.59 |
| 75 | 213.60 | 268.20 | 339.60 | 434.40 | 502.20 | 545.40 | 583.20 | 614.39 | 688.19 |
| 76 | 232.20 | 292.20 | 370.80 | 475.20 | 550.20 | 597.60 | 638.39 | 671.99 | 751.19 |
| 77 | 252.60 | 318.00 | 405.00 | 520.20 | 602.39 | 654.59 | 698.99 | 734.39 | 820.19 |
| 78 | 277.80 | 351.00 | 448.20 | 577.80 | 669.59 | 727.19 | 775.79 | 813.59 | 907.19 |
| 79 | 306.00 | 387.60 | 496.80 | 641.39 | 744.59 | 808.19 | 861.59 | 901.79 | 1,003.79 |
| 80 | 336.60 | 427.80 | 549.60 | 712.19 | 827.99 | 898.19 | 956.39 | 998.99 | 1,110.59 |
| 81 | 370.80 | 472.20 | 608.39 | 790.79 | 920.39 | 998.39 | 1,061.39 | 1,106.99 | 1,228.79 |
| 82 | 408.00 | 520.80 | 673.79 | 878.39 | 1,022.99 | 1,109.39 | 1,178.99 | 1,226.39 | 1,358.99 |
| 83 | 439.80 | 562.80 | 730.79 | 955.79 | 1,113.59 | 1,207.19 | 1,279.79 | 1,328.39 | 1,471.19 |
| 84 | 473.40 | 607.79 | 792.59 | 1,040.39 | 1,212.59 | 1,312.79 | 1,389.59 | 1,439.39 | 1,592.39 |
| 85 | 510.00 | 656.99 | 859.19 | 1,132.19 | 1,320.59 | 1,427.99 | 1,508.99 | 1,559.39 | 1,723.79 |
| 86 | 549.60 | 709.19 | 931.79 | 1,232.39 | 1,438.19 | 1,553.39 | 1,638.59 | 1,689.59 | 1,865.98 |
| 87 | 592.20 | 766.19 | 1,010.39 | 1,340.99 | 1,565.99 | 1,690.19 | 1,778.99 | 1,830.58 | 2,020.18 |
| 88 | 637.79 | 827.99 | 1,095.59 | 1,459.79 | 1,705.19 | 1,838.38 | 1,931.98 | 1,982.98 | 2,186.98 |
| 89 | 686.99 | 894.59 | 1,187.99 | 1,588.79 | 1,856.98 | 1,999.78 | 2,097.58 | 2,148.58 | 2,366.98 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $34.20 | $41.40 | $50.40 | $62.40 | $71.40 | $78.00 | $84.60 | $91.20 | $108.60 |
| 35-39 | 40.20 | 48.60 | 59.40 | 74.40 | 85.80 | 94.20 | 102.00 | 110.40 | 130.20 |
| 40-44 | 48.00 | 58.80 | 72.60 | 91.80 | 106.20 | 116.40 | 126.00 | 136.20 | 160.20 |
| 45-49 | 58.20 | 72.00 | 89.40 | 113.40 | 131.40 | 144.00 | 156.00 | 168.60 | 198.00 |
| 50 | 65.40 | 80.40 | 100.80 | 127.80 | 148.80 | 162.60 | 175.80 | 190.20 | 222.00 |
| 51 | 67.80 | 83.40 | 105.00 | 133.20 | 154.80 | 169.20 | 183.00 | 197.40 | 230.40 |
| 52 | 70.20 | 87.00 | 109.20 | 138.60 | 160.80 | 176.40 | 190.80 | 205.80 | 239.40 |
| 53 | 73.80 | 91.20 | 114.60 | 145.80 | 169.80 | 186.00 | 201.00 | 216.60 | 252.00 |
| 54 | 77.40 | 96.00 | 121.20 | 154.20 | 178.80 | 196.20 | 211.80 | 228.00 | 265.20 |
| 55 | 81.60 | 101.40 | 127.20 | 162.60 | 188.40 | 206.40 | 223.20 | 240.60 | 279.00 |
| 56 | 85.80 | 106.80 | 134.40 | 171.00 | 198.60 | 217.80 | 235.20 | 253.20 | 293.40 |
| 57 | 90.00 | 112.20 | 141.60 | 180.60 | 209.40 | 229.80 | 247.80 | 267.00 | 308.40 |
| 58 | 95.40 | 118.80 | 149.40 | 190.80 | 222.00 | 243.00 | 262.20 | 282.00 | 325.80 |
| 59 | 100.80 | 125.40 | 158.40 | 202.20 | 235.20 | 257.40 | 277.80 | 298.80 | 344.40 |
| 60 | 106.20 | 132.60 | 167.40 | 214.20 | 249.00 | 272.40 | 294.00 | 316.20 | 364.20 |
| 61 | 112.20 | 139.80 | 177.60 | 226.80 | 263.40 | 288.60 | 311.40 | 334.20 | 384.60 |
| 62 | 118.80 | 148.20 | 187.80 | 240.00 | 279.00 | 305.40 | 329.40 | 353.40 | 406.20 |
| 63 | 127.20 | 159.00 | 201.60 | 258.00 | 300.00 | 328.80 | 354.00 | 379.80 | 435.60 |
| 64 | 136.20 | 170.40 | 216.00 | 277.20 | 322.80 | 353.40 | 381.00 | 408.00 | 467.40 |
| 65 | 145.80 | 183.00 | 232.20 | 298.20 | 346.80 | 379.80 | 409.20 | 438.60 | 501.60 |
| 66 | 156.00 | 196.20 | 249.60 | 320.40 | 373.20 | 408.00 | 439.80 | 471.00 | 538.20 |
| 67 | 167.40 | 210.00 | 267.60 | 344.40 | 400.80 | 439.20 | 472.80 | 505.80 | 577.20 |
| 68 | 180.00 | 226.20 | 288.60 | 371.40 | 432.60 | 473.40 | 510.00 | 545.40 | 620.99 |
| 69 | 193.80 | 243.60 | 310.80 | 400.20 | 466.80 | 511.20 | 550.20 | 588.00 | 668.39 |
| 70 | 208.20 | 262.20 | 334.80 | 431.40 | 503.40 | 551.40 | 593.40 | 633.59 | 719.39 |
| 71 | 223.80 | 282.00 | 360.60 | 465.60 | 543.00 | 594.60 | 640.19 | 682.79 | 773.99 |
| 72 | 241.20 | 303.60 | 388.20 | 502.20 | 586.20 | 641.39 | 689.99 | 735.59 | 832.79 |
| 73 | 261.00 | 329.40 | 422.40 | 546.60 | 638.99 | 699.59 | 752.39 | 800.39 | 904.79 |
| 74 | 282.60 | 357.00 | 459.00 | 595.80 | 696.59 | 762.59 | 819.59 | 871.19 | 982.19 |
| 75 | 306.00 | 387.60 | 499.20 | 649.19 | 759.59 | 831.59 | 893.39 | 947.99 | 1,066.79 |
| 76 | 331.20 | 420.60 | 542.40 | 706.79 | 827.99 | 906.59 | 973.79 | 1,031.39 | 1,158.59 |
| 77 | 358.80 | 456.00 | 589.80 | 770.39 | 902.99 | 988.79 | 1,060.79 | 1,122.59 | 1,258.19 |
| 78 | 389.40 | 496.20 | 643.19 | 842.39 | 988.79 | 1,081.79 | 1,159.79 | 1,224.59 | 1,370.39 |
| 79 | 421.80 | 539.40 | 701.39 | 921.59 | 1,082.39 | 1,183.79 | 1,267.79 | 1,334.99 | 1,491.59 |
| 80 | 457.80 | 586.20 | 764.99 | 1,007.99 | 1,184.39 | 1,295.39 | 1,385.39 | 1,456.19 | 1,624.19 |
| 81 | 496.20 | 637.79 | 834.59 | 1,102.19 | 1,296.59 | 1,417.79 | 1,514.99 | 1,588.19 | 1,768.19 |
| 82 | 538.20 | 692.99 | 910.19 | 1,205.39 | 1,419.59 | 1,550.99 | 1,655.99 | 1,732.19 | 1,925.38 |
| 83 | 573.00 | 739.19 | 973.79 | 1,295.39 | 1,525.79 | 1,665.59 | 1,774.79 | 1,852.18 | 2,057.38 |
| 84 | 608.99 | 788.39 | 1,042.79 | 1,391.39 | 1,640.39 | 1,788.59 | 1,901.98 | 1,980.58 | 2,198.38 |
| 85 | 647.99 | 840.59 | 1,115.99 | 1,495.19 | 1,763.39 | 1,920.58 | 2,038.78 | 2,117.98 | 2,349.58 |
| 86 | 689.39 | 896.99 | 1,194.59 | 1,606.19 | 1,895.38 | 2,062.18 | 2,185.18 | 2,264.98 | 2,510.98 |
| 87 | 733.19 | 956.39 | 1,278.59 | 1,725.59 | 2,037.58 | 2,214.58 | 2,342.38 | 2,422.18 | 2,683.18 |
| 88 | 779.99 | 1,019.99 | 1,369.19 | 1,853.38 | 2,189.98 | 2,377.78 | 2,510.98 | 2,590.18 | 2,867.38 |
| 89 | 829.19 | 1,087.79 | 1,465.19 | 1,991.38 | 2,354.38 | 2,553.58 | 2,690.98 | 2,769.58 | 3,063.57 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $73.20 | $90.00 | $112.20 | $141.60 | $163.80 | $178.20 | $192.60 | $207.00 | $241.20 |
| 35-39 | 79.80 | 98.40 | 123.00 | 156.00 | 180.00 | 196.80 | 212.40 | 228.00 | 265.80 |
| 40-44 | 88.80 | 109.80 | 138.00 | 175.20 | 202.80 | 221.40 | 238.80 | 257.40 | 298.80 |
| 45-49 | 96.60 | 120.00 | 150.60 | 191.40 | 222.00 | 243.00 | 262.20 | 281.40 | 326.40 |
| 50 | 102.60 | 127.80 | 160.80 | 205.20 | 237.60 | 259.80 | 280.20 | 301.20 | 348.00 |
| 51 | 105.00 | 130.20 | 164.40 | 209.40 | 243.00 | 265.80 | 286.80 | 307.80 | 355.80 |
| 52 | 107.40 | 133.20 | 168.00 | 214.20 | 248.40 | 271.80 | 292.80 | 314.40 | 363.60 |
| 53 | 111.00 | 138.00 | 174.00 | 222.00 | 257.40 | 281.40 | 303.60 | 325.80 | 375.60 |
| 54 | 114.60 | 142.80 | 180.00 | 229.80 | 266.40 | 291.60 | 313.80 | 337.20 | 388.80 |
| 55 | 118.20 | 147.60 | 186.60 | 237.60 | 276.00 | 301.80 | 325.20 | 348.60 | 402.00 |
| 56 | 122.40 | 152.40 | 192.60 | 246.00 | 285.60 | 312.60 | 336.60 | 361.20 | 415.80 |
| 57 | 126.60 | 157.80 | 199.80 | 255.00 | 295.80 | 323.40 | 348.60 | 373.80 | 429.60 |
| 58 | 131.40 | 163.80 | 207.60 | 265.20 | 307.80 | 336.60 | 362.40 | 388.80 | 446.40 |
| 59 | 136.20 | 170.40 | 216.00 | 276.00 | 320.40 | 350.40 | 377.40 | 404.40 | 464.40 |
| 60 | 141.60 | 177.00 | 224.40 | 287.40 | 333.60 | 364.80 | 392.40 | 420.60 | 482.40 |
| 61 | 147.00 | 184.20 | 233.40 | 298.80 | 346.80 | 379.20 | 408.60 | 437.40 | 501.00 |
| 62 | 153.00 | 191.40 | 243.00 | 310.80 | 361.20 | 394.80 | 424.80 | 454.80 | 520.80 |
| 63 | 161.40 | 201.60 | 256.20 | 328.80 | 382.20 | 417.60 | 449.40 | 481.20 | 550.20 |
| 64 | 169.80 | 213.00 | 271.20 | 347.40 | 404.40 | 441.60 | 475.20 | 508.80 | 580.80 |
| 65 | 179.40 | 225.00 | 286.20 | 367.80 | 427.20 | 467.40 | 502.80 | 537.60 | 613.79 |
| 66 | 189.00 | 237.60 | 302.40 | 388.80 | 452.40 | 494.40 | 532.20 | 568.80 | 648.59 |
| 67 | 199.20 | 250.20 | 319.20 | 411.00 | 478.20 | 523.20 | 562.80 | 601.19 | 684.59 |
| 68 | 213.00 | 267.60 | 341.40 | 439.80 | 512.40 | 560.40 | 602.99 | 643.79 | 732.59 |
| 69 | 227.40 | 286.20 | 365.40 | 471.00 | 549.00 | 600.59 | 645.59 | 689.39 | 782.99 |
| 70 | 242.40 | 305.40 | 390.60 | 504.00 | 588.00 | 643.19 | 691.79 | 737.99 | 837.59 |
| 71 | 259.20 | 326.40 | 417.60 | 540.00 | 629.99 | 689.39 | 740.99 | 790.19 | 895.79 |
| 72 | 276.60 | 348.60 | 447.00 | 577.80 | 674.39 | 738.59 | 793.79 | 845.99 | 957.59 |
| 73 | 296.40 | 374.40 | 481.20 | 623.39 | 728.39 | 797.39 | 856.79 | 911.99 | 1,030.19 |
| 74 | 318.00 | 402.60 | 517.80 | 672.59 | 786.59 | 860.99 | 925.19 | 982.79 | 1,108.79 |
| 75 | 341.40 | 432.60 | 557.40 | 725.39 | 849.59 | 929.99 | 998.39 | 1,059.59 | 1,193.39 |
| 76 | 366.00 | 465.00 | 600.59 | 782.99 | 917.39 | 1,004.39 | 1,078.19 | 1,142.39 | 1,283.99 |
| 77 | 392.40 | 499.20 | 646.19 | 844.79 | 990.59 | 1,084.79 | 1,163.99 | 1,231.79 | 1,381.79 |
| 78 | 422.40 | 538.80 | 699.59 | 917.39 | 1,076.39 | 1,178.39 | 1,262.99 | 1,334.39 | 1,493.99 |
| 79 | 454.80 | 582.00 | 757.19 | 995.99 | 1,169.99 | 1,280.39 | 1,370.99 | 1,444.79 | 1,615.19 |
| 80 | 490.20 | 628.19 | 820.19 | 1,081.19 | 1,271.39 | 1,390.79 | 1,487.99 | 1,564.79 | 1,746.59 |
| 81 | 527.40 | 677.99 | 887.99 | 1,173.59 | 1,381.79 | 1,511.39 | 1,615.19 | 1,694.99 | 1,888.18 |
| 82 | 568.20 | 731.39 | 961.19 | 1,274.39 | 1,501.79 | 1,641.59 | 1,753.19 | 1,835.38 | 2,041.78 |
| 83 | 601.79 | 776.39 | 1,024.19 | 1,363.19 | 1,606.79 | 1,754.99 | 1,871.38 | 1,954.18 | 2,172.58 |
| 84 | 637.19 | 824.39 | 1,091.39 | 1,457.39 | 1,719.59 | 1,876.18 | 1,996.78 | 2,080.78 | 2,311.78 |
| 85 | 674.39 | 875.39 | 1,162.79 | 1,558.79 | 1,840.18 | 2,005.78 | 2,131.18 | 2,215.78 | 2,459.98 |
| 86 | 713.99 | 929.39 | 1,238.99 | 1,667.39 | 1,969.18 | 2,144.38 | 2,274.58 | 2,359.18 | 2,617.18 |
| 87 | 755.99 | 986.99 | 1,319.99 | 1,783.19 | 2,107.78 | 2,292.58 | 2,426.98 | 2,512.18 | 2,784.58 |
| 88 | 800.99 | 1,047.59 | 1,406.99 | 1,906.78 | 2,255.38 | 2,450.98 | 2,590.18 | 2,674.78 | 2,963.38 |
| 89 | 847.79 | 1,112.39 | 1,499.39 | 2,039.38 | 2,413.78 | 2,620.18 | 2,764.18 | 2,847.58 | 3,152.97 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $51.00 | $62.40 | $76.80 | $95.40 | $109.80 | $120.00 | $129.00 | $138.60 | $162.00 |
| 35-39 | 57.00 | 69.60 | 86.40 | 108.60 | 124.80 | 136.20 | 147.00 | 157.80 | 184.20 |
| 40-44 | 65.40 | 80.40 | 100.20 | 126.00 | 145.20 | 158.40 | 171.00 | 183.60 | 214.20 |
| 45-49 | 75.00 | 93.00 | 115.80 | 147.00 | 169.80 | 185.40 | 199.80 | 214.80 | 249.00 |
| 50 | 81.60 | 100.80 | 126.00 | 160.20 | 184.80 | 202.20 | 217.80 | 234.00 | 270.60 |
| 51 | 83.40 | 103.80 | 129.60 | 164.40 | 190.20 | 208.20 | 223.80 | 240.60 | 277.80 |
| 52 | 85.80 | 106.20 | 133.80 | 169.20 | 196.20 | 214.20 | 230.40 | 247.20 | 285.60 |
| 53 | 89.40 | 111.00 | 139.20 | 176.40 | 204.60 | 223.20 | 240.00 | 257.40 | 297.60 |
| 54 | 93.00 | 115.20 | 144.60 | 184.20 | 213.00 | 232.20 | 250.20 | 268.80 | 309.60 |
| 55 | 96.60 | 120.00 | 151.20 | 192.00 | 222.00 | 242.40 | 261.00 | 279.60 | 322.20 |
| 56 | 100.20 | 124.80 | 157.20 | 199.80 | 231.60 | 252.60 | 271.80 | 291.60 | 335.40 |
| 57 | 104.40 | 130.20 | 163.80 | 208.20 | 241.20 | 263.40 | 283.20 | 303.60 | 349.20 |
| 58 | 109.20 | 136.20 | 171.60 | 218.40 | 252.60 | 276.00 | 297.00 | 318.00 | 365.40 |
| 59 | 114.00 | 142.20 | 179.40 | 228.60 | 265.20 | 289.20 | 311.40 | 333.00 | 382.20 |
| 60 | 119.40 | 148.80 | 187.80 | 239.40 | 277.80 | 303.00 | 325.80 | 349.20 | 400.20 |
| 61 | 124.80 | 156.00 | 196.80 | 250.80 | 291.00 | 317.40 | 341.40 | 365.40 | 418.80 |
| 62 | 130.80 | 163.20 | 206.40 | 262.80 | 304.80 | 333.00 | 357.60 | 382.80 | 438.00 |
| 63 | 138.60 | 173.40 | 219.60 | 280.20 | 324.60 | 354.60 | 381.60 | 408.00 | 466.20 |
| 64 | 147.00 | 184.20 | 233.40 | 298.20 | 346.20 | 378.00 | 406.20 | 434.40 | 495.60 |
| 65 | 156.60 | 195.60 | 248.40 | 318.00 | 369.00 | 402.60 | 433.20 | 462.60 | 527.40 |
| 66 | 166.20 | 208.20 | 264.60 | 338.40 | 393.00 | 429.00 | 461.40 | 492.60 | 561.60 |
| 67 | 176.40 | 221.40 | 281.40 | 360.60 | 418.80 | 457.20 | 491.40 | 525.00 | 597.60 |
| 68 | 188.40 | 236.40 | 301.20 | 386.40 | 448.80 | 490.20 | 526.80 | 562.20 | 638.99 |
| 69 | 201.60 | 252.60 | 322.20 | 413.40 | 480.60 | 525.60 | 564.60 | 601.79 | 683.39 |
| 70 | 214.80 | 270.00 | 344.40 | 442.80 | 515.40 | 562.80 | 604.79 | 644.39 | 730.79 |
| 71 | 229.80 | 288.60 | 368.40 | 474.60 | 552.00 | 603.59 | 647.99 | 689.99 | 781.19 |
| 72 | 245.40 | 309.00 | 394.20 | 508.20 | 591.60 | 646.79 | 694.79 | 739.19 | 835.79 |
| 73 | 264.60 | 333.60 | 426.60 | 551.40 | 642.59 | 701.99 | 753.59 | 800.99 | 904.19 |
| 74 | 285.60 | 360.60 | 462.00 | 597.60 | 697.79 | 762.59 | 818.39 | 868.19 | 978.59 |
| 75 | 307.80 | 389.40 | 500.40 | 648.59 | 757.19 | 827.99 | 887.99 | 941.39 | 1,058.39 |
| 76 | 331.80 | 420.60 | 541.20 | 703.79 | 821.99 | 898.79 | 963.59 | 1,019.99 | 1,145.39 |
| 77 | 357.60 | 454.20 | 586.20 | 763.19 | 892.79 | 976.19 | 1,046.39 | 1,105.79 | 1,238.99 |
| 78 | 387.00 | 492.60 | 637.19 | 832.79 | 974.99 | 1,065.59 | 1,141.19 | 1,203.59 | 1,346.39 |
| 79 | 418.80 | 534.00 | 693.59 | 908.39 | 1,064.39 | 1,163.39 | 1,244.39 | 1,309.79 | 1,462.79 |
| 80 | 453.00 | 579.60 | 754.19 | 991.19 | 1,162.79 | 1,270.19 | 1,357.19 | 1,425.59 | 1,589.39 |
| 81 | 490.20 | 628.19 | 820.79 | 1,081.19 | 1,269.59 | 1,386.59 | 1,480.19 | 1,551.59 | 1,726.79 |
| 82 | 530.40 | 681.59 | 892.79 | 1,179.59 | 1,386.59 | 1,513.79 | 1,614.59 | 1,688.39 | 1,876.18 |
| 83 | 563.40 | 725.99 | 954.59 | 1,265.99 | 1,489.19 | 1,624.19 | 1,729.19 | 1,804.18 | 2,003.98 |
| 84 | 598.80 | 773.99 | 1,021.19 | 1,358.99 | 1,599.59 | 1,742.39 | 1,852.18 | 1,927.78 | 2,139.58 |
| 85 | 636.59 | 824.39 | 1,091.99 | 1,459.19 | 1,718.39 | 1,869.58 | 1,983.58 | 2,060.38 | 2,284.78 |
| 86 | 676.19 | 878.99 | 1,168.19 | 1,565.99 | 1,845.58 | 2,006.38 | 2,125.18 | 2,201.38 | 2,440.18 |
| 87 | 718.79 | 936.59 | 1,249.19 | 1,681.19 | 1,982.38 | 2,152.78 | 2,275.78 | 2,352.58 | 2,605.78 |
| 88 | 763.79 | 997.79 | 1,336.19 | 1,804.78 | 2,128.78 | 2,309.98 | 2,437.78 | 2,513.98 | 2,782.78 |
| 89 | 811.79 | 1,063.19 | 1,429.19 | 1,936.78 | 2,286.58 | 2,478.58 | 2,611.18 | 2,686.78 | 2,971.78 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $37.20 | $44.40 | $54.00 | $67.20 | $76.80 | $82.80 | $89.40 | $96.00 | $112.20 |
| 35-39 | 42.00 | 51.00 | 62.40 | 78.00 | 89.40 | 97.20 | 104.40 | 112.20 | 130.80 |
| 40-44 | 49.20 | 60.00 | 73.80 | 92.40 | 106.20 | 115.80 | 124.80 | 133.80 | 156.00 |
| 45-49 | 58.80 | 72.00 | 89.40 | 112.80 | 130.20 | 141.60 | 152.40 | 163.80 | 190.20 |
| 50 | 65.40 | 80.40 | 99.60 | 126.00 | 145.20 | 158.40 | 170.40 | 183.00 | 211.80 |
| 51 | 67.20 | 82.80 | 103.80 | 130.80 | 150.60 | 164.40 | 177.00 | 189.60 | 219.00 |
| 52 | 69.60 | 85.80 | 107.40 | 135.60 | 156.60 | 170.40 | 183.60 | 196.80 | 227.40 |
| 53 | 73.20 | 90.00 | 112.80 | 142.20 | 163.80 | 178.80 | 192.60 | 206.40 | 238.20 |
| 54 | 76.20 | 94.20 | 118.20 | 148.80 | 172.20 | 187.80 | 201.60 | 216.00 | 249.00 |
| 55 | 79.80 | 99.00 | 123.60 | 156.00 | 180.60 | 196.80 | 211.80 | 226.80 | 261.00 |
| 56 | 83.40 | 103.20 | 129.60 | 163.80 | 189.60 | 206.40 | 222.00 | 237.60 | 273.60 |
| 57 | 87.60 | 108.00 | 135.60 | 171.60 | 198.60 | 216.60 | 232.80 | 249.00 | 286.20 |
| 58 | 91.80 | 114.00 | 142.80 | 181.20 | 209.40 | 228.00 | 245.40 | 262.80 | 301.80 |
| 59 | 96.60 | 120.00 | 150.60 | 191.40 | 220.80 | 240.60 | 258.60 | 276.60 | 317.40 |
| 60 | 101.40 | 126.00 | 159.00 | 201.60 | 232.80 | 253.80 | 273.00 | 291.60 | 334.20 |
| 61 | 106.80 | 133.20 | 167.40 | 212.40 | 246.00 | 267.60 | 288.00 | 307.80 | 352.20 |
| 62 | 112.20 | 139.80 | 176.40 | 223.80 | 259.20 | 282.60 | 303.60 | 324.60 | 370.80 |
| 63 | 120.00 | 149.40 | 188.40 | 239.40 | 277.20 | 302.40 | 324.60 | 346.80 | 396.00 |
| 64 | 127.80 | 159.60 | 201.00 | 256.20 | 296.40 | 323.40 | 347.40 | 370.80 | 423.00 |
| 65 | 136.20 | 169.80 | 214.80 | 273.60 | 316.80 | 345.60 | 371.40 | 396.00 | 451.80 |
| 66 | 145.20 | 181.20 | 229.20 | 292.80 | 339.00 | 369.60 | 397.20 | 423.60 | 482.40 |
| 67 | 154.80 | 193.20 | 244.80 | 313.20 | 363.00 | 395.40 | 424.80 | 453.00 | 514.80 |
| 68 | 165.60 | 207.60 | 262.80 | 336.00 | 390.00 | 425.40 | 456.60 | 486.60 | 552.60 |
| 69 | 177.60 | 222.60 | 282.60 | 361.20 | 419.40 | 457.20 | 490.80 | 522.60 | 592.80 |
| 70 | 190.20 | 238.80 | 303.00 | 388.20 | 450.60 | 491.40 | 527.40 | 561.60 | 635.99 |
| 71 | 204.00 | 256.20 | 325.20 | 417.00 | 484.20 | 528.60 | 567.00 | 602.99 | 682.19 |
| 72 | 218.40 | 274.80 | 349.20 | 448.20 | 520.80 | 568.20 | 609.59 | 647.99 | 731.99 |
| 73 | 237.00 | 298.20 | 379.80 | 489.00 | 568.20 | 620.39 | 665.39 | 705.59 | 795.59 |
| 74 | 256.80 | 323.40 | 413.40 | 532.80 | 620.39 | 676.79 | 725.99 | 769.19 | 865.79 |
| 75 | 278.40 | 351.60 | 450.00 | 581.40 | 676.79 | 738.59 | 791.99 | 838.19 | 941.39 |
| 76 | 301.80 | 381.60 | 489.60 | 633.59 | 739.19 | 806.39 | 863.99 | 913.19 | 1,024.19 |
| 77 | 327.00 | 414.00 | 532.20 | 691.19 | 806.39 | 880.19 | 942.59 | 994.79 | 1,114.19 |
| 78 | 355.20 | 451.20 | 582.00 | 757.19 | 884.99 | 965.39 | 1,032.59 | 1,087.79 | 1,216.19 |
| 79 | 385.80 | 491.40 | 635.99 | 830.39 | 970.79 | 1,058.99 | 1,131.59 | 1,189.79 | 1,327.19 |
| 80 | 419.40 | 535.80 | 695.39 | 910.19 | 1,064.99 | 1,161.59 | 1,240.19 | 1,300.79 | 1,448.99 |
| 81 | 456.00 | 583.80 | 759.59 | 997.79 | 1,168.79 | 1,274.39 | 1,358.99 | 1,421.99 | 1,582.19 |
| 82 | 495.60 | 635.99 | 830.39 | 1,093.19 | 1,282.19 | 1,397.39 | 1,489.19 | 1,555.19 | 1,726.79 |
| 83 | 528.60 | 679.79 | 890.99 | 1,177.79 | 1,382.39 | 1,504.79 | 1,600.19 | 1,667.99 | 1,850.98 |
| 84 | 563.40 | 727.19 | 956.39 | 1,268.99 | 1,489.79 | 1,620.59 | 1,720.19 | 1,788.59 | 1,983.58 |
| 85 | 601.19 | 777.59 | 1,026.59 | 1,366.79 | 1,606.19 | 1,744.79 | 1,849.18 | 1,918.18 | 2,125.18 |
| 86 | 641.39 | 831.59 | 1,102.19 | 1,472.99 | 1,730.99 | 1,879.18 | 1,987.78 | 2,056.78 | 2,277.58 |
| 87 | 683.99 | 889.79 | 1,183.19 | 1,586.39 | 1,865.98 | 2,023.18 | 2,136.58 | 2,206.18 | 2,440.78 |
| 88 | 728.99 | 950.99 | 1,270.19 | 1,709.39 | 2,011.78 | 2,178.58 | 2,296.18 | 2,365.78 | 2,615.98 |
| 89 | 777.59 | 1,017.59 | 1,363.19 | 1,841.38 | 2,168.38 | 2,345.98 | 2,468.38 | 2,537.38 | 2,803.18 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $21.60 | $24.60 | $28.20 | $33.60 | $37.80 | $39.60 | $42.00 | $44.40 | $50.40 |
| 35-39 | 24.60 | 28.80 | 33.60 | 40.20 | 45.00 | 48.00 | 51.00 | 53.40 | 60.60 |
| 40-44 | 27.00 | 31.80 | 37.20 | 45.00 | 51.00 | 54.60 | 58.20 | 61.20 | 69.00 |
| 45-49 | 33.00 | 39.60 | 47.40 | 57.60 | 65.40 | 70.20 | 74.40 | 78.60 | 88.80 |
| 50 | 35.40 | 42.00 | 50.40 | 61.80 | 70.80 | 75.60 | 80.40 | 84.60 | 95.40 |
| 51 | 36.00 | 42.60 | 51.60 | 63.60 | 72.60 | 77.40 | 82.80 | 87.00 | 97.80 |
| 52 | 36.60 | 43.80 | 52.80 | 65.40 | 74.40 | 79.80 | 84.60 | 89.40 | 100.20 |
| 53 | 38.40 | 46.20 | 56.40 | 69.60 | 79.20 | 84.60 | 90.00 | 94.80 | 106.80 |
| 54 | 40.80 | 49.20 | 60.00 | 73.80 | 84.00 | 90.00 | 96.00 | 100.80 | 114.00 |
| 55 | 43.20 | 52.20 | 63.60 | 78.60 | 89.40 | 96.00 | 102.00 | 107.40 | 121.20 |
| 56 | 45.60 | 55.20 | 67.80 | 83.40 | 95.40 | 102.00 | 108.60 | 114.60 | 129.00 |
| 57 | 48.60 | 58.80 | 72.00 | 88.80 | 101.40 | 108.60 | 115.80 | 121.80 | 137.40 |
| 58 | 51.60 | 62.40 | 76.80 | 95.40 | 108.60 | 117.00 | 124.20 | 130.80 | 147.00 |
| 59 | 55.20 | 67.20 | 82.20 | 102.00 | 116.40 | 125.40 | 133.20 | 140.40 | 157.80 |
| 60 | 58.80 | 72.00 | 88.20 | 109.80 | 125.40 | 134.40 | 143.40 | 150.60 | 169.20 |
| 61 | 63.00 | 76.80 | 94.20 | 117.60 | 134.40 | 144.60 | 153.60 | 162.00 | 181.80 |
| 62 | 67.20 | 82.20 | 101.40 | 126.00 | 144.00 | 154.80 | 165.00 | 174.00 | 195.00 |
| 63 | 72.00 | 88.80 | 109.20 | 136.20 | 156.00 | 168.00 | 178.80 | 188.40 | 211.20 |
| 64 | 78.00 | 95.40 | 118.20 | 147.60 | 168.60 | 181.80 | 193.20 | 204.00 | 228.60 |
| 65 | 84.00 | 103.20 | 127.80 | 159.60 | 183.00 | 196.80 | 209.40 | 220.80 | 247.20 |
| 66 | 90.00 | 111.00 | 138.00 | 172.80 | 198.00 | 213.00 | 226.80 | 238.80 | 267.60 |
| 67 | 97.20 | 120.00 | 149.40 | 187.20 | 214.20 | 231.00 | 246.00 | 258.60 | 289.80 |
| 68 | 107.40 | 132.60 | 165.00 | 207.00 | 237.60 | 255.60 | 272.40 | 286.80 | 321.00 |
| 69 | 118.20 | 146.40 | 182.40 | 229.20 | 262.80 | 283.80 | 301.80 | 317.40 | 355.80 |
| 70 | 130.80 | 161.40 | 201.60 | 253.80 | 291.60 | 314.40 | 334.80 | 352.20 | 394.20 |
| 71 | 144.00 | 178.80 | 223.20 | 281.40 | 322.80 | 348.60 | 370.80 | 390.00 | 436.80 |
| 72 | 159.00 | 197.40 | 246.60 | 311.40 | 357.60 | 386.40 | 411.00 | 432.60 | 483.60 |
| 73 | 173.40 | 215.40 | 270.00 | 341.40 | 392.40 | 423.60 | 451.20 | 474.00 | 529.80 |
| 74 | 188.40 | 234.60 | 295.20 | 373.80 | 430.20 | 465.00 | 495.00 | 519.60 | 579.60 |
| 75 | 205.20 | 256.20 | 322.80 | 409.80 | 472.20 | 510.00 | 543.00 | 569.40 | 634.79 |
| 76 | 223.20 | 279.60 | 352.80 | 449.40 | 517.80 | 559.80 | 595.80 | 624.59 | 694.79 |
| 77 | 243.00 | 304.80 | 385.80 | 492.60 | 568.20 | 614.39 | 653.39 | 684.59 | 760.79 |
| 78 | 268.20 | 336.60 | 427.80 | 547.80 | 632.39 | 683.39 | 726.59 | 760.19 | 843.59 |
| 79 | 295.20 | 372.00 | 474.60 | 608.99 | 703.19 | 760.79 | 807.59 | 843.59 | 935.39 |
| 80 | 325.80 | 411.60 | 525.60 | 676.79 | 782.99 | 846.59 | 898.19 | 936.59 | 1,036.79 |
| 81 | 358.80 | 454.80 | 583.20 | 752.39 | 871.19 | 941.99 | 998.99 | 1,039.79 | 1,149.59 |
| 82 | 395.40 | 502.20 | 646.19 | 836.99 | 969.59 | 1,048.19 | 1,110.59 | 1,154.39 | 1,274.39 |
| 83 | 426.00 | 543.00 | 701.39 | 911.39 | 1,056.59 | 1,141.19 | 1,207.19 | 1,251.59 | 1,381.19 |
| 84 | 459.60 | 587.40 | 761.39 | 992.39 | 1,150.79 | 1,242.59 | 1,311.59 | 1,357.19 | 1,496.39 |
| 85 | 495.60 | 634.79 | 826.19 | 1,080.59 | 1,253.99 | 1,352.39 | 1,425.59 | 1,471.79 | 1,621.19 |
| 86 | 534.00 | 686.39 | 896.39 | 1,176.59 | 1,366.19 | 1,471.79 | 1,549.19 | 1,595.99 | 1,756.19 |
| 87 | 576.00 | 742.19 | 972.59 | 1,280.99 | 1,488.59 | 1,602.59 | 1,683.59 | 1,730.99 | 1,903.18 |
| 88 | 620.99 | 802.19 | 1,055.99 | 1,394.99 | 1,621.79 | 1,744.19 | 1,829.38 | 1,877.38 | 2,061.58 |
| 89 | 669.59 | 867.59 | 1,145.99 | 1,519.19 | 1,766.99 | 1,898.38 | 1,988.38 | 2,035.78 | 2,233.78 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $31.80 | $37.80 | $46.20 | $57.00 | $65.40 | $70.20 | $75.60 | $80.40 | $93.00 |
| 35-39 | 37.80 | 45.00 | 55.20 | 68.40 | 78.60 | 85.20 | 91.20 | 97.80 | 112.20 |
| 40-44 | 45.60 | 54.60 | 67.20 | 84.60 | 97.20 | 105.60 | 113.40 | 121.20 | 138.60 |
| 45-49 | 55.20 | 67.20 | 83.40 | 105.00 | 121.20 | 131.40 | 141.00 | 150.60 | 171.60 |
| 50 | 61.80 | 75.60 | 93.60 | 118.20 | 136.80 | 148.80 | 159.60 | 169.80 | 193.80 |
| 51 | 64.20 | 78.60 | 97.80 | 123.00 | 142.80 | 154.80 | 166.20 | 177.00 | 201.60 |
| 52 | 66.60 | 81.60 | 101.40 | 128.40 | 148.80 | 161.40 | 172.80 | 184.20 | 209.40 |
| 53 | 70.20 | 85.80 | 107.40 | 135.60 | 156.60 | 170.40 | 182.40 | 194.40 | 220.80 |
| 54 | 73.80 | 90.60 | 112.80 | 142.80 | 165.60 | 179.40 | 192.60 | 205.20 | 232.80 |
| 55 | 77.40 | 95.40 | 119.40 | 150.60 | 174.60 | 189.60 | 203.40 | 216.00 | 245.40 |
| 56 | 81.60 | 100.20 | 125.40 | 159.00 | 184.20 | 199.80 | 214.20 | 228.00 | 259.20 |
| 57 | 85.80 | 105.60 | 132.60 | 168.00 | 194.40 | 211.20 | 226.20 | 240.60 | 273.00 |
| 58 | 90.60 | 111.60 | 140.40 | 177.60 | 205.80 | 223.80 | 240.00 | 255.00 | 289.20 |
| 59 | 95.40 | 118.20 | 148.20 | 188.40 | 218.40 | 237.00 | 253.80 | 270.00 | 306.00 |
| 60 | 100.80 | 125.40 | 157.20 | 199.80 | 231.60 | 251.40 | 269.40 | 286.20 | 324.00 |
| 61 | 106.80 | 132.60 | 166.20 | 211.80 | 245.40 | 266.40 | 285.60 | 303.00 | 343.20 |
| 62 | 112.80 | 139.80 | 176.40 | 224.40 | 259.80 | 282.00 | 302.40 | 321.60 | 363.60 |
| 63 | 121.20 | 150.60 | 189.60 | 241.20 | 279.60 | 303.60 | 325.20 | 345.60 | 390.60 |
| 64 | 129.60 | 161.40 | 203.40 | 259.80 | 301.20 | 327.00 | 350.40 | 372.00 | 420.60 |
| 65 | 139.20 | 173.40 | 219.00 | 279.00 | 324.00 | 351.60 | 376.80 | 400.20 | 451.80 |
| 66 | 149.40 | 186.00 | 235.20 | 300.60 | 348.60 | 378.60 | 405.60 | 430.80 | 486.00 |
| 67 | 160.20 | 199.80 | 252.60 | 323.40 | 375.00 | 407.40 | 436.80 | 463.20 | 522.60 |
| 68 | 172.20 | 215.40 | 273.00 | 349.20 | 405.00 | 440.40 | 471.60 | 500.40 | 564.00 |
| 69 | 185.40 | 231.60 | 294.00 | 376.80 | 437.40 | 475.80 | 509.40 | 540.00 | 608.39 |
| 70 | 199.80 | 249.60 | 317.40 | 406.80 | 472.20 | 514.20 | 550.20 | 583.20 | 656.99 |
| 71 | 214.80 | 269.40 | 342.00 | 439.20 | 510.00 | 555.00 | 594.60 | 629.99 | 708.59 |
| 72 | 231.60 | 290.40 | 369.00 | 474.00 | 550.80 | 600.00 | 641.99 | 680.39 | 764.39 |
| 73 | 250.80 | 315.00 | 402.00 | 517.20 | 601.79 | 654.59 | 700.79 | 741.59 | 832.79 |
| 74 | 272.40 | 342.00 | 437.40 | 564.00 | 656.39 | 715.19 | 764.99 | 808.79 | 906.59 |
| 75 | 295.20 | 372.00 | 475.80 | 614.99 | 716.39 | 780.59 | 835.19 | 881.99 | 987.59 |
| 76 | 319.80 | 403.80 | 518.40 | 670.79 | 782.39 | 852.59 | 911.39 | 961.79 | 1,075.19 |
| 77 | 346.80 | 438.60 | 564.00 | 731.99 | 853.79 | 930.59 | 994.79 | 1,048.79 | 1,170.59 |
| 78 | 376.20 | 477.00 | 615.59 | 800.99 | 935.39 | 1,019.39 | 1,088.99 | 1,145.99 | 1,276.79 |
| 79 | 408.60 | 519.60 | 671.99 | 877.19 | 1,024.79 | 1,116.59 | 1,191.59 | 1,252.19 | 1,393.19 |
| 80 | 443.40 | 565.20 | 733.79 | 959.99 | 1,123.19 | 1,223.39 | 1,304.39 | 1,367.39 | 1,519.19 |
| 81 | 481.80 | 615.59 | 800.99 | 1,051.19 | 1,230.59 | 1,339.79 | 1,427.39 | 1,493.99 | 1,657.19 |
| 82 | 523.20 | 669.59 | 874.79 | 1,150.79 | 1,348.19 | 1,468.19 | 1,562.39 | 1,631.99 | 1,807.78 |
| 83 | 556.80 | 714.59 | 936.59 | 1,236.59 | 1,449.59 | 1,576.79 | 1,675.79 | 1,746.59 | 1,933.18 |
| 84 | 592.80 | 763.19 | 1,003.19 | 1,328.99 | 1,558.79 | 1,694.39 | 1,796.99 | 1,869.58 | 2,067.58 |
| 85 | 630.59 | 814.19 | 1,074.59 | 1,428.59 | 1,676.39 | 1,820.38 | 1,927.78 | 2,000.98 | 2,210.98 |
| 86 | 671.39 | 868.79 | 1,151.39 | 1,535.39 | 1,802.38 | 1,955.38 | 2,067.58 | 2,141.38 | 2,364.58 |
| 87 | 714.59 | 927.59 | 1,232.99 | 1,649.99 | 1,937.98 | 2,100.58 | 2,217.58 | 2,291.98 | 2,528.38 |
| 88 | 760.79 | 989.99 | 1,321.19 | 1,773.59 | 2,084.38 | 2,256.58 | 2,378.38 | 2,452.78 | 2,704.18 |
| 89 | 809.39 | 1,056.59 | 1,414.79 | 1,906.18 | 2,240.98 | 2,424.58 | 2,550.58 | 2,624.98 | 2,891.98 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $69.00 | $84.60 | $104.40 | $131.40 | $151.20 | $163.20 | $175.20 | $186.00 | $211.80 |
| 35-39 | 75.60 | 92.40 | 114.60 | 144.60 | 166.80 | 180.60 | 193.20 | 205.80 | 234.00 |
| 40-44 | 84.00 | 103.20 | 129.00 | 162.60 | 187.80 | 203.40 | 218.40 | 232.20 | 263.40 |
| 45-49 | 91.80 | 112.80 | 141.00 | 178.20 | 205.80 | 223.20 | 239.40 | 254.40 | 288.60 |
| 50 | 97.80 | 120.60 | 150.60 | 190.80 | 220.80 | 239.40 | 256.20 | 272.40 | 309.00 |
| 51 | 99.60 | 123.00 | 154.20 | 195.60 | 226.20 | 244.80 | 262.20 | 279.00 | 315.60 |
| 52 | 102.00 | 126.00 | 157.80 | 199.80 | 231.00 | 250.80 | 268.80 | 285.60 | 322.80 |
| 53 | 105.00 | 130.20 | 163.20 | 207.00 | 239.40 | 259.80 | 278.40 | 295.80 | 334.20 |
| 54 | 108.60 | 134.40 | 169.20 | 214.20 | 248.40 | 269.40 | 288.00 | 306.00 | 346.20 |
| 55 | 112.80 | 139.20 | 175.20 | 222.00 | 256.80 | 279.00 | 298.80 | 317.40 | 358.80 |
| 56 | 116.40 | 144.00 | 181.20 | 230.40 | 266.40 | 288.60 | 309.00 | 328.20 | 371.40 |
| 57 | 120.00 | 149.40 | 187.80 | 238.20 | 276.00 | 299.40 | 320.40 | 340.20 | 384.60 |
| 58 | 124.80 | 155.40 | 195.00 | 248.40 | 287.40 | 311.40 | 333.60 | 354.00 | 400.20 |
| 59 | 129.60 | 161.40 | 203.40 | 258.60 | 298.80 | 324.60 | 347.40 | 369.00 | 416.40 |
| 60 | 135.00 | 168.00 | 211.20 | 268.80 | 311.40 | 337.80 | 361.80 | 384.00 | 433.20 |
| 61 | 140.40 | 174.60 | 220.20 | 280.20 | 324.00 | 351.60 | 376.80 | 399.60 | 451.20 |
| 62 | 145.80 | 181.20 | 228.60 | 291.60 | 337.80 | 366.60 | 391.80 | 416.40 | 469.20 |
| 63 | 153.60 | 191.40 | 241.80 | 308.40 | 357.00 | 388.20 | 415.20 | 440.40 | 496.80 |
| 64 | 162.00 | 202.20 | 255.60 | 326.40 | 378.00 | 410.40 | 439.20 | 466.20 | 525.60 |
| 65 | 171.00 | 213.60 | 270.60 | 345.60 | 400.20 | 435.00 | 465.00 | 493.80 | 556.20 |
| 66 | 180.60 | 225.60 | 286.20 | 365.40 | 423.60 | 460.20 | 492.60 | 522.60 | 588.60 |
| 67 | 190.80 | 238.20 | 302.40 | 387.00 | 448.20 | 487.20 | 521.40 | 553.20 | 622.79 |
| 68 | 204.00 | 255.00 | 323.40 | 414.60 | 480.60 | 522.60 | 559.20 | 592.80 | 667.79 |
| 69 | 217.80 | 272.40 | 346.20 | 444.00 | 515.40 | 560.40 | 600.00 | 635.99 | 715.79 |
| 70 | 232.80 | 291.60 | 370.80 | 475.80 | 552.60 | 601.19 | 643.19 | 681.59 | 766.79 |
| 71 | 249.00 | 312.00 | 397.20 | 510.00 | 592.80 | 644.99 | 689.99 | 730.79 | 821.99 |
| 72 | 265.80 | 333.60 | 424.80 | 546.60 | 635.39 | 691.79 | 739.79 | 783.59 | 880.79 |
| 73 | 285.60 | 358.80 | 458.40 | 590.40 | 686.99 | 747.59 | 799.79 | 846.59 | 950.39 |
| 74 | 306.60 | 385.80 | 493.80 | 637.79 | 742.19 | 808.19 | 864.59 | 914.39 | 1,025.39 |
| 75 | 328.80 | 415.20 | 532.20 | 688.79 | 802.19 | 874.19 | 934.79 | 987.59 | 1,105.79 |
| 76 | 353.40 | 446.40 | 573.60 | 743.39 | 866.99 | 944.99 | 1,010.39 | 1,066.79 | 1,192.79 |
| 77 | 379.20 | 480.00 | 618.59 | 803.39 | 937.19 | 1,021.79 | 1,091.99 | 1,151.99 | 1,286.39 |
| 78 | 408.60 | 519.00 | 670.19 | 872.39 | 1,019.39 | 1,111.19 | 1,186.79 | 1,249.79 | 1,393.19 |
| 79 | 440.40 | 560.40 | 725.99 | 947.99 | 1,108.79 | 1,208.39 | 1,289.39 | 1,355.39 | 1,508.99 |
| 80 | 475.20 | 605.39 | 786.59 | 1,030.19 | 1,205.99 | 1,313.99 | 1,401.59 | 1,470.59 | 1,634.39 |
| 81 | 511.80 | 654.59 | 852.59 | 1,119.59 | 1,311.59 | 1,429.19 | 1,522.79 | 1,594.79 | 1,770.59 |
| 82 | 552.00 | 706.79 | 923.99 | 1,216.79 | 1,426.19 | 1,553.99 | 1,654.79 | 1,730.39 | 1,917.58 |
| 83 | 584.40 | 751.19 | 985.19 | 1,301.39 | 1,526.99 | 1,661.99 | 1,766.99 | 1,843.78 | 2,041.78 |
| 84 | 619.79 | 797.99 | 1,050.59 | 1,392.59 | 1,634.39 | 1,777.79 | 1,886.98 | 1,964.38 | 2,173.78 |
| 85 | 656.39 | 847.79 | 1,120.19 | 1,489.79 | 1,749.59 | 1,901.38 | 2,014.78 | 2,093.38 | 2,314.78 |
| 86 | 695.99 | 900.59 | 1,193.99 | 1,594.19 | 1,873.18 | 2,033.38 | 2,151.58 | 2,230.78 | 2,464.78 |
| 87 | 737.39 | 956.99 | 1,273.19 | 1,705.19 | 2,005.18 | 2,174.98 | 2,297.38 | 2,376.58 | 2,624.38 |
| 88 | 781.19 | 1,016.99 | 1,357.79 | 1,824.58 | 2,146.18 | 2,326.18 | 2,453.38 | 2,532.58 | 2,794.78 |
| 89 | 827.99 | 1,080.59 | 1,447.79 | 1,952.38 | 2,297.38 | 2,488.18 | 2,620.18 | 2,698.78 | 2,975.98 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $48.00 | $58.20 | $70.80 | $88.20 | $101.40 | $109.20 | $117.00 | $124.20 | $141.00 |
| 35-39 | 54.00 | 65.40 | 80.40 | 100.20 | 115.20 | 124.20 | 133.20 | 141.60 | 160.80 |
| 40-44 | 61.80 | 75.00 | 93.00 | 116.40 | 134.40 | 145.20 | 155.40 | 165.00 | 187.20 |
| 45-49 | 71.40 | 87.00 | 108.00 | 136.20 | 157.20 | 169.80 | 181.80 | 193.20 | 219.00 |
| 50 | 77.40 | 94.80 | 118.20 | 148.80 | 171.60 | 185.40 | 198.60 | 210.60 | 238.80 |
| 51 | 79.20 | 97.20 | 121.20 | 153.00 | 176.40 | 190.80 | 204.00 | 216.60 | 245.40 |
| 52 | 81.60 | 100.20 | 124.80 | 157.20 | 181.80 | 196.80 | 210.60 | 223.20 | 252.60 |
| 53 | 84.60 | 104.40 | 130.20 | 164.40 | 189.60 | 205.20 | 219.60 | 232.80 | 263.40 |
| 54 | 88.20 | 108.60 | 135.60 | 171.00 | 197.40 | 213.60 | 228.60 | 243.00 | 274.80 |
| 55 | 91.80 | 113.40 | 141.60 | 178.80 | 205.80 | 223.20 | 238.80 | 253.20 | 286.20 |
| 56 | 95.40 | 117.60 | 147.60 | 186.00 | 214.80 | 232.80 | 249.00 | 264.00 | 298.20 |
| 57 | 99.00 | 122.40 | 153.60 | 194.40 | 224.40 | 243.00 | 259.80 | 275.40 | 310.80 |
| 58 | 103.80 | 128.40 | 160.80 | 203.40 | 235.20 | 254.40 | 272.40 | 288.60 | 325.80 |
| 59 | 108.60 | 134.40 | 168.60 | 213.60 | 246.60 | 267.00 | 285.60 | 303.00 | 342.00 |
| 60 | 113.40 | 141.00 | 176.40 | 223.80 | 258.60 | 280.20 | 299.40 | 317.40 | 358.20 |
| 61 | 118.80 | 147.60 | 184.80 | 234.60 | 271.20 | 294.00 | 313.80 | 333.00 | 375.60 |
| 62 | 124.20 | 154.20 | 193.80 | 246.00 | 284.40 | 307.80 | 329.40 | 349.20 | 393.60 |
| 63 | 132.00 | 164.40 | 206.40 | 262.20 | 303.00 | 328.80 | 351.00 | 372.00 | 419.40 |
| 64 | 140.40 | 174.60 | 220.20 | 279.60 | 323.40 | 350.40 | 374.40 | 397.20 | 447.60 |
| 65 | 149.40 | 186.00 | 234.00 | 298.20 | 344.40 | 373.80 | 399.60 | 423.60 | 477.00 |
| 66 | 158.40 | 197.40 | 249.60 | 318.00 | 367.80 | 399.00 | 426.00 | 451.80 | 508.80 |
| 67 | 168.60 | 210.00 | 265.80 | 339.00 | 391.80 | 425.40 | 454.80 | 481.80 | 542.40 |
| 68 | 180.00 | 225.00 | 284.40 | 363.00 | 420.60 | 456.60 | 487.80 | 516.60 | 581.40 |
| 69 | 192.60 | 240.60 | 304.80 | 389.40 | 451.20 | 489.60 | 523.20 | 553.80 | 623.39 |
| 70 | 206.40 | 258.00 | 326.40 | 417.60 | 483.60 | 525.60 | 561.60 | 594.60 | 667.79 |
| 71 | 220.20 | 276.00 | 349.80 | 447.60 | 519.00 | 564.00 | 602.39 | 637.79 | 716.39 |
| 72 | 235.80 | 295.20 | 375.00 | 480.00 | 556.80 | 604.79 | 646.19 | 683.99 | 767.99 |
| 73 | 254.40 | 319.20 | 406.20 | 521.40 | 604.79 | 657.59 | 702.59 | 742.79 | 832.79 |
| 74 | 274.80 | 345.00 | 440.40 | 565.80 | 657.59 | 715.19 | 763.79 | 806.99 | 903.59 |
| 75 | 296.40 | 373.20 | 477.00 | 614.99 | 714.59 | 776.99 | 830.39 | 875.99 | 979.79 |
| 76 | 319.80 | 403.80 | 517.20 | 667.79 | 776.39 | 844.79 | 902.39 | 951.59 | 1,063.19 |
| 77 | 345.60 | 436.80 | 560.40 | 724.79 | 844.19 | 918.59 | 980.99 | 1,033.79 | 1,153.19 |
| 78 | 374.40 | 474.00 | 610.19 | 791.39 | 922.79 | 1,003.79 | 1,070.99 | 1,126.79 | 1,255.19 |
| 79 | 405.00 | 514.80 | 664.19 | 864.59 | 1,008.59 | 1,097.39 | 1,169.99 | 1,228.19 | 1,366.19 |
| 80 | 438.60 | 558.60 | 723.59 | 943.79 | 1,102.19 | 1,199.39 | 1,277.39 | 1,338.59 | 1,486.79 |
| 81 | 475.20 | 606.59 | 787.79 | 1,030.79 | 1,204.79 | 1,310.39 | 1,394.99 | 1,459.19 | 1,618.19 |
| 82 | 514.80 | 658.19 | 857.39 | 1,125.59 | 1,316.39 | 1,432.19 | 1,523.39 | 1,590.59 | 1,761.59 |
| 83 | 547.20 | 701.99 | 917.99 | 1,208.39 | 1,414.79 | 1,537.79 | 1,632.59 | 1,701.59 | 1,882.78 |
| 84 | 582.00 | 748.79 | 982.19 | 1,297.79 | 1,519.79 | 1,650.59 | 1,749.59 | 1,819.78 | 2,011.78 |
| 85 | 619.19 | 798.59 | 1,051.19 | 1,393.79 | 1,633.19 | 1,771.79 | 1,875.58 | 1,945.78 | 2,149.78 |
| 86 | 658.79 | 851.39 | 1,124.99 | 1,496.99 | 1,754.99 | 1,901.98 | 2,009.98 | 2,081.38 | 2,297.98 |
| 87 | 700.19 | 907.79 | 1,204.19 | 1,607.39 | 1,885.18 | 2,041.78 | 2,153.98 | 2,225.98 | 2,455.78 |
| 88 | 745.19 | 968.39 | 1,288.79 | 1,726.19 | 2,025.58 | 2,192.38 | 2,308.78 | 2,380.78 | 2,624.38 |
| 89 | 791.99 | 1,032.59 | 1,379.39 | 1,853.98 | 2,176.78 | 2,353.18 | 2,474.38 | 2,546.38 | 2,804.38 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N550

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $34.80 | $41.40 | $49.80 | $61.20 | $70.20 | $75.00 | $80.40 | $85.20 | $97.20 |
| 35-39 | 39.60 | 47.40 | 57.60 | 71.40 | 81.60 | 88.20 | 94.20 | 99.60 | 113.40 |
| 40-44 | 46.20 | 55.80 | 68.40 | 85.20 | 97.80 | 105.60 | 112.80 | 119.40 | 135.60 |
| 45-49 | 55.80 | 67.80 | 83.40 | 103.80 | 119.40 | 129.00 | 138.00 | 146.40 | 166.20 |
| 50 | 61.80 | 75.00 | 93.00 | 116.40 | 133.80 | 144.60 | 154.80 | 163.80 | 185.40 |
| 51 | 63.60 | 78.00 | 96.60 | 121.20 | 139.20 | 150.00 | 160.80 | 170.40 | 192.60 |
| 52 | 66.00 | 81.00 | 100.20 | 125.40 | 144.60 | 156.00 | 166.80 | 177.00 | 199.80 |
| 53 | 69.00 | 84.60 | 105.00 | 132.00 | 151.80 | 163.80 | 175.20 | 185.40 | 209.40 |
| 54 | 72.00 | 88.80 | 109.80 | 138.00 | 159.00 | 171.60 | 183.60 | 194.40 | 219.60 |
| 55 | 75.60 | 93.00 | 115.20 | 145.20 | 166.80 | 180.60 | 192.60 | 204.00 | 230.40 |
| 56 | 79.20 | 97.20 | 121.20 | 152.40 | 175.20 | 189.60 | 202.20 | 214.20 | 241.80 |
| 57 | 82.80 | 102.00 | 126.60 | 159.60 | 183.60 | 198.60 | 212.40 | 225.00 | 253.80 |
| 58 | 87.00 | 107.40 | 133.80 | 168.60 | 194.40 | 210.00 | 224.40 | 237.60 | 268.20 |
| 59 | 91.80 | 112.80 | 141.00 | 178.20 | 204.60 | 221.40 | 237.00 | 250.80 | 282.60 |
| 60 | 96.60 | 119.40 | 148.80 | 187.80 | 216.00 | 234.00 | 250.20 | 264.60 | 298.20 |
| 61 | 101.40 | 125.40 | 157.20 | 198.00 | 228.60 | 247.20 | 264.00 | 279.00 | 315.00 |
| 62 | 106.80 | 132.00 | 165.60 | 209.40 | 241.20 | 261.00 | 278.40 | 294.60 | 332.40 |
| 63 | 114.00 | 141.00 | 177.00 | 223.80 | 258.00 | 279.00 | 298.20 | 315.60 | 355.20 |
| 64 | 121.80 | 150.60 | 189.00 | 239.40 | 276.00 | 298.80 | 319.20 | 337.80 | 380.40 |
| 65 | 129.60 | 160.80 | 202.20 | 256.20 | 295.80 | 320.40 | 342.00 | 361.80 | 407.40 |
| 66 | 138.60 | 172.20 | 216.00 | 274.20 | 316.20 | 342.60 | 366.00 | 387.00 | 435.60 |
| 67 | 147.60 | 183.60 | 231.00 | 293.40 | 339.00 | 367.20 | 391.80 | 414.60 | 466.20 |
| 68 | 158.40 | 197.40 | 248.40 | 315.60 | 364.80 | 395.40 | 421.80 | 446.40 | 501.60 |
| 69 | 169.80 | 211.80 | 267.00 | 339.60 | 392.40 | 425.40 | 454.20 | 480.00 | 539.40 |
| 70 | 182.40 | 227.40 | 286.80 | 365.40 | 422.40 | 457.80 | 489.00 | 516.60 | 580.20 |
| 71 | 195.60 | 244.20 | 308.40 | 393.00 | 454.80 | 493.20 | 526.20 | 556.20 | 623.99 |
| 72 | 210.00 | 262.20 | 331.20 | 423.00 | 489.00 | 531.00 | 566.40 | 598.80 | 671.39 |
| 73 | 228.00 | 285.00 | 361.20 | 462.00 | 534.60 | 580.20 | 619.19 | 653.39 | 731.99 |
| 74 | 247.20 | 309.60 | 393.60 | 504.00 | 584.40 | 634.19 | 676.79 | 713.99 | 798.59 |
| 75 | 268.20 | 336.60 | 428.40 | 550.20 | 638.39 | 692.99 | 739.79 | 779.39 | 870.59 |
| 76 | 291.00 | 366.00 | 466.80 | 600.59 | 697.19 | 757.79 | 808.19 | 851.39 | 949.79 |
| 77 | 315.60 | 397.80 | 508.80 | 655.79 | 761.99 | 827.99 | 883.19 | 929.39 | 1,035.59 |
| 78 | 343.20 | 433.80 | 556.20 | 719.39 | 836.99 | 908.99 | 968.99 | 1,018.19 | 1,132.79 |
| 79 | 373.20 | 473.40 | 608.99 | 789.59 | 918.59 | 998.39 | 1,063.19 | 1,114.79 | 1,238.99 |
| 80 | 406.20 | 516.00 | 665.99 | 866.39 | 1,009.19 | 1,096.19 | 1,166.39 | 1,220.99 | 1,354.79 |
| 81 | 442.20 | 562.80 | 728.99 | 950.39 | 1,108.19 | 1,203.59 | 1,279.79 | 1,337.39 | 1,481.99 |
| 82 | 480.60 | 613.79 | 797.39 | 1,042.79 | 1,216.79 | 1,321.79 | 1,404.59 | 1,464.59 | 1,620.59 |
| 83 | 513.00 | 656.99 | 856.19 | 1,123.79 | 1,312.19 | 1,424.39 | 1,510.79 | 1,572.59 | 1,738.19 |
| 84 | 547.80 | 703.19 | 919.79 | 1,211.39 | 1,415.39 | 1,534.19 | 1,624.79 | 1,687.79 | 1,864.18 |
| 85 | 584.40 | 752.39 | 988.19 | 1,305.59 | 1,526.39 | 1,652.99 | 1,747.79 | 1,811.38 | 1,999.78 |
| 86 | 623.99 | 805.79 | 1,061.39 | 1,407.59 | 1,645.79 | 1,781.39 | 1,879.78 | 1,944.58 | 2,144.38 |
| 87 | 665.99 | 862.19 | 1,139.99 | 1,516.79 | 1,774.79 | 1,918.78 | 2,021.98 | 2,086.78 | 2,299.78 |
| 88 | 710.99 | 922.79 | 1,224.59 | 1,634.99 | 1,913.98 | 2,067.58 | 2,174.98 | 2,240.38 | 2,466.58 |
| 89 | 758.99 | 987.59 | 1,315.19 | 1,762.19 | 2,063.98 | 2,227.78 | 2,339.38 | 2,404.18 | 2,645.38 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N550

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N550 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 500 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 730 | 0.93 | 0.85 | 0.81 | 0.74 | 0.66 |
| 1,095 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,460 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,825 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,190 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,920 | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |
| Unlimited | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |

To determine the annual premium rates for Policy Form GR-N550 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N550)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.340 | 0.325 | 0.280 | 0.215 | 0.220 |
| 35-39 | 0.375 | 0.350 | 0.290 | 0.225 | 0.230 |
| 40-44 | 0.405 | 0.360 | 0.310 | 0.230 | 0.240 |
| 45-49 | 0.410 | 0.370 | 0.320 | 0.235 | 0.250 |
| 50-54 | 0.400 | 0.360 | 0.315 | 0.235 | 0.250 |
| 55-59 | 0.390 | 0.360 | 0.310 | 0.235 | 0.240 |
| 60-64 | 0.390 | 0.360 | 0.300 | 0.230 | 0.220 |
| 65-69 | 0.390 | 0.350 | 0.290 | 0.225 | 0.200 |
| 70-74 | 0.390 | 0.340 | 0.280 | 0.210 | 0.180 |
| 75-79 | 0.390 | 0.330 | 0.260 | 0.190 | 0.150 |
| 80-84 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |
| 85-89 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.380 | 0.360 | 0.330 | 0.260 | 0.260 |
| 35-39 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 40-44 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 45-49 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 50-54 | 0.380 | 0.360 | 0.330 | 0.265 | 0.250 |
| 55-59 | 0.380 | 0.360 | 0.325 | 0.260 | 0.240 |
| 60-64 | 0.380 | 0.360 | 0.320 | 0.255 | 0.225 |
| 65-69 | 0.380 | 0.360 | 0.310 | 0.245 | 0.205 |
| 70-74 | 0.380 | 0.360 | 0.300 | 0.230 | 0.185 |
| 75-79 | 0.380 | 0.350 | 0.280 | 0.200 | 0.150 |
| 80-84 | 0.380 | 0.340 | 0.250 | 0.170 | 0.150 |
| 85-89 | 0.400 | 0.330 | 0.250 | 0.170 | 0.150 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.115 | 0.108 | 0.087 | 0.065 | 0.050 |
| 35-39 | 0.122 | 0.114 | 0.091 | 0.069 | 0.053 |
| 40-44 | 0.130 | 0.120 | 0.096 | 0.073 | 0.056 |
| 45-49 | 0.138 | 0.126 | 0.100 | 0.076 | 0.058 |
| 50 | 0.144 | 0.130 | 0.104 | 0.078 | 0.060 |
| 51 | 0.146 | 0.132 | 0.105 | 0.079 | 0.060 |
| 52 | 0.148 | 0.133 | 0.106 | 0.080 | 0.061 |
| 53 | 0.150 | 0.134 | 0.107 | 0.080 | 0.061 |
| 54 | 0.151 | 0.135 | 0.108 | 0.081 | 0.062 |
| 55 | 0.153 | 0.137 | 0.108 | 0.081 | 0.062 |
| 56 | 0.154 | 0.138 | 0.109 | 0.082 | 0.063 |
| 57 | 0.156 | 0.139 | 0.110 | 0.082 | 0.063 |
| 58 | 0.157 | 0.140 | 0.110 | 0.082 | 0.063 |
| 59 | 0.158 | 0.141 | 0.111 | 0.082 | 0.063 |
| 60 | 0.160 | 0.141 | 0.111 | 0.083 | 0.063 |
| 61 | 0.161 | 0.142 | 0.112 | 0.083 | 0.063 |
| 62 | 0.162 | 0.143 | 0.112 | 0.083 | 0.063 |
| 63 | 0.163 | 0.143 | 0.112 | 0.083 | 0.063 |
| 64 | 0.163 | 0.144 | 0.112 | 0.083 | 0.062 |
| 65 | 0.164 | 0.144 | 0.112 | 0.082 | 0.062 |
| 66 | 0.164 | 0.145 | 0.112 | 0.082 | 0.061 |
| 67 | 0.165 | 0.145 | 0.112 | 0.082 | 0.061 |
| 68 | 0.164 | 0.144 | 0.111 | 0.081 | 0.060 |
| 69 | 0.164 | 0.143 | 0.110 | 0.080 | 0.058 |
| 70 | 0.163 | 0.143 | 0.109 | 0.078 | 0.057 |
| 71 | 0.163 | 0.142 | 0.108 | 0.077 | 0.055 |
| 72 | 0.162 | 0.141 | 0.107 | 0.076 | 0.054 |
| 73 | 0.163 | 0.141 | 0.106 | 0.075 | 0.052 |
| 74 | 0.164 | 0.141 | 0.106 | 0.073 | 0.051 |
| 75 | 0.164 | 0.142 | 0.105 | 0.072 | 0.049 |
| 76 | 0.165 | 0.142 | 0.105 | 0.070 | 0.047 |
| 77 | 0.166 | 0.142 | 0.104 | 0.069 | 0.046 |
| 78 | 0.166 | 0.141 | 0.102 | 0.066 | 0.043 |
| 79 | 0.165 | 0.140 | 0.099 | 0.063 | 0.040 |
| 80 | 0.165 | 0.138 | 0.097 | 0.060 | 0.038 |
| 81 | 0.164 | 0.137 | 0.095 | 0.058 | 0.035 |
| 82 | 0.164 | 0.136 | 0.093 | 0.055 | 0.033 |
| 83 | 0.163 | 0.134 | 0.089 | 0.051 | 0.029 |
| 84 | 0.161 | 0.132 | 0.086 | 0.046 | 0.025 |
| 85 | 0.160 | 0.130 | 0.082 | 0.043 | 0.022 |
| 86 | 0.158 | 0.128 | 0.079 | 0.039 | 0.019 |
| 87 | 0.157 | 0.126 | 0.076 | 0.036 | 0.017 |
| 88 | 0.156 | 0.124 | 0.073 | 0.033 | 0.015 |
| 89 | 0.154 | 0.122 | 0.070 | 0.030 | 0.013 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.053 | 0.074 | 0.110 | 0.098 | 0.086 |
| 35-39 | 0.064 | 0.084 | 0.116 | 0.106 | 0.095 |
| 40-44 | 0.077 | 0.095 | 0.123 | 0.113 | 0.104 |
| 45-49 | 0.089 | 0.106 | 0.130 | 0.122 | 0.113 |
| 50 | 0.097 | 0.113 | 0.134 | 0.126 | 0.119 |
| 51 | 0.100 | 0.115 | 0.135 | 0.128 | 0.120 |
| 52 | 0.102 | 0.117 | 0.137 | 0.129 | 0.122 |
| 53 | 0.103 | 0.118 | 0.136 | 0.130 | 0.123 |
| 54 | 0.105 | 0.119 | 0.136 | 0.130 | 0.123 |
| 55 | 0.106 | 0.119 | 0.136 | 0.130 | 0.124 |
| 56 | 0.107 | 0.120 | 0.136 | 0.130 | 0.124 |
| 57 | 0.108 | 0.121 | 0.136 | 0.130 | 0.125 |
| 58 | 0.108 | 0.120 | 0.134 | 0.129 | 0.123 |
| 59 | 0.107 | 0.119 | 0.132 | 0.127 | 0.122 |
| 60 | 0.107 | 0.118 | 0.130 | 0.125 | 0.120 |
| 61 | 0.106 | 0.117 | 0.128 | 0.124 | 0.119 |
| 62 | 0.105 | 0.115 | 0.127 | 0.122 | 0.118 |
| 63 | 0.103 | 0.113 | 0.123 | 0.119 | 0.115 |
| 64 | 0.101 | 0.110 | 0.120 | 0.116 | 0.112 |
| 65 | 0.099 | 0.108 | 0.117 | 0.113 | 0.109 |
| 66 | 0.097 | 0.105 | 0.113 | 0.110 | 0.107 |
| 67 | 0.095 | 0.103 | 0.110 | 0.107 | 0.104 |
| 68 | 0.091 | 0.098 | 0.105 | 0.102 | 0.099 |
| 69 | 0.088 | 0.094 | 0.100 | 0.097 | 0.095 |
| 70 | 0.084 | 0.090 | 0.095 | 0.092 | 0.090 |
| 71 | 0.080 | 0.086 | 0.090 | 0.088 | 0.086 |
| 72 | 0.077 | 0.082 | 0.086 | 0.084 | 0.082 |
| 73 | 0.071 | 0.075 | 0.079 | 0.077 | 0.075 |
| 74 | 0.065 | 0.069 | 0.072 | 0.071 | 0.069 |
| 75 | 0.060 | 0.064 | 0.066 | 0.065 | 0.064 |
| 76 | 0.056 | 0.058 | 0.061 | 0.059 | 0.058 |
| 77 | 0.051 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N550)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N550)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N550)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $18.10 | $20.60 | $24.34 | $28.70 | $31.82 | $34.32 | $36.20 | $38.06 | $41.18 |
| 35-39 | 20.60 | 23.72 | 28.08 | 33.70 | 38.06 | 41.18 | 43.06 | 45.56 | 49.92 |
| 40-44 | 22.46 | 26.20 | 31.20 | 38.68 | 43.06 | 46.80 | 49.30 | 52.42 | 56.78 |
| 45-49 | 27.46 | 32.44 | 39.94 | 49.30 | 55.54 | 60.52 | 63.64 | 67.40 | 73.00 |
| 50 | 29.32 | 34.94 | 43.06 | 53.04 | 60.52 | 65.52 | 69.26 | 73.64 | 79.88 |
| 51 | 29.96 | 35.56 | 44.30 | 54.92 | 62.40 | 67.40 | 71.14 | 75.50 | 82.36 |
| 52 | 30.58 | 36.82 | 45.56 | 56.16 | 64.28 | 69.88 | 73.64 | 78.00 | 84.86 |
| 53 | 32.44 | 39.32 | 48.04 | 59.90 | 68.64 | 74.26 | 78.62 | 83.62 | 90.48 |
| 54 | 34.32 | 41.80 | 51.80 | 64.28 | 73.64 | 79.88 | 84.24 | 89.24 | 96.72 |
| 55 | 36.20 | 44.30 | 54.92 | 68.64 | 78.62 | 84.86 | 89.86 | 95.48 | 103.58 |
| 56 | 38.68 | 47.42 | 58.66 | 73.64 | 83.62 | 91.10 | 96.10 | 101.72 | 110.44 |
| 57 | 40.56 | 49.92 | 62.40 | 78.62 | 89.86 | 97.34 | 102.96 | 109.20 | 118.56 |
| 58 | 43.68 | 53.66 | 67.40 | 84.86 | 96.72 | 104.84 | 111.08 | 117.94 | 127.92 |
| 59 | 46.80 | 58.04 | 72.38 | 91.10 | 104.20 | 113.56 | 119.80 | 127.30 | 137.90 |
| 60 | 50.54 | 62.40 | 78.00 | 98.60 | 112.94 | 122.30 | 129.16 | 137.28 | 148.52 |
| 61 | 54.28 | 66.76 | 84.24 | 106.08 | 121.68 | 132.28 | 139.16 | 147.88 | 160.36 |
| 62 | 58.04 | 71.76 | 90.48 | 114.20 | 131.04 | 142.28 | 150.38 | 159.74 | 172.84 |
| 63 | 63.02 | 78.00 | 98.60 | 124.18 | 142.90 | 155.38 | 164.11 | 174.10 | 188.44 |
| 64 | 68.02 | 84.86 | 106.70 | 135.40 | 155.38 | 169.10 | 178.46 | 189.70 | 204.67 |
| 65 | 73.64 | 92.36 | 116.06 | 147.26 | 169.10 | 184.08 | 194.06 | 206.54 | 222.76 |
| 66 | 79.88 | 99.84 | 126.68 | 160.36 | 184.08 | 200.30 | 211.54 | 224.64 | 242.74 |
| 67 | 86.74 | 108.58 | 137.28 | 174.72 | 200.30 | 218.40 | 230.26 | 244.60 | 263.95 |
| 68 | 96.10 | 120.44 | 152.88 | 194.06 | 223.39 | 243.36 | 257.08 | 272.68 | 294.52 |
| 69 | 107.32 | 134.16 | 170.35 | 216.52 | 248.98 | 271.44 | 287.04 | 303.88 | 327.60 |
| 70 | 119.18 | 149.14 | 189.07 | 241.48 | 277.68 | 302.64 | 319.48 | 339.46 | 365.04 |
| 71 | 132.28 | 165.36 | 210.28 | 268.94 | 309.50 | 337.58 | 356.92 | 378.14 | 406.84 |
| 72 | 146.64 | 184.08 | 234.00 | 299.52 | 345.07 | 376.27 | 397.48 | 421.82 | 453.64 |
| 73 | 161.00 | 202.18 | 257.71 | 330.10 | 381.26 | 415.58 | 439.29 | 465.50 | 499.20 |
| 74 | 175.96 | 222.14 | 283.92 | 363.79 | 420.57 | 459.26 | 484.84 | 513.55 | 549.74 |
| 75 | 192.82 | 243.98 | 312.00 | 401.23 | 464.25 | 507.31 | 535.39 | 565.96 | 605.90 |
| 76 | 211.54 | 267.70 | 343.20 | 442.41 | 512.92 | 559.72 | 591.55 | 624.62 | 667.05 |
| 77 | 231.50 | 293.90 | 378.14 | 487.96 | 565.96 | 618.38 | 652.70 | 688.89 | 734.44 |
| 78 | 256.46 | 325.72 | 419.95 | 544.75 | 632.11 | 690.14 | 728.20 | 766.89 | 816.19 |
| 79 | 283.30 | 361.30 | 467.37 | 607.15 | 705.74 | 770.63 | 812.44 | 854.25 | 907.29 |
| 80 | 313.24 | 399.98 | 519.79 | 677.03 | 788.11 | 860.49 | 906.67 | 950.97 | 1,008.37 |
| 81 | 346.32 | 443.66 | 577.82 | 755.66 | 879.83 | 960.33 | 1,011.49 | 1,058.91 | 1,120.69 |
| 82 | 382.51 | 491.71 | 642.71 | 842.39 | 982.17 | 1,072.03 | 1,128.19 | 1,178.73 | 1,245.49 |
| 83 | 411.84 | 530.40 | 695.75 | 916.03 | 1,068.27 | 1,164.99 | 1,223.65 | 1,276.07 | 1,347.21 |
| 84 | 443.04 | 572.20 | 753.16 | 995.27 | 1,161.87 | 1,265.47 | 1,327.87 | 1,381.53 | 1,457.03 |
| 85 | 476.73 | 617.75 | 816.19 | 1,081.39 | 1,262.97 | 1,374.66 | 1,440.18 | 1,495.09 | 1,576.21 |
| 86 | 513.55 | 666.43 | 883.57 | 1,175.61 | 1,373.41 | 1,492.59 | 1,562.49 | 1,618.64 | 1,705.38 |
| 87 | 552.24 | 718.84 | 956.59 | 1,277.31 | 1,493.22 | 1,621.76 | 1,695.39 | 1,752.18 | 1,844.53 |
| 88 | 594.67 | 775.63 | 1,035.83 | 1,388.39 | 1,623.63 | 1,761.54 | 1,838.91 | 1,896.94 | 1,995.54 |
| 89 | 639.59 | 837.40 | 1,121.95 | 1,508.82 | 1,765.91 | 1,913.17 | 1,994.91 | 2,053.56 | 2,158.40 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $26.20 | $31.20 | $38.68 | $48.68 | $55.54 | $60.52 | $64.28 | $69.26 | $77.38 |
| 35-39 | 30.58 | 37.44 | 46.18 | 58.66 | 67.40 | 73.64 | 78.62 | 84.24 | 93.60 |
| 40-44 | 37.44 | 45.56 | 57.40 | 73.00 | 84.24 | 92.36 | 97.96 | 105.46 | 116.68 |
| 45-49 | 46.18 | 56.78 | 71.14 | 91.10 | 105.46 | 116.06 | 122.92 | 132.28 | 146.02 |
| 50 | 51.80 | 64.28 | 81.12 | 104.20 | 120.44 | 132.28 | 141.02 | 151.00 | 166.60 |
| 51 | 54.28 | 66.76 | 84.86 | 108.58 | 126.04 | 138.52 | 147.26 | 157.88 | 174.10 |
| 52 | 56.16 | 69.88 | 88.60 | 113.56 | 131.66 | 144.76 | 154.12 | 165.36 | 181.58 |
| 53 | 59.28 | 73.64 | 94.22 | 120.44 | 139.78 | 153.50 | 162.86 | 175.34 | 192.19 |
| 54 | 63.02 | 78.00 | 99.22 | 127.30 | 147.88 | 162.24 | 172.84 | 185.32 | 204.04 |
| 55 | 66.14 | 82.36 | 105.46 | 134.78 | 156.62 | 172.22 | 182.83 | 196.56 | 215.90 |
| 56 | 69.88 | 87.36 | 111.70 | 142.90 | 165.98 | 182.20 | 194.06 | 208.42 | 228.38 |
| 57 | 73.64 | 92.36 | 117.94 | 151.64 | 175.96 | 193.44 | 205.30 | 220.90 | 242.11 |
| 58 | 78.62 | 97.96 | 125.42 | 161.62 | 187.20 | 205.92 | 219.02 | 234.62 | 257.08 |
| 59 | 83.00 | 104.20 | 133.54 | 171.60 | 199.68 | 219.02 | 232.75 | 250.22 | 273.94 |
| 60 | 88.60 | 111.08 | 142.28 | 182.83 | 212.16 | 233.38 | 248.35 | 265.82 | 291.40 |
| 61 | 93.60 | 117.94 | 151.00 | 194.68 | 225.88 | 248.35 | 263.95 | 283.30 | 309.50 |
| 62 | 99.84 | 125.42 | 160.36 | 207.16 | 240.86 | 264.58 | 281.42 | 301.39 | 329.47 |
| 63 | 107.32 | 134.78 | 173.47 | 224.02 | 260.20 | 285.79 | 303.88 | 325.72 | 355.68 |
| 64 | 115.44 | 145.40 | 187.20 | 242.11 | 281.42 | 308.88 | 328.84 | 352.56 | 384.38 |
| 65 | 124.18 | 157.24 | 202.18 | 261.46 | 303.88 | 334.46 | 355.06 | 380.64 | 414.96 |
| 66 | 134.16 | 169.10 | 218.40 | 282.04 | 328.84 | 361.30 | 384.38 | 411.84 | 448.65 |
| 67 | 144.14 | 182.83 | 235.87 | 305.14 | 355.06 | 390.62 | 415.58 | 444.91 | 484.22 |
| 68 | 156.62 | 197.80 | 255.22 | 330.72 | 385.63 | 424.32 | 451.15 | 482.97 | 525.40 |
| 69 | 169.10 | 214.66 | 277.06 | 359.42 | 418.70 | 460.51 | 489.84 | 524.16 | 569.08 |
| 70 | 183.46 | 232.12 | 300.14 | 389.37 | 454.89 | 499.82 | 531.64 | 569.08 | 617.13 |
| 71 | 198.43 | 251.47 | 325.10 | 423.07 | 493.58 | 542.88 | 577.20 | 617.75 | 668.92 |
| 72 | 214.66 | 272.68 | 352.56 | 458.64 | 536.01 | 589.68 | 627.11 | 670.17 | 725.71 |
| 73 | 234.00 | 297.64 | 385.63 | 502.94 | 587.80 | 647.08 | 688.27 | 735.07 | 793.72 |
| 74 | 255.22 | 324.48 | 421.82 | 550.99 | 645.21 | 710.11 | 755.03 | 805.58 | 867.97 |
| 75 | 278.30 | 354.43 | 461.76 | 604.03 | 708.23 | 779.37 | 828.67 | 882.95 | 949.72 |
| 76 | 303.26 | 386.88 | 504.81 | 662.68 | 776.87 | 855.49 | 909.16 | 967.81 | 1,038.95 |
| 77 | 330.10 | 422.44 | 552.24 | 726.33 | 852.37 | 939.11 | 997.77 | 1,060.79 | 1,136.29 |
| 78 | 359.42 | 461.13 | 604.03 | 796.84 | 936.61 | 1,031.47 | 1,095.11 | 1,161.87 | 1,241.75 |
| 79 | 391.24 | 502.94 | 661.43 | 874.84 | 1,028.97 | 1,133.17 | 1,201.81 | 1,272.33 | 1,356.57 |
| 80 | 425.56 | 548.49 | 723.83 | 959.71 | 1,130.05 | 1,244.25 | 1,318.51 | 1,393.38 | 1,482.61 |
| 81 | 463.00 | 598.41 | 791.85 | 1,053.31 | 1,241.75 | 1,366.55 | 1,447.05 | 1,525.67 | 1,619.89 |
| 82 | 504.19 | 652.70 | 866.73 | 1,156.27 | 1,364.05 | 1,501.33 | 1,588.07 | 1,671.06 | 1,770.27 |
| 83 | 536.01 | 695.75 | 926.01 | 1,239.87 | 1,463.89 | 1,609.28 | 1,700.39 | 1,785.87 | 1,890.08 |
| 84 | 569.08 | 740.68 | 990.28 | 1,330.35 | 1,571.22 | 1,725.97 | 1,820.82 | 1,908.18 | 2,018.00 |
| 85 | 604.65 | 789.35 | 1,058.29 | 1,427.07 | 1,686.66 | 1,850.77 | 1,949.98 | 2,039.22 | 2,154.66 |
| 86 | 642.71 | 840.52 | 1,131.31 | 1,530.66 | 1,810.21 | 1,984.30 | 2,088.51 | 2,178.99 | 2,300.04 |
| 87 | 682.65 | 895.43 | 1,209.31 | 1,642.35 | 1,943.12 | 2,127.82 | 2,236.40 | 2,328.74 | 2,455.42 |
| 88 | 725.71 | 953.47 | 1,292.91 | 1,761.54 | 2,085.39 | 2,281.32 | 2,394.90 | 2,488.50 | 2,622.02 |
| 89 | 771.26 | 1,015.87 | 1,381.53 | 1,890.08 | 2,238.26 | 2,446.06 | 2,564.62 | 2,658.84 | 2,799.24 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $59.28 | $73.64 | $92.98 | $118.56 | $136.66 | $149.76 | $158.50 | $170.35 | $187.20 |
| 35-39 | 64.90 | 80.50 | 102.34 | 130.42 | 151.00 | 165.36 | 175.34 | 187.82 | 206.54 |
| 40-44 | 73.00 | 90.48 | 114.82 | 147.26 | 170.35 | 186.58 | 198.43 | 212.78 | 233.38 |
| 45-49 | 79.24 | 99.22 | 126.04 | 162.24 | 187.82 | 205.92 | 218.40 | 234.00 | 257.08 |
| 50 | 84.86 | 106.70 | 136.04 | 174.72 | 202.18 | 221.52 | 235.24 | 252.10 | 276.43 |
| 51 | 87.36 | 109.20 | 139.16 | 179.08 | 207.16 | 227.14 | 241.48 | 258.34 | 283.30 |
| 52 | 89.24 | 111.70 | 142.90 | 183.46 | 212.78 | 232.75 | 247.72 | 265.20 | 290.16 |
| 53 | 92.36 | 116.06 | 147.88 | 190.32 | 220.90 | 242.11 | 257.08 | 275.18 | 301.39 |
| 54 | 95.48 | 119.80 | 153.50 | 197.80 | 229.00 | 251.47 | 267.07 | 285.79 | 312.62 |
| 55 | 99.22 | 124.80 | 159.12 | 205.30 | 237.74 | 260.83 | 277.06 | 296.40 | 324.48 |
| 56 | 102.96 | 129.16 | 165.36 | 212.78 | 247.10 | 270.82 | 287.66 | 308.26 | 336.96 |
| 57 | 106.70 | 134.16 | 171.60 | 220.90 | 256.46 | 281.42 | 298.90 | 320.11 | 349.44 |
| 58 | 111.08 | 139.78 | 179.08 | 230.88 | 267.70 | 293.90 | 312.00 | 333.84 | 365.04 |
| 59 | 115.44 | 145.40 | 186.58 | 240.86 | 279.55 | 307.00 | 325.72 | 348.82 | 380.64 |
| 60 | 120.44 | 151.64 | 194.68 | 251.47 | 292.03 | 320.11 | 340.08 | 364.42 | 397.48 |
| 61 | 125.42 | 158.50 | 203.42 | 262.70 | 305.14 | 334.46 | 355.06 | 380.02 | 414.96 |
| 62 | 131.04 | 164.74 | 212.16 | 273.94 | 318.24 | 349.44 | 370.66 | 396.86 | 433.05 |
| 63 | 138.52 | 174.72 | 225.26 | 290.78 | 338.20 | 370.66 | 393.74 | 421.82 | 459.26 |
| 64 | 146.64 | 185.32 | 238.99 | 308.26 | 358.80 | 393.74 | 418.08 | 447.40 | 487.96 |
| 65 | 155.38 | 196.56 | 253.34 | 327.60 | 380.64 | 418.08 | 444.28 | 475.48 | 517.29 |
| 66 | 164.11 | 207.79 | 268.32 | 347.56 | 404.35 | 444.28 | 471.74 | 504.81 | 549.12 |
| 67 | 174.10 | 220.27 | 284.54 | 368.78 | 429.31 | 471.74 | 501.07 | 536.01 | 582.81 |
| 68 | 186.58 | 236.50 | 305.76 | 396.86 | 462.38 | 507.93 | 539.76 | 577.20 | 627.11 |
| 69 | 200.30 | 253.96 | 328.84 | 426.81 | 497.32 | 546.62 | 580.94 | 621.50 | 674.54 |
| 70 | 215.28 | 272.68 | 353.18 | 459.26 | 535.39 | 588.43 | 625.87 | 668.92 | 725.71 |
| 71 | 230.88 | 293.28 | 379.39 | 493.58 | 576.57 | 633.98 | 673.91 | 720.09 | 780.62 |
| 72 | 247.72 | 314.50 | 408.09 | 531.02 | 620.25 | 682.65 | 725.71 | 775.63 | 839.89 |
| 73 | 267.07 | 340.08 | 441.16 | 575.95 | 673.91 | 741.31 | 788.11 | 841.77 | 909.16 |
| 74 | 288.28 | 367.54 | 477.98 | 624.62 | 731.32 | 804.95 | 856.12 | 912.91 | 984.67 |
| 75 | 310.75 | 396.86 | 517.29 | 677.66 | 794.35 | 874.84 | 929.75 | 990.91 | 1,066.41 |
| 76 | 335.08 | 428.68 | 559.72 | 735.07 | 862.36 | 949.72 | 1,009.63 | 1,075.15 | 1,155.01 |
| 77 | 361.30 | 463.00 | 605.90 | 797.47 | 936.61 | 1,032.09 | 1,096.35 | 1,166.87 | 1,250.49 |
| 78 | 390.62 | 501.07 | 657.69 | 868.60 | 1,020.85 | 1,125.07 | 1,194.33 | 1,268.59 | 1,356.57 |
| 79 | 421.82 | 542.88 | 714.47 | 945.97 | 1,113.21 | 1,226.15 | 1,301.03 | 1,379.03 | 1,471.38 |
| 80 | 455.52 | 587.80 | 775.63 | 1,030.21 | 1,213.67 | 1,336.59 | 1,417.09 | 1,498.83 | 1,596.18 |
| 81 | 492.33 | 636.47 | 842.39 | 1,121.95 | 1,322.87 | 1,457.03 | 1,543.77 | 1,629.87 | 1,731.59 |
| 82 | 531.64 | 688.89 | 914.77 | 1,221.79 | 1,442.67 | 1,588.69 | 1,681.67 | 1,772.15 | 1,878.85 |
| 83 | 562.22 | 730.70 | 973.43 | 1,304.77 | 1,541.27 | 1,696.02 | 1,792.74 | 1,885.09 | 1,996.78 |
| 84 | 595.29 | 774.38 | 1,035.83 | 1,393.38 | 1,647.35 | 1,810.83 | 1,911.92 | 2,006.14 | 2,122.83 |
| 85 | 629.61 | 821.17 | 1,102.59 | 1,487.61 | 1,759.67 | 1,933.14 | 2,038.59 | 2,134.06 | 2,256.36 |
| 86 | 665.80 | 871.09 | 1,173.11 | 1,588.69 | 1,880.72 | 2,063.55 | 2,173.38 | 2,270.72 | 2,398.64 |
| 87 | 704.49 | 923.51 | 1,247.99 | 1,696.64 | 2,009.26 | 2,202.70 | 2,316.90 | 2,416.10 | 2,549.64 |
| 88 | 745.05 | 979.05 | 1,327.87 | 1,812.08 | 2,147.16 | 2,351.84 | 2,470.40 | 2,570.86 | 2,710.01 |
| 89 | 788.11 | 1,038.33 | 1,413.35 | 1,935.01 | 2,294.42 | 2,510.34 | 2,633.88 | 2,735.60 | 2,880.98 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $40.56 | $49.92 | $62.40 | $78.00 | $89.86 | $97.96 | $104.20 | $111.08 | $122.30 |
| 35-39 | 45.56 | 56.16 | 70.52 | 89.24 | 102.34 | 112.32 | 118.56 | 127.30 | 139.78 |
| 40-44 | 52.42 | 64.90 | 81.74 | 104.20 | 119.80 | 131.04 | 139.16 | 149.14 | 163.48 |
| 45-49 | 61.16 | 75.50 | 95.48 | 122.30 | 141.02 | 154.12 | 163.48 | 175.34 | 192.19 |
| 50 | 66.76 | 83.00 | 104.84 | 134.16 | 154.76 | 169.72 | 179.71 | 192.19 | 210.28 |
| 51 | 68.64 | 85.48 | 107.96 | 138.52 | 159.74 | 174.72 | 185.32 | 198.43 | 217.15 |
| 52 | 70.52 | 87.98 | 111.70 | 142.90 | 164.74 | 180.34 | 191.56 | 204.67 | 224.02 |
| 53 | 73.64 | 91.72 | 116.68 | 149.14 | 172.84 | 189.07 | 200.30 | 214.03 | 234.00 |
| 54 | 76.76 | 96.10 | 121.68 | 156.00 | 180.34 | 197.80 | 209.66 | 224.02 | 244.60 |
| 55 | 79.88 | 99.84 | 127.30 | 162.86 | 189.07 | 206.54 | 219.02 | 234.62 | 255.84 |
| 56 | 83.62 | 104.20 | 132.92 | 170.35 | 197.18 | 215.90 | 229.00 | 245.23 | 267.70 |
| 57 | 87.36 | 109.20 | 139.16 | 178.46 | 206.54 | 225.88 | 239.62 | 256.46 | 280.18 |
| 58 | 91.10 | 114.82 | 146.02 | 187.82 | 217.15 | 237.74 | 252.10 | 269.56 | 294.52 |
| 59 | 96.10 | 120.44 | 153.50 | 197.18 | 228.38 | 250.22 | 265.82 | 283.92 | 309.50 |
| 60 | 100.46 | 126.68 | 161.62 | 207.79 | 240.24 | 263.32 | 279.55 | 298.90 | 325.72 |
| 61 | 105.46 | 132.92 | 169.72 | 218.40 | 252.72 | 277.06 | 293.90 | 314.50 | 342.58 |
| 62 | 111.08 | 139.16 | 178.46 | 229.63 | 266.44 | 291.40 | 309.50 | 330.72 | 360.04 |
| 63 | 118.56 | 149.14 | 190.94 | 245.86 | 284.54 | 312.00 | 331.34 | 353.80 | 385.00 |
| 64 | 126.04 | 159.12 | 204.04 | 262.70 | 304.51 | 333.84 | 354.43 | 378.76 | 411.84 |
| 65 | 134.78 | 169.72 | 217.78 | 280.80 | 326.35 | 357.55 | 379.39 | 405.60 | 441.16 |
| 66 | 143.52 | 180.96 | 232.75 | 300.76 | 348.82 | 382.51 | 406.22 | 433.68 | 471.74 |
| 67 | 152.88 | 193.44 | 248.98 | 321.36 | 373.78 | 409.34 | 434.92 | 464.25 | 504.81 |
| 68 | 164.74 | 207.79 | 267.70 | 346.32 | 402.48 | 441.16 | 468.62 | 500.44 | 543.50 |
| 69 | 176.59 | 224.02 | 288.28 | 372.52 | 433.68 | 476.11 | 504.81 | 539.13 | 584.68 |
| 70 | 190.32 | 240.24 | 310.12 | 401.23 | 467.37 | 512.92 | 544.12 | 580.94 | 629.61 |
| 71 | 204.04 | 258.34 | 333.84 | 432.43 | 503.56 | 552.86 | 586.56 | 626.49 | 677.66 |
| 72 | 219.64 | 277.68 | 358.80 | 465.50 | 542.25 | 595.92 | 632.73 | 675.16 | 729.45 |
| 73 | 237.74 | 302.02 | 390.62 | 507.93 | 592.17 | 650.83 | 690.76 | 736.94 | 794.97 |
| 74 | 258.34 | 328.22 | 425.56 | 554.11 | 647.08 | 710.73 | 755.03 | 803.71 | 866.11 |
| 75 | 280.18 | 356.30 | 463.00 | 604.65 | 706.99 | 776.87 | 824.29 | 877.33 | 943.48 |
| 76 | 303.88 | 387.50 | 504.19 | 659.56 | 771.88 | 848.63 | 901.05 | 957.83 | 1,027.72 |
| 77 | 329.47 | 420.57 | 549.12 | 719.47 | 843.01 | 927.25 | 984.04 | 1,045.19 | 1,119.45 |
| 78 | 357.55 | 458.01 | 599.04 | 787.48 | 923.51 | 1,015.87 | 1,077.63 | 1,141.91 | 1,220.53 |
| 79 | 388.12 | 498.57 | 653.95 | 862.36 | 1,012.12 | 1,113.21 | 1,179.35 | 1,247.99 | 1,330.35 |
| 80 | 421.20 | 542.25 | 713.85 | 944.11 | 1,109.47 | 1,219.91 | 1,291.67 | 1,363.43 | 1,450.79 |
| 81 | 457.39 | 590.30 | 778.75 | 1,033.33 | 1,215.55 | 1,336.59 | 1,413.97 | 1,490.10 | 1,581.83 |
| 82 | 496.70 | 642.09 | 849.88 | 1,131.31 | 1,332.23 | 1,464.51 | 1,548.13 | 1,628.00 | 1,724.72 |
| 83 | 527.28 | 683.27 | 907.91 | 1,212.43 | 1,428.33 | 1,568.73 | 1,656.71 | 1,738.45 | 1,840.16 |
| 84 | 559.72 | 727.58 | 969.69 | 1,299.15 | 1,531.91 | 1,681.04 | 1,772.77 | 1,856.38 | 1,963.71 |
| 85 | 594.04 | 774.38 | 1,035.83 | 1,392.75 | 1,642.98 | 1,801.47 | 1,896.94 | 1,982.43 | 2,094.75 |
| 86 | 630.86 | 823.67 | 1,106.35 | 1,492.59 | 1,762.16 | 1,930.02 | 2,029.86 | 2,117.22 | 2,235.15 |
| 87 | 669.55 | 876.71 | 1,181.23 | 1,599.92 | 1,890.08 | 2,067.92 | 2,172.12 | 2,260.74 | 2,384.28 |
| 88 | 710.73 | 932.87 | 1,261.71 | 1,715.36 | 2,026.74 | 2,215.80 | 2,324.38 | 2,414.24 | 2,544.02 |
| 89 | 755.03 | 993.40 | 1,347.83 | 1,838.29 | 2,174.00 | 2,374.30 | 2,487.86 | 2,578.34 | 2,713.76 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N570

Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $29.32 | $34.94 | $43.06 | $53.66 | $61.16 | $66.76 | $70.52 | $75.50 | $83.00 |
| 35-39 | 33.08 | 40.56 | 49.92 | 62.40 | 71.76 | 78.00 | 82.36 | 88.60 | 96.72 |
| 40-44 | 39.32 | 48.04 | 59.28 | 74.88 | 86.12 | 94.22 | 99.22 | 106.08 | 116.68 |
| 45-49 | 46.80 | 58.04 | 72.38 | 91.72 | 106.08 | 115.44 | 122.30 | 131.04 | 143.52 |
| 50 | 52.42 | 64.90 | 81.74 | 103.58 | 119.80 | 130.42 | 138.52 | 147.88 | 161.62 |
| 51 | 54.28 | 67.40 | 84.86 | 107.96 | 124.18 | 136.04 | 144.14 | 153.50 | 167.86 |
| 52 | 56.78 | 69.88 | 88.60 | 112.32 | 129.80 | 141.64 | 149.76 | 160.36 | 174.72 |
| 53 | 59.28 | 73.64 | 92.98 | 118.56 | 136.66 | 149.14 | 157.88 | 168.48 | 184.08 |
| 54 | 62.40 | 77.38 | 97.96 | 124.80 | 143.52 | 157.24 | 165.98 | 177.84 | 194.06 |
| 55 | 65.52 | 81.12 | 102.96 | 131.04 | 151.00 | 165.36 | 175.34 | 187.20 | 204.04 |
| 56 | 68.64 | 85.48 | 108.58 | 137.90 | 159.12 | 174.10 | 184.70 | 197.18 | 214.66 |
| 57 | 71.76 | 89.86 | 114.20 | 145.40 | 167.86 | 183.46 | 194.06 | 207.16 | 225.88 |
| 58 | 76.12 | 94.84 | 120.44 | 154.12 | 177.84 | 194.06 | 205.92 | 219.64 | 239.62 |
| 59 | 80.50 | 100.46 | 127.92 | 162.86 | 188.44 | 205.92 | 218.40 | 232.75 | 253.96 |
| 60 | 84.86 | 106.08 | 134.78 | 172.84 | 199.68 | 218.40 | 231.50 | 246.48 | 268.94 |
| 61 | 89.86 | 112.32 | 142.90 | 182.83 | 211.54 | 231.50 | 245.23 | 261.46 | 284.54 |
| 62 | 94.84 | 118.56 | 151.64 | 194.06 | 224.02 | 245.23 | 259.58 | 277.06 | 301.39 |
| 63 | 101.08 | 127.30 | 162.24 | 208.42 | 240.86 | 263.32 | 278.92 | 297.64 | 323.86 |
| 64 | 108.58 | 136.66 | 174.10 | 223.39 | 258.96 | 283.30 | 300.14 | 320.11 | 348.19 |
| 65 | 116.06 | 146.02 | 187.20 | 240.24 | 278.30 | 304.51 | 322.60 | 344.44 | 373.78 |
| 66 | 124.80 | 156.62 | 200.92 | 258.34 | 298.90 | 326.98 | 346.94 | 370.03 | 401.85 |
| 67 | 133.54 | 168.48 | 215.90 | 277.06 | 321.36 | 351.94 | 373.15 | 398.11 | 431.80 |
| 68 | 144.14 | 181.58 | 232.75 | 299.52 | 347.56 | 380.64 | 403.72 | 430.56 | 466.75 |
| 69 | 155.38 | 195.94 | 251.47 | 323.86 | 376.27 | 411.84 | 436.80 | 465.50 | 504.19 |
| 70 | 167.23 | 211.54 | 271.44 | 350.06 | 406.84 | 445.53 | 472.36 | 503.56 | 544.75 |
| 71 | 180.96 | 228.38 | 293.28 | 378.76 | 439.92 | 482.35 | 511.05 | 544.75 | 588.43 |
| 72 | 194.68 | 246.48 | 316.99 | 409.34 | 475.48 | 521.66 | 552.86 | 589.05 | 635.85 |
| 73 | 212.78 | 268.94 | 346.94 | 449.28 | 522.28 | 572.83 | 607.77 | 646.46 | 697.00 |
| 74 | 231.50 | 293.90 | 380.02 | 492.96 | 574.08 | 629.61 | 667.67 | 710.11 | 763.77 |
| 75 | 252.72 | 321.36 | 415.58 | 541.00 | 630.23 | 692.01 | 733.19 | 779.37 | 836.77 |
| 76 | 275.80 | 350.68 | 454.89 | 593.42 | 692.63 | 760.03 | 805.58 | 855.49 | 916.65 |
| 77 | 300.76 | 383.13 | 498.57 | 650.83 | 760.65 | 834.91 | 885.45 | 938.49 | 1,004.01 |
| 78 | 327.60 | 419.32 | 546.62 | 715.72 | 837.40 | 919.77 | 974.05 | 1,030.84 | 1,100.11 |
| 79 | 357.55 | 458.64 | 599.66 | 787.48 | 922.27 | 1,012.75 | 1,071.39 | 1,131.93 | 1,205.55 |
| 80 | 390.00 | 501.07 | 657.69 | 866.73 | 1,015.87 | 1,115.07 | 1,178.73 | 1,242.99 | 1,320.99 |
| 81 | 425.56 | 547.87 | 721.34 | 953.47 | 1,118.83 | 1,227.39 | 1,297.29 | 1,364.67 | 1,447.67 |
| 82 | 464.25 | 599.66 | 790.60 | 1,048.31 | 1,231.77 | 1,351.57 | 1,427.07 | 1,498.21 | 1,586.19 |
| 83 | 494.83 | 640.22 | 848.01 | 1,128.19 | 1,325.99 | 1,453.29 | 1,532.53 | 1,605.54 | 1,698.51 |
| 84 | 526.65 | 683.90 | 908.53 | 1,213.67 | 1,427.07 | 1,563.11 | 1,646.10 | 1,720.98 | 1,818.94 |
| 85 | 561.60 | 730.70 | 974.05 | 1,305.39 | 1,535.65 | 1,680.42 | 1,767.78 | 1,843.90 | 1,947.49 |
| 86 | 598.41 | 779.99 | 1,043.95 | 1,403.99 | 1,652.96 | 1,807.09 | 1,898.19 | 1,976.19 | 2,084.76 |
| 87 | 637.10 | 833.03 | 1,119.45 | 1,510.69 | 1,779.63 | 1,943.12 | 2,038.59 | 2,117.84 | 2,232.66 |
| 88 | 678.91 | 889.81 | 1,199.95 | 1,624.88 | 1,915.04 | 2,089.14 | 2,189.60 | 2,269.46 | 2,390.52 |
| 89 | 723.83 | 950.35 | 1,286.05 | 1,747.81 | 2,061.68 | 2,247.00 | 2,351.22 | 2,432.34 | 2,559.62 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N570

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N570 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 500 | 0.94 | 0.86 | 0.83 | 0.76 | NA |
| 730 | 0.94 | 0.86 | 0.83 | 0.76 | 0.69 |
| 1,095 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,460 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 1,825 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,190 | 0.95 | 0.88 | 0.85 | 0.79 | 0.69 |
| 2,920 | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |
| Unlimited | 0.96 | 0.90 | 0.87 | 0.82 | 0.74 |

To determine the annual premium rates for Policy Form GR-N570 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.226 | 0.170 | 0.148 | 0.131 | 0.118 |
| 53 | 0.214 | 0.162 | 0.142 | 0.126 | 0.114 |
| 54 | 0.203 | 0.155 | 0.136 | 0.122 | 0.110 |
| 55 | 0.193 | 0.148 | 0.131 | 0.117 | 0.107 |
| 56 | 0.182 | 0.141 | 0.125 | 0.113 | 0.103 |
| 57 | 0.173 | 0.135 | 0.120 | 0.109 | 0.100 |
| 58 | 0.167 | 0.131 | 0.117 | 0.107 | 0.098 |
| 59 | 0.161 | 0.127 | 0.115 | 0.104 | 0.097 |
| 60 | 0.155 | 0.123 | 0.112 | 0.102 | 0.095 |
| 61 | 0.149 | 0.120 | 0.109 | 0.100 | 0.094 |
| 62 | 0.144 | 0.116 | 0.107 | 0.098 | 0.092 |
| 63 | 0.140 | 0.114 | 0.105 | 0.097 | 0.091 |
| 64 | 0.136 | 0.112 | 0.103 | 0.095 | 0.090 |
| 65 | 0.132 | 0.110 | 0.102 | 0.094 | 0.088 |
| 66 | 0.128 | 0.108 | 0.100 | 0.092 | 0.087 |
| 67 | 0.124 | 0.106 | 0.098 | 0.091 | 0.086 |
| 68 | 0.121 | 0.104 | 0.096 | 0.090 | 0.085 |
| 69 | 0.118 | 0.102 | 0.095 | 0.089 | 0.084 |
| 70 | 0.115 | 0.100 | 0.093 | 0.087 | 0.084 |
| 71 | 0.112 | 0.098 | 0.092 | 0.086 | 0.083 |
| 72 | 0.109 | 0.096 | 0.090 | 0.085 | 0.082 |
| 73 | 0.104 | 0.092 | 0.087 | 0.082 | 0.079 |
| 74 | 0.099 | 0.088 | 0.083 | 0.079 | 0.076 |
| 75 | 0.095 | 0.085 | 0.080 | 0.076 | 0.073 |
| 76 | 0.090 | 0.081 | 0.077 | 0.074 | 0.071 |
| 77 | 0.086 | 0.078 | 0.074 | 0.071 | 0.068 |
| 78 | 0.083 | 0.076 | 0.072 | 0.070 | 0.067 |
| 79 | 0.081 | 0.074 | 0.071 | 0.068 | 0.066 |
| 80 | 0.079 | 0.072 | 0.069 | 0.067 | 0.065 |
| 81 | 0.076 | 0.071 | 0.068 | 0.065 | 0.064 |
| 82 | 0.074 | 0.069 | 0.066 | 0.064 | 0.063 |
| 83 | 0.071 | 0.067 | 0.064 | 0.063 | 0.062 |
| 84 | 0.069 | 0.064 | 0.062 | 0.061 | 0.060 |
| 85 | 0.067 | 0.062 | 0.060 | 0.060 | 0.059 |
| 86 | 0.064 | 0.060 | 0.059 | 0.058 | 0.057 |
| 87 | 0.062 | 0.058 | 0.057 | 0.057 | 0.056 |
| 88 | 0.060 | 0.056 | 0.055 | 0.056 | 0.055 |
| 89 | 0.058 | 0.054 | 0.054 | 0.054 | 0.053 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N570)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.335 | 0.320 | 0.250 | 0.185 | 0.190 |
| 35-39 | 0.370 | 0.350 | 0.265 | 0.195 | 0.175 |
| 40-44 | 0.410 | 0.375 | 0.280 | 0.200 | 0.175 |
| 45-49 | 0.450 | 0.400 | 0.290 | 0.210 | 0.170 |
| 50-54 | 0.450 | 0.400 | 0.300 | 0.210 | 0.165 |
| 55-59 | 0.450 | 0.400 | 0.300 | 0.215 | 0.160 |
| 60-64 | 0.450 | 0.400 | 0.300 | 0.215 | 0.155 |
| 65-69 | 0.450 | 0.390 | 0.290 | 0.210 | 0.150 |
| 70-74 | 0.450 | 0.380 | 0.280 | 0.200 | 0.140 |
| 75-79 | 0.450 | 0.380 | 0.255 | 0.170 | 0.110 |
| 80-84 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |
| 85-89 | 0.450 | 0.380 | 0.225 | 0.140 | 0.110 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.430 | 0.420 | 0.330 | 0.250 | 0.200 |
| 35-39 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 40-44 | 0.430 | 0.410 | 0.330 | 0.250 | 0.200 |
| 45-49 | 0.430 | 0.400 | 0.330 | 0.250 | 0.190 |
| 50-54 | 0.430 | 0.400 | 0.320 | 0.245 | 0.185 |
| 55-59 | 0.430 | 0.400 | 0.320 | 0.240 | 0.180 |
| 60-64 | 0.430 | 0.400 | 0.320 | 0.235 | 0.175 |
| 65-69 | 0.430 | 0.400 | 0.310 | 0.230 | 0.170 |
| 70-74 | 0.430 | 0.390 | 0.300 | 0.220 | 0.160 |
| 75-79 | 0.430 | 0.380 | 0.280 | 0.190 | 0.135 |
| 80-84 | 0.430 | 0.370 | 0.260 | 0.160 | 0.135 |
| 85-89 | 0.430 | 0.360 | 0.260 | 0.160 | 0.135 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.058 | 0.053 | 0.042 | 0.030 | 0.022 |
| 35-39 | 0.062 | 0.057 | 0.045 | 0.033 | 0.024 |
| 40-44 | 0.068 | 0.062 | 0.049 | 0.036 | 0.026 |
| 45-49 | 0.076 | 0.069 | 0.054 | 0.039 | 0.029 |
| 50 | 0.080 | 0.073 | 0.057 | 0.041 | 0.030 |
| 51 | 0.082 | 0.074 | 0.058 | 0.042 | 0.031 |
| 52 | 0.083 | 0.075 | 0.059 | 0.043 | 0.031 |
| 53 | 0.085 | 0.076 | 0.060 | 0.044 | 0.032 |
| 54 | 0.086 | 0.078 | 0.061 | 0.044 | 0.032 |
| 55 | 0.088 | 0.079 | 0.062 | 0.045 | 0.033 |
| 56 | 0.090 | 0.081 | 0.063 | 0.045 | 0.033 |
| 57 | 0.092 | 0.082 | 0.064 | 0.046 | 0.034 |
| 58 | 0.094 | 0.083 | 0.065 | 0.047 | 0.034 |
| 59 | 0.095 | 0.085 | 0.066 | 0.048 | 0.035 |
| 60 | 0.097 | 0.086 | 0.067 | 0.048 | 0.035 |
| 61 | 0.099 | 0.088 | 0.068 | 0.049 | 0.036 |
| 62 | 0.101 | 0.089 | 0.069 | 0.050 | 0.036 |
| 63 | 0.102 | 0.090 | 0.070 | 0.050 | 0.036 |
| 64 | 0.103 | 0.091 | 0.070 | 0.050 | 0.036 |
| 65 | 0.105 | 0.092 | 0.071 | 0.051 | 0.037 |
| 66 | 0.106 | 0.093 | 0.071 | 0.051 | 0.037 |
| 67 | 0.107 | 0.094 | 0.072 | 0.051 | 0.037 |
| 68 | 0.108 | 0.095 | 0.072 | 0.051 | 0.037 |
| 69 | 0.109 | 0.096 | 0.073 | 0.051 | 0.037 |
| 70 | 0.110 | 0.096 | 0.073 | 0.052 | 0.036 |
| 71 | 0.111 | 0.097 | 0.074 | 0.052 | 0.036 |
| 72 | 0.112 | 0.098 | 0.074 | 0.052 | 0.036 |
| 73 | 0.113 | 0.099 | 0.074 | 0.051 | 0.035 |
| 74 | 0.114 | 0.099 | 0.074 | 0.051 | 0.034 |
| 75 | 0.116 | 0.100 | 0.074 | 0.050 | 0.034 |
| 76 | 0.117 | 0.100 | 0.074 | 0.050 | 0.033 |
| 77 | 0.118 | 0.101 | 0.074 | 0.049 | 0.032 |
| 78 | 0.119 | 0.101 | 0.073 | 0.047 | 0.030 |
| 79 | 0.119 | 0.101 | 0.072 | 0.046 | 0.029 |
| 80 | 0.120 | 0.102 | 0.072 | 0.044 | 0.027 |
| 81 | 0.120 | 0.102 | 0.071 | 0.042 | 0.025 |
| 82 | 0.121 | 0.102 | 0.070 | 0.041 | 0.024 |
| 83 | 0.121 | 0.101 | 0.068 | 0.038 | 0.021 |
| 84 | 0.120 | 0.100 | 0.065 | 0.035 | 0.019 |
| 85 | 0.120 | 0.099 | 0.063 | 0.033 | 0.017 |
| 86 | 0.119 | 0.098 | 0.061 | 0.030 | 0.015 |
| 87 | 0.119 | 0.097 | 0.059 | 0.028 | 0.013 |
| 88 | 0.119 | 0.096 | 0.057 | 0.026 | 0.011 |
| 89 | 0.118 | 0.095 | 0.055 | 0.024 | 0.010 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.063 | 0.087 | 0.124 | 0.112 | 0.100 |
| 35-39 | 0.076 | 0.097 | 0.129 | 0.119 | 0.109 |
| 40-44 | 0.089 | 0.108 | 0.135 | 0.127 | 0.117 |
| 45-49 | 0.102 | 0.119 | 0.142 | 0.134 | 0.126 |
| 50 | 0.108 | 0.124 | 0.145 | 0.137 | 0.130 |
| 51 | 0.111 | 0.126 | 0.146 | 0.139 | 0.132 |
| 52 | 0.113 | 0.128 | 0.147 | 0.140 | 0.133 |
| 53 | 0.114 | 0.128 | 0.146 | 0.140 | 0.133 |
| 54 | 0.115 | 0.128 | 0.146 | 0.139 | 0.133 |
| 55 | 0.115 | 0.129 | 0.145 | 0.139 | 0.133 |
| 56 | 0.116 | 0.129 | 0.145 | 0.139 | 0.133 |
| 57 | 0.117 | 0.129 | 0.144 | 0.138 | 0.133 |
| 58 | 0.116 | 0.127 | 0.142 | 0.136 | 0.131 |
| 59 | 0.114 | 0.126 | 0.139 | 0.134 | 0.129 |
| 60 | 0.113 | 0.124 | 0.137 | 0.132 | 0.127 |
| 61 | 0.112 | 0.122 | 0.134 | 0.130 | 0.125 |
| 62 | 0.111 | 0.121 | 0.132 | 0.127 | 0.123 |
| 63 | 0.108 | 0.118 | 0.128 | 0.124 | 0.120 |
| 64 | 0.106 | 0.115 | 0.124 | 0.120 | 0.116 |
| 65 | 0.103 | 0.112 | 0.120 | 0.117 | 0.113 |
| 66 | 0.101 | 0.109 | 0.117 | 0.113 | 0.110 |
| 67 | 0.098 | 0.106 | 0.113 | 0.110 | 0.107 |
| 68 | 0.094 | 0.101 | 0.108 | 0.105 | 0.102 |
| 69 | 0.090 | 0.096 | 0.102 | 0.099 | 0.097 |
| 70 | 0.086 | 0.091 | 0.097 | 0.094 | 0.092 |
| 71 | 0.082 | 0.087 | 0.092 | 0.090 | 0.087 |
| 72 | 0.078 | 0.083 | 0.087 | 0.085 | 0.083 |
| 73 | 0.072 | 0.076 | 0.080 | 0.078 | 0.076 |
| 74 | 0.066 | 0.070 | 0.073 | 0.071 | 0.070 |
| 75 | 0.061 | 0.064 | 0.067 | 0.065 | 0.064 |
| 76 | 0.056 | 0.059 | 0.061 | 0.060 | 0.059 |
| 77 | 0.052 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N570)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N570)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N570)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $24.81 | $28.63 | $33.08 | $39.44 | $43.89 | $47.06 | $50.25 | $53.42 | $62.32 |
| 35-39 | 27.98 | 33.08 | 38.79 | 46.43 | 52.79 | 56.61 | 60.42 | 64.23 | 75.04 |
| 40-44 | 30.52 | 36.25 | 43.24 | 52.79 | 59.78 | 64.23 | 68.68 | 73.78 | 85.22 |
| 45-49 | 37.53 | 45.15 | 54.70 | 66.78 | 76.32 | 82.68 | 88.41 | 94.12 | 109.40 |
| 50 | 39.44 | 47.71 | 57.87 | 71.87 | 82.05 | 89.04 | 95.40 | 101.76 | 117.02 |
| 51 | 40.07 | 48.97 | 59.78 | 73.78 | 83.96 | 90.95 | 97.94 | 104.30 | 120.21 |
| 52 | 41.35 | 49.60 | 61.06 | 75.69 | 86.50 | 93.49 | 99.85 | 106.84 | 122.75 |
| 53 | 43.24 | 52.79 | 64.88 | 80.14 | 91.58 | 99.22 | 106.21 | 113.85 | 130.38 |
| 54 | 45.80 | 55.96 | 68.68 | 85.22 | 97.31 | 105.58 | 113.20 | 120.84 | 138.64 |
| 55 | 48.34 | 59.15 | 72.50 | 90.32 | 103.67 | 111.94 | 120.21 | 128.48 | 146.91 |
| 56 | 51.51 | 62.97 | 76.95 | 96.03 | 110.03 | 119.56 | 127.83 | 136.10 | 156.46 |
| 57 | 54.07 | 66.14 | 82.05 | 102.39 | 117.02 | 127.20 | 136.10 | 145.00 | 165.99 |
| 58 | 57.87 | 71.24 | 87.76 | 109.40 | 125.29 | 136.10 | 145.65 | 155.18 | 177.45 |
| 59 | 61.69 | 75.69 | 94.12 | 117.66 | 134.84 | 145.65 | 156.46 | 166.63 | 190.17 |
| 60 | 66.14 | 80.77 | 100.48 | 125.92 | 144.37 | 156.46 | 167.27 | 178.08 | 203.52 |
| 61 | 70.59 | 86.50 | 107.49 | 134.84 | 154.55 | 167.27 | 179.35 | 190.80 | 217.51 |
| 62 | 75.04 | 92.86 | 115.11 | 144.37 | 165.36 | 179.35 | 192.71 | 204.79 | 233.41 |
| 63 | 80.77 | 99.85 | 124.02 | 155.82 | 179.35 | 193.98 | 207.97 | 221.32 | 251.86 |
| 64 | 87.13 | 107.49 | 134.19 | 168.54 | 193.34 | 209.88 | 225.14 | 239.14 | 271.57 |
| 65 | 93.49 | 115.76 | 145.00 | 182.53 | 209.25 | 227.05 | 242.95 | 258.22 | 293.19 |
| 66 | 101.13 | 124.66 | 156.46 | 197.16 | 226.42 | 245.50 | 262.67 | 279.20 | 316.72 |
| 67 | 108.75 | 134.84 | 168.54 | 213.06 | 244.86 | 265.84 | 284.29 | 301.46 | 341.53 |
| 68 | 119.56 | 148.82 | 186.35 | 235.32 | 270.94 | 293.83 | 314.82 | 333.26 | 377.15 |
| 69 | 131.65 | 164.08 | 205.43 | 260.13 | 299.55 | 324.99 | 347.89 | 368.88 | 416.58 |
| 70 | 145.00 | 180.62 | 227.05 | 287.47 | 331.35 | 359.34 | 384.78 | 407.67 | 460.46 |
| 71 | 159.63 | 199.07 | 250.58 | 318.00 | 366.34 | 397.50 | 425.48 | 450.28 | 508.16 |
| 72 | 176.17 | 219.42 | 276.66 | 351.07 | 405.13 | 440.11 | 470.64 | 497.98 | 560.95 |
| 73 | 191.43 | 239.14 | 302.10 | 384.14 | 443.92 | 482.08 | 515.16 | 544.41 | 612.46 |
| 74 | 207.97 | 260.76 | 329.44 | 420.39 | 485.90 | 527.88 | 564.13 | 595.29 | 668.43 |
| 75 | 226.42 | 284.29 | 359.98 | 460.46 | 532.33 | 578.12 | 618.19 | 651.26 | 729.48 |
| 76 | 246.13 | 309.73 | 393.04 | 503.71 | 583.21 | 633.45 | 676.70 | 712.31 | 796.27 |
| 77 | 267.75 | 337.08 | 429.30 | 551.41 | 638.54 | 693.87 | 740.94 | 778.46 | 869.40 |
| 78 | 294.47 | 372.06 | 475.09 | 612.46 | 709.77 | 770.83 | 822.34 | 862.41 | 961.63 |
| 79 | 324.36 | 410.85 | 526.60 | 679.88 | 789.27 | 856.68 | 913.29 | 955.90 | 1,064.02 |
| 80 | 356.79 | 453.47 | 582.57 | 754.92 | 877.67 | 952.08 | 1,013.77 | 1,058.94 | 1,177.22 |
| 81 | 393.04 | 500.53 | 644.90 | 838.24 | 975.61 | 1,058.29 | 1,125.08 | 1,173.42 | 1,302.51 |
| 82 | 432.48 | 552.04 | 714.22 | 931.09 | 1,084.38 | 1,175.96 | 1,249.74 | 1,299.97 | 1,440.53 |
| 83 | 466.19 | 596.56 | 774.64 | 1,013.14 | 1,180.41 | 1,279.63 | 1,356.58 | 1,408.09 | 1,559.46 |
| 84 | 501.80 | 644.26 | 840.15 | 1,102.81 | 1,285.34 | 1,391.55 | 1,472.97 | 1,525.75 | 1,687.93 |
| 85 | 540.60 | 696.42 | 910.75 | 1,200.12 | 1,399.82 | 1,513.67 | 1,599.53 | 1,652.95 | 1,827.21 |
| 86 | 582.57 | 751.75 | 987.70 | 1,306.33 | 1,524.48 | 1,646.59 | 1,736.90 | 1,790.96 | 1,977.94 |
| 87 | 627.73 | 812.16 | 1,071.01 | 1,421.45 | 1,659.95 | 1,791.60 | 1,885.73 | 1,940.42 | 2,141.39 |
| 88 | 676.06 | 877.67 | 1,161.33 | 1,547.38 | 1,807.50 | 1,948.69 | 2,047.90 | 2,101.97 | 2,318.21 |
| 89 | 728.22 | 948.26 | 1,259.27 | 1,684.11 | 1,968.41 | 2,119.77 | 2,223.44 | 2,277.49 | 2,509.00 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $36.25 | $43.89 | $53.42 | $66.14 | $75.69 | $82.68 | $89.67 | $96.68 | $115.11 |
| 35-39 | 42.61 | 51.51 | 62.97 | 78.86 | 90.95 | 99.85 | 108.12 | 117.02 | 138.01 |
| 40-44 | 50.88 | 62.32 | 76.95 | 97.31 | 112.57 | 123.38 | 133.56 | 144.37 | 169.81 |
| 45-49 | 61.69 | 76.32 | 94.77 | 120.21 | 139.29 | 152.64 | 165.36 | 178.71 | 209.88 |
| 50 | 69.33 | 85.22 | 106.84 | 135.47 | 157.72 | 172.35 | 186.35 | 201.61 | 235.32 |
| 51 | 71.87 | 88.41 | 111.30 | 141.20 | 164.08 | 179.35 | 193.98 | 209.25 | 244.22 |
| 52 | 74.41 | 92.22 | 115.76 | 146.91 | 170.44 | 186.98 | 202.24 | 218.15 | 253.77 |
| 53 | 78.23 | 96.68 | 121.47 | 154.55 | 179.99 | 197.16 | 213.06 | 229.59 | 267.12 |
| 54 | 82.05 | 101.76 | 128.48 | 163.45 | 189.52 | 207.97 | 224.51 | 241.68 | 281.11 |
| 55 | 86.50 | 107.49 | 134.84 | 172.35 | 199.70 | 218.78 | 236.59 | 255.03 | 295.74 |
| 56 | 90.95 | 113.20 | 142.46 | 181.26 | 210.51 | 230.87 | 249.31 | 268.39 | 311.00 |
| 57 | 95.40 | 118.93 | 150.10 | 191.43 | 221.97 | 243.59 | 262.67 | 283.02 | 326.90 |
| 58 | 101.13 | 125.92 | 158.37 | 202.24 | 235.32 | 257.58 | 277.93 | 298.92 | 345.35 |
| 59 | 106.84 | 132.93 | 167.90 | 214.33 | 249.31 | 272.84 | 294.47 | 316.72 | 365.06 |
| 60 | 112.57 | 140.55 | 177.45 | 227.05 | 263.94 | 288.74 | 311.64 | 335.17 | 386.05 |
| 61 | 118.93 | 148.19 | 188.26 | 240.40 | 279.20 | 305.91 | 330.08 | 354.25 | 407.67 |
| 62 | 125.92 | 157.09 | 199.07 | 254.40 | 295.74 | 323.72 | 349.16 | 374.60 | 430.57 |
| 63 | 134.84 | 168.54 | 213.70 | 273.48 | 318.00 | 348.52 | 375.24 | 402.59 | 461.73 |
| 64 | 144.37 | 180.62 | 228.96 | 293.83 | 342.16 | 374.60 | 403.86 | 432.48 | 495.44 |
| 65 | 154.55 | 193.98 | 246.13 | 316.09 | 367.60 | 402.59 | 433.75 | 464.91 | 531.69 |
| 66 | 165.36 | 207.97 | 264.58 | 339.62 | 395.59 | 432.48 | 466.19 | 499.26 | 570.49 |
| 67 | 177.45 | 222.60 | 283.66 | 365.06 | 424.84 | 465.55 | 501.16 | 536.14 | 611.83 |
| 68 | 190.80 | 239.77 | 305.91 | 393.68 | 458.55 | 501.80 | 540.60 | 578.12 | 658.26 |
| 69 | 205.43 | 258.22 | 329.44 | 424.21 | 494.80 | 541.87 | 583.21 | 623.27 | 708.50 |
| 70 | 220.69 | 277.93 | 354.88 | 457.28 | 533.60 | 584.48 | 629.00 | 671.61 | 762.56 |
| 71 | 237.23 | 298.92 | 382.23 | 493.53 | 575.58 | 630.27 | 678.61 | 723.76 | 820.43 |
| 72 | 255.67 | 321.82 | 411.49 | 532.33 | 621.37 | 679.88 | 731.39 | 779.73 | 882.76 |
| 73 | 276.66 | 349.16 | 447.74 | 579.39 | 677.34 | 741.57 | 797.54 | 848.41 | 959.08 |
| 74 | 299.55 | 378.42 | 486.54 | 631.54 | 738.39 | 808.35 | 868.77 | 923.47 | 1,041.12 |
| 75 | 324.36 | 410.85 | 529.15 | 688.15 | 805.17 | 881.49 | 947.00 | 1,004.87 | 1,130.79 |
| 76 | 351.07 | 445.83 | 574.94 | 749.20 | 877.67 | 960.98 | 1,032.22 | 1,093.28 | 1,228.10 |
| 77 | 380.32 | 483.36 | 625.18 | 816.62 | 957.18 | 1,048.11 | 1,124.43 | 1,189.94 | 1,333.68 |
| 78 | 412.76 | 525.97 | 681.79 | 892.93 | 1,048.11 | 1,146.70 | 1,229.38 | 1,298.06 | 1,452.61 |
| 79 | 447.11 | 571.76 | 743.48 | 976.89 | 1,147.33 | 1,254.82 | 1,343.86 | 1,415.09 | 1,581.09 |
| 80 | 485.27 | 621.37 | 810.90 | 1,068.47 | 1,255.45 | 1,373.12 | 1,468.52 | 1,543.56 | 1,721.64 |
| 81 | 525.97 | 676.06 | 884.67 | 1,168.32 | 1,374.38 | 1,502.86 | 1,605.89 | 1,683.48 | 1,874.28 |
| 82 | 570.49 | 734.58 | 964.80 | 1,277.72 | 1,504.77 | 1,644.05 | 1,755.35 | 1,836.12 | 2,040.91 |
| 83 | 607.38 | 783.55 | 1,032.22 | 1,373.12 | 1,617.34 | 1,765.52 | 1,881.27 | 1,963.31 | 2,180.83 |
| 84 | 645.54 | 835.69 | 1,105.35 | 1,474.87 | 1,738.81 | 1,895.90 | 2,016.10 | 2,099.42 | 2,330.28 |
| 85 | 686.87 | 891.03 | 1,182.95 | 1,584.90 | 1,869.19 | 2,035.82 | 2,161.11 | 2,245.06 | 2,490.56 |
| 86 | 730.76 | 950.82 | 1,266.26 | 1,702.56 | 2,009.11 | 2,185.91 | 2,316.30 | 2,400.89 | 2,661.64 |
| 87 | 777.19 | 1,013.77 | 1,355.30 | 1,829.12 | 2,159.84 | 2,347.45 | 2,482.92 | 2,567.51 | 2,844.17 |
| 88 | 826.79 | 1,081.19 | 1,451.34 | 1,964.59 | 2,321.38 | 2,520.45 | 2,661.64 | 2,745.59 | 3,039.42 |
| 89 | 878.95 | 1,153.06 | 1,553.10 | 2,110.87 | 2,495.64 | 2,706.80 | 2,852.44 | 2,935.75 | 3,247.39 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $77.60 | $95.40 | $118.93 | $150.10 | $173.63 | $188.89 | $204.15 | $219.42 | $255.67 |
| 35-39 | 84.59 | 104.30 | 130.38 | 165.36 | 190.80 | 208.60 | 225.14 | 241.68 | 281.75 |
| 40-44 | 94.12 | 116.39 | 146.28 | 185.71 | 214.96 | 234.69 | 253.12 | 272.84 | 316.72 |
| 45-49 | 102.39 | 127.20 | 159.63 | 202.89 | 235.32 | 257.58 | 277.93 | 298.28 | 345.98 |
| 50 | 108.75 | 135.47 | 170.44 | 217.51 | 251.86 | 275.39 | 297.01 | 319.27 | 368.88 |
| 51 | 111.30 | 138.01 | 174.26 | 221.97 | 257.58 | 281.75 | 304.00 | 326.27 | 377.15 |
| 52 | 113.85 | 141.20 | 178.08 | 227.05 | 263.30 | 288.11 | 310.36 | 333.26 | 385.41 |
| 53 | 117.66 | 146.28 | 184.44 | 235.32 | 272.84 | 298.28 | 321.82 | 345.35 | 398.13 |
| 54 | 121.47 | 151.36 | 190.80 | 243.59 | 282.38 | 309.10 | 332.63 | 357.43 | 412.12 |
| 55 | 125.29 | 156.46 | 197.79 | 251.86 | 292.56 | 319.91 | 344.71 | 369.51 | 426.12 |
| 56 | 129.74 | 161.54 | 204.15 | 260.76 | 302.74 | 331.35 | 356.79 | 382.87 | 440.75 |
| 57 | 134.19 | 167.27 | 211.79 | 270.30 | 313.55 | 342.80 | 369.51 | 396.23 | 455.37 |
| 58 | 139.29 | 173.63 | 220.06 | 281.11 | 326.27 | 356.79 | 384.14 | 412.12 | 473.18 |
| 59 | 144.37 | 180.62 | 228.96 | 292.56 | 339.62 | 371.42 | 400.04 | 428.66 | 492.26 |
| 60 | 150.10 | 187.62 | 237.86 | 304.64 | 353.62 | 386.68 | 415.94 | 445.83 | 511.34 |
| 61 | 155.82 | 195.25 | 247.41 | 316.72 | 367.60 | 401.95 | 433.11 | 463.64 | 531.06 |
| 62 | 162.18 | 202.89 | 257.58 | 329.44 | 382.87 | 418.48 | 450.28 | 482.08 | 552.04 |
| 63 | 171.09 | 213.70 | 271.57 | 348.52 | 405.13 | 442.65 | 476.36 | 510.07 | 583.21 |
| 64 | 179.99 | 225.78 | 287.47 | 368.24 | 428.66 | 468.09 | 503.71 | 539.32 | 615.64 |
| 65 | 190.17 | 238.50 | 303.37 | 389.87 | 452.83 | 495.44 | 532.96 | 569.85 | 650.62 |
| 66 | 200.34 | 251.86 | 320.54 | 412.12 | 479.54 | 524.06 | 564.13 | 602.92 | 687.51 |
| 67 | 211.15 | 265.21 | 338.35 | 435.66 | 506.89 | 554.59 | 596.56 | 637.27 | 725.67 |
| 68 | 225.78 | 283.66 | 361.88 | 466.19 | 543.14 | 594.02 | 639.18 | 682.42 | 776.55 |
| 69 | 241.05 | 303.37 | 387.32 | 499.26 | 581.94 | 636.63 | 684.33 | 730.76 | 829.98 |
| 70 | 256.94 | 323.72 | 414.03 | 534.24 | 623.27 | 681.79 | 733.30 | 782.27 | 887.85 |
| 71 | 274.75 | 345.98 | 442.65 | 572.40 | 667.79 | 730.76 | 785.46 | 837.60 | 949.54 |
| 72 | 293.19 | 369.51 | 473.82 | 612.46 | 714.86 | 782.91 | 841.42 | 896.75 | 1,015.05 |
| 73 | 314.18 | 396.86 | 510.07 | 660.80 | 772.10 | 845.24 | 908.20 | 966.71 | 1,092.00 |
| 74 | 337.08 | 426.75 | 548.86 | 712.95 | 833.79 | 912.66 | 980.71 | 1,041.75 | 1,175.31 |
| 75 | 361.88 | 458.55 | 590.84 | 768.92 | 900.57 | 985.79 | 1,058.29 | 1,123.17 | 1,265.00 |
| 76 | 387.96 | 492.90 | 636.63 | 829.98 | 972.44 | 1,064.65 | 1,142.88 | 1,210.93 | 1,361.03 |
| 77 | 415.94 | 529.15 | 684.97 | 895.48 | 1,050.02 | 1,149.87 | 1,233.83 | 1,305.70 | 1,464.70 |
| 78 | 447.74 | 571.12 | 741.57 | 972.44 | 1,140.97 | 1,249.09 | 1,338.77 | 1,414.45 | 1,583.63 |
| 79 | 482.08 | 616.91 | 802.63 | 1,055.75 | 1,240.19 | 1,357.21 | 1,453.25 | 1,531.47 | 1,712.10 |
| 80 | 519.61 | 665.89 | 869.40 | 1,146.07 | 1,347.68 | 1,474.23 | 1,577.27 | 1,658.67 | 1,851.38 |
| 81 | 559.04 | 718.67 | 941.27 | 1,244.01 | 1,464.70 | 1,602.07 | 1,712.10 | 1,796.69 | 2,001.47 |
| 82 | 602.29 | 775.28 | 1,018.87 | 1,350.85 | 1,591.90 | 1,740.08 | 1,858.38 | 1,945.51 | 2,164.29 |
| 83 | 637.90 | 822.97 | 1,085.64 | 1,444.98 | 1,703.19 | 1,860.29 | 1,983.67 | 2,071.43 | 2,302.93 |
| 84 | 675.43 | 873.85 | 1,156.88 | 1,544.83 | 1,822.76 | 1,988.75 | 2,116.59 | 2,205.63 | 2,450.49 |
| 85 | 714.86 | 927.92 | 1,232.55 | 1,652.31 | 1,950.59 | 2,126.13 | 2,259.06 | 2,348.73 | 2,607.58 |
| 86 | 756.83 | 985.16 | 1,313.33 | 1,767.43 | 2,087.34 | 2,273.04 | 2,411.05 | 2,500.74 | 2,774.21 |
| 87 | 801.35 | 1,046.22 | 1,399.19 | 1,890.18 | 2,234.25 | 2,430.13 | 2,572.60 | 2,662.91 | 2,951.65 |
| 88 | 849.06 | 1,110.45 | 1,491.41 | 2,021.19 | 2,390.71 | 2,598.04 | 2,745.59 | 2,835.26 | 3,141.18 |
| 89 | 898.66 | 1,179.13 | 1,589.35 | 2,161.75 | 2,558.61 | 2,777.39 | 2,930.03 | 3,018.43 | 3,342.16 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $54.07 | $66.14 | $81.40 | $101.13 | $116.39 | $127.20 | $136.74 | $146.91 | $171.72 |
| 35-39 | 60.42 | 73.78 | 91.58 | 115.11 | 132.28 | 144.37 | 155.82 | 167.27 | 195.25 |
| 40-44 | 69.33 | 85.22 | 106.21 | 133.56 | 153.92 | 167.90 | 181.26 | 194.62 | 227.05 |
| 45-49 | 79.50 | 98.58 | 122.75 | 155.82 | 179.99 | 196.53 | 211.79 | 227.68 | 263.94 |
| 50 | 86.50 | 106.84 | 133.56 | 169.81 | 195.88 | 214.33 | 230.87 | 248.04 | 286.83 |
| 51 | 88.41 | 110.03 | 137.38 | 174.26 | 201.61 | 220.69 | 237.23 | 255.03 | 294.47 |
| 52 | 90.95 | 112.57 | 141.83 | 179.35 | 207.97 | 227.05 | 244.22 | 262.03 | 302.74 |
| 53 | 94.77 | 117.66 | 147.56 | 186.98 | 216.87 | 236.59 | 254.40 | 272.84 | 315.46 |
| 54 | 98.58 | 122.12 | 153.27 | 195.25 | 225.78 | 246.13 | 265.21 | 284.92 | 328.18 |
| 55 | 102.39 | 127.20 | 160.28 | 203.52 | 235.32 | 256.94 | 276.66 | 296.38 | 341.53 |
| 56 | 106.21 | 132.28 | 166.63 | 211.79 | 245.50 | 267.75 | 288.11 | 309.10 | 355.52 |
| 57 | 110.66 | 138.01 | 173.63 | 220.69 | 255.67 | 279.20 | 300.19 | 321.82 | 370.15 |
| 58 | 115.76 | 144.37 | 181.90 | 231.50 | 267.75 | 292.56 | 314.82 | 337.08 | 387.32 |
| 59 | 120.84 | 150.73 | 190.17 | 242.31 | 281.11 | 306.55 | 330.08 | 352.98 | 405.13 |
| 60 | 126.57 | 157.72 | 199.07 | 253.77 | 294.47 | 321.18 | 345.35 | 370.15 | 424.21 |
| 61 | 132.28 | 165.36 | 208.60 | 265.84 | 308.46 | 336.44 | 361.88 | 387.32 | 443.92 |
| 62 | 138.64 | 172.99 | 218.78 | 278.56 | 323.08 | 352.98 | 379.06 | 405.76 | 464.28 |
| 63 | 146.91 | 183.81 | 232.78 | 297.01 | 344.07 | 375.87 | 404.49 | 432.48 | 494.17 |
| 64 | 155.82 | 195.25 | 247.41 | 316.09 | 366.97 | 400.68 | 430.57 | 460.46 | 525.33 |
| 65 | 165.99 | 207.34 | 263.30 | 337.08 | 391.14 | 426.75 | 459.19 | 490.35 | 559.04 |
| 66 | 176.17 | 220.69 | 280.47 | 358.70 | 416.58 | 454.74 | 489.08 | 522.15 | 595.29 |
| 67 | 186.98 | 234.69 | 298.28 | 382.23 | 443.92 | 484.63 | 520.88 | 556.50 | 633.45 |
| 68 | 199.70 | 250.58 | 319.27 | 409.58 | 475.72 | 519.61 | 558.40 | 595.93 | 677.34 |
| 69 | 213.70 | 267.75 | 341.53 | 438.20 | 509.43 | 557.13 | 598.47 | 637.90 | 724.40 |
| 70 | 227.68 | 286.20 | 365.06 | 469.36 | 546.32 | 596.56 | 641.08 | 683.06 | 774.64 |
| 71 | 243.59 | 305.91 | 390.50 | 503.07 | 585.12 | 639.81 | 686.87 | 731.39 | 828.07 |
| 72 | 260.13 | 327.54 | 417.85 | 538.69 | 627.09 | 685.60 | 736.48 | 783.55 | 885.94 |
| 73 | 280.47 | 353.62 | 452.19 | 584.48 | 681.15 | 744.11 | 798.81 | 849.06 | 958.44 |
| 74 | 302.74 | 382.23 | 489.72 | 633.45 | 739.66 | 808.35 | 867.49 | 920.28 | 1,037.30 |
| 75 | 326.27 | 412.76 | 530.42 | 687.51 | 802.63 | 877.67 | 941.27 | 997.88 | 1,121.89 |
| 76 | 351.71 | 445.83 | 573.67 | 746.02 | 871.31 | 952.72 | 1,021.41 | 1,081.19 | 1,214.12 |
| 77 | 379.06 | 481.45 | 621.37 | 808.99 | 946.36 | 1,034.76 | 1,109.17 | 1,172.14 | 1,313.33 |
| 78 | 410.22 | 522.15 | 675.43 | 882.76 | 1,033.50 | 1,129.53 | 1,209.67 | 1,275.81 | 1,427.17 |
| 79 | 443.92 | 566.04 | 735.21 | 962.89 | 1,128.25 | 1,233.20 | 1,319.05 | 1,388.38 | 1,550.55 |
| 80 | 480.18 | 614.37 | 799.44 | 1,050.67 | 1,232.55 | 1,346.40 | 1,438.62 | 1,511.13 | 1,684.75 |
| 81 | 519.61 | 665.89 | 870.04 | 1,146.07 | 1,345.77 | 1,469.78 | 1,569.00 | 1,644.68 | 1,830.39 |
| 82 | 562.22 | 722.49 | 946.36 | 1,250.37 | 1,469.78 | 1,604.62 | 1,711.46 | 1,789.69 | 1,988.75 |
| 83 | 597.20 | 769.55 | 1,011.86 | 1,341.95 | 1,578.54 | 1,721.64 | 1,832.94 | 1,912.43 | 2,124.22 |
| 84 | 634.72 | 820.43 | 1,082.47 | 1,440.53 | 1,695.56 | 1,846.93 | 1,963.31 | 2,043.45 | 2,267.96 |
| 85 | 674.79 | 873.85 | 1,157.51 | 1,546.74 | 1,821.49 | 1,981.76 | 2,102.60 | 2,184.00 | 2,421.86 |
| 86 | 716.76 | 931.74 | 1,238.28 | 1,659.95 | 1,956.32 | 2,126.76 | 2,252.70 | 2,333.47 | 2,586.59 |
| 87 | 761.92 | 992.78 | 1,324.15 | 1,782.06 | 2,101.32 | 2,281.94 | 2,412.33 | 2,493.73 | 2,762.13 |
| 88 | 809.62 | 1,057.66 | 1,416.36 | 1,913.07 | 2,256.50 | 2,448.58 | 2,584.05 | 2,664.82 | 2,949.74 |
| 89 | 860.50 | 1,126.99 | 1,514.94 | 2,052.99 | 2,423.77 | 2,627.29 | 2,767.85 | 2,847.98 | 3,150.08 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $39.44 | $47.06 | $57.24 | $71.24 | $81.40 | $87.76 | $94.77 | $101.76 | $118.93 |
| 35-39 | 44.52 | 54.07 | 66.14 | 82.68 | 94.77 | 103.04 | 110.66 | 118.93 | 138.64 |
| 40-44 | 52.16 | 63.60 | 78.23 | 97.94 | 112.57 | 122.75 | 132.28 | 141.83 | 165.36 |
| 45-49 | 62.32 | 76.32 | 94.77 | 119.56 | 138.01 | 150.10 | 161.54 | 173.63 | 201.61 |
| 50 | 69.33 | 85.22 | 105.58 | 133.56 | 153.92 | 167.90 | 180.62 | 193.98 | 224.51 |
| 51 | 71.24 | 87.76 | 110.03 | 138.64 | 159.63 | 174.26 | 187.62 | 200.98 | 232.14 |
| 52 | 73.78 | 90.95 | 113.85 | 143.74 | 165.99 | 180.62 | 194.62 | 208.60 | 241.05 |
| 53 | 77.60 | 95.40 | 119.56 | 150.73 | 173.63 | 189.52 | 204.15 | 218.78 | 252.49 |
| 54 | 80.77 | 99.85 | 125.29 | 157.72 | 182.53 | 199.07 | 213.70 | 228.96 | 263.94 |
| 55 | 84.59 | 104.94 | 131.02 | 165.36 | 191.43 | 208.60 | 224.51 | 240.40 | 276.66 |
| 56 | 88.41 | 109.40 | 137.38 | 173.63 | 200.98 | 218.78 | 235.32 | 251.86 | 290.02 |
| 57 | 92.86 | 114.48 | 143.74 | 181.90 | 210.51 | 229.59 | 246.76 | 263.94 | 303.37 |
| 58 | 97.31 | 120.84 | 151.36 | 192.07 | 221.97 | 241.68 | 260.13 | 278.56 | 319.91 |
| 59 | 102.39 | 127.20 | 159.63 | 202.89 | 234.04 | 255.03 | 274.11 | 293.19 | 336.44 |
| 60 | 107.49 | 133.56 | 168.54 | 213.70 | 246.76 | 269.03 | 289.38 | 309.10 | 354.25 |
| 61 | 113.20 | 141.20 | 177.45 | 225.14 | 260.76 | 283.66 | 305.28 | 326.27 | 373.33 |
| 62 | 118.93 | 148.19 | 186.98 | 237.23 | 274.75 | 299.55 | 321.82 | 344.07 | 393.04 |
| 63 | 127.20 | 158.37 | 199.70 | 253.77 | 293.83 | 320.54 | 344.07 | 367.60 | 419.76 |
| 64 | 135.47 | 169.18 | 213.06 | 271.57 | 314.18 | 342.80 | 368.24 | 393.04 | 448.38 |
| 65 | 144.37 | 179.99 | 227.68 | 290.02 | 335.80 | 366.34 | 393.68 | 419.76 | 478.91 |
| 66 | 153.92 | 192.07 | 242.95 | 310.36 | 359.34 | 391.77 | 421.03 | 449.01 | 511.34 |
| 67 | 164.08 | 204.79 | 259.48 | 331.99 | 384.78 | 419.12 | 450.28 | 480.18 | 545.68 |
| 68 | 175.54 | 220.06 | 278.56 | 356.16 | 413.40 | 450.92 | 483.99 | 515.79 | 585.75 |
| 69 | 188.26 | 235.95 | 299.55 | 382.87 | 444.56 | 484.63 | 520.24 | 553.95 | 628.36 |
| 70 | 201.61 | 253.12 | 321.18 | 411.49 | 477.63 | 520.88 | 559.04 | 595.29 | 674.15 |
| 71 | 216.24 | 271.57 | 344.71 | 442.02 | 513.25 | 560.31 | 601.02 | 639.18 | 723.12 |
| 72 | 231.50 | 291.28 | 370.15 | 475.09 | 552.04 | 602.29 | 646.17 | 686.87 | 775.91 |
| 73 | 251.22 | 316.09 | 402.59 | 518.34 | 602.29 | 657.62 | 705.32 | 747.93 | 843.33 |
| 74 | 272.20 | 342.80 | 438.20 | 564.76 | 657.62 | 717.40 | 769.55 | 815.35 | 917.74 |
| 75 | 295.10 | 372.70 | 477.00 | 616.28 | 717.40 | 782.91 | 839.51 | 888.48 | 997.88 |
| 76 | 319.91 | 404.49 | 518.97 | 671.61 | 783.55 | 854.77 | 915.83 | 967.99 | 1,085.64 |
| 77 | 346.62 | 438.84 | 564.13 | 732.67 | 854.77 | 933.00 | 999.14 | 1,054.47 | 1,181.04 |
| 78 | 376.51 | 478.27 | 616.91 | 802.63 | 938.10 | 1,023.32 | 1,094.54 | 1,153.06 | 1,289.16 |
| 79 | 408.95 | 520.88 | 674.15 | 880.21 | 1,029.04 | 1,122.54 | 1,199.49 | 1,261.18 | 1,406.82 |
| 80 | 444.56 | 567.94 | 737.12 | 964.80 | 1,128.90 | 1,231.29 | 1,314.60 | 1,378.83 | 1,535.93 |
| 81 | 483.36 | 618.82 | 805.17 | 1,057.66 | 1,238.91 | 1,350.85 | 1,440.53 | 1,507.31 | 1,677.12 |
| 82 | 525.33 | 674.15 | 880.21 | 1,158.79 | 1,359.12 | 1,481.23 | 1,578.54 | 1,648.50 | 1,830.39 |
| 83 | 560.31 | 720.58 | 944.46 | 1,248.46 | 1,465.33 | 1,595.07 | 1,696.20 | 1,768.07 | 1,962.05 |
| 84 | 597.20 | 770.83 | 1,013.77 | 1,345.13 | 1,579.18 | 1,717.82 | 1,823.40 | 1,895.90 | 2,102.60 |
| 85 | 637.27 | 824.25 | 1,088.18 | 1,448.79 | 1,702.56 | 1,849.47 | 1,960.14 | 2,033.27 | 2,252.70 |
| 86 | 679.88 | 881.49 | 1,168.32 | 1,561.37 | 1,834.85 | 1,991.94 | 2,107.05 | 2,180.19 | 2,414.24 |
| 87 | 725.03 | 943.18 | 1,254.19 | 1,681.57 | 1,977.94 | 2,144.58 | 2,264.77 | 2,338.55 | 2,587.22 |
| 88 | 772.74 | 1,008.06 | 1,346.40 | 1,811.95 | 2,132.49 | 2,309.29 | 2,433.95 | 2,507.73 | 2,772.94 |
| 89 | 824.25 | 1,078.65 | 1,444.98 | 1,951.87 | 2,298.48 | 2,486.74 | 2,616.48 | 2,689.62 | 2,971.37 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $22.90 | $26.07 | $29.89 | $35.62 | $40.07 | $41.98 | $44.52 | $47.06 | $53.42 |
| 35-39 | 26.07 | 30.52 | 35.62 | 42.61 | 47.71 | 50.88 | 54.07 | 56.61 | 64.23 |
| 40-44 | 28.63 | 33.71 | 39.44 | 47.71 | 54.07 | 57.87 | 61.69 | 64.88 | 73.14 |
| 45-49 | 34.99 | 41.98 | 50.25 | 61.06 | 69.33 | 74.41 | 78.86 | 83.31 | 94.12 |
| 50 | 37.53 | 44.52 | 53.42 | 65.51 | 75.04 | 80.14 | 85.22 | 89.67 | 101.13 |
| 51 | 38.16 | 45.15 | 54.70 | 67.42 | 76.95 | 82.05 | 87.76 | 92.22 | 103.67 |
| 52 | 38.79 | 46.43 | 55.96 | 69.33 | 78.86 | 84.59 | 89.67 | 94.77 | 106.21 |
| 53 | 40.70 | 48.97 | 59.78 | 73.78 | 83.96 | 89.67 | 95.40 | 100.48 | 113.20 |
| 54 | 43.24 | 52.16 | 63.60 | 78.23 | 89.04 | 95.40 | 101.76 | 106.84 | 120.84 |
| 55 | 45.80 | 55.33 | 67.42 | 83.31 | 94.77 | 101.76 | 108.12 | 113.85 | 128.48 |
| 56 | 48.34 | 58.52 | 71.87 | 88.41 | 101.13 | 108.12 | 115.11 | 121.47 | 136.74 |
| 57 | 51.51 | 62.32 | 76.32 | 94.12 | 107.49 | 115.11 | 122.75 | 129.11 | 145.65 |
| 58 | 54.70 | 66.14 | 81.40 | 101.13 | 115.11 | 124.02 | 131.65 | 138.64 | 155.82 |
| 59 | 58.52 | 71.24 | 87.13 | 108.12 | 123.38 | 132.93 | 141.20 | 148.82 | 167.27 |
| 60 | 62.32 | 76.32 | 93.49 | 116.39 | 132.93 | 142.46 | 152.01 | 159.63 | 179.35 |
| 61 | 66.78 | 81.40 | 99.85 | 124.66 | 142.46 | 153.27 | 162.82 | 171.72 | 192.71 |
| 62 | 71.24 | 87.13 | 107.49 | 133.56 | 152.64 | 164.08 | 174.90 | 184.44 | 206.70 |
| 63 | 76.32 | 94.12 | 115.76 | 144.37 | 165.36 | 178.08 | 189.52 | 199.70 | 223.87 |
| 64 | 82.68 | 101.13 | 125.29 | 156.46 | 178.71 | 192.71 | 204.79 | 216.24 | 242.31 |
| 65 | 89.04 | 109.40 | 135.47 | 169.18 | 193.98 | 208.60 | 221.97 | 234.04 | 262.03 |
| 66 | 95.40 | 117.66 | 146.28 | 183.16 | 209.88 | 225.78 | 240.40 | 253.12 | 283.66 |
| 67 | 103.04 | 127.20 | 158.37 | 198.43 | 227.05 | 244.86 | 260.76 | 274.11 | 307.19 |
| 68 | 113.85 | 140.55 | 174.90 | 219.42 | 251.86 | 270.94 | 288.74 | 304.00 | 340.26 |
| 69 | 125.29 | 155.18 | 193.34 | 242.95 | 278.56 | 300.83 | 319.91 | 336.44 | 377.15 |
| 70 | 138.64 | 171.09 | 213.70 | 269.03 | 309.10 | 333.26 | 354.88 | 373.33 | 417.85 |
| 71 | 152.64 | 189.52 | 236.59 | 298.28 | 342.16 | 369.51 | 393.04 | 413.40 | 463.00 |
| 72 | 168.54 | 209.25 | 261.39 | 330.08 | 379.06 | 409.58 | 435.66 | 458.55 | 512.61 |
| 73 | 183.81 | 228.33 | 286.20 | 361.88 | 415.94 | 449.01 | 478.27 | 502.44 | 561.58 |
| 74 | 199.70 | 248.67 | 312.91 | 396.23 | 456.01 | 492.90 | 524.70 | 550.77 | 614.37 |
| 75 | 217.51 | 271.57 | 342.16 | 434.39 | 500.53 | 540.60 | 575.58 | 603.56 | 672.88 |
| 76 | 236.59 | 296.38 | 373.96 | 476.36 | 548.86 | 593.38 | 631.54 | 662.07 | 736.48 |
| 77 | 257.58 | 323.08 | 408.95 | 522.15 | 602.29 | 651.26 | 692.60 | 725.67 | 806.44 |
| 78 | 284.29 | 356.79 | 453.47 | 580.66 | 670.34 | 724.40 | 770.19 | 805.80 | 894.21 |
| 79 | 312.91 | 394.32 | 503.07 | 645.54 | 745.39 | 806.44 | 856.05 | 894.21 | 991.52 |
| 80 | 345.35 | 436.29 | 557.13 | 717.40 | 829.98 | 897.39 | 952.08 | 992.78 | 1,098.99 |
| 81 | 380.32 | 482.08 | 618.19 | 797.54 | 923.47 | 998.51 | 1,058.94 | 1,102.18 | 1,218.57 |
| 82 | 419.12 | 532.33 | 684.97 | 887.22 | 1,027.77 | 1,111.08 | 1,177.22 | 1,223.65 | 1,350.85 |
| 83 | 451.56 | 575.58 | 743.48 | 966.08 | 1,119.98 | 1,209.67 | 1,279.63 | 1,326.69 | 1,464.06 |
| 84 | 487.17 | 622.64 | 807.08 | 1,051.93 | 1,219.83 | 1,317.14 | 1,390.29 | 1,438.62 | 1,586.17 |
| 85 | 525.33 | 672.88 | 875.76 | 1,145.42 | 1,329.23 | 1,433.53 | 1,511.13 | 1,560.10 | 1,718.46 |
| 86 | 566.04 | 727.58 | 950.17 | 1,247.18 | 1,448.16 | 1,560.10 | 1,642.14 | 1,691.75 | 1,861.56 |
| 87 | 610.55 | 786.72 | 1,030.94 | 1,357.85 | 1,577.90 | 1,698.74 | 1,784.60 | 1,834.85 | 2,017.38 |
| 88 | 658.26 | 850.32 | 1,119.35 | 1,478.69 | 1,719.09 | 1,848.84 | 1,939.15 | 1,990.03 | 2,185.28 |
| 89 | 709.77 | 919.65 | 1,214.75 | 1,610.34 | 1,873.01 | 2,012.29 | 2,107.68 | 2,157.93 | 2,367.81 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $33.71 | $40.07 | $48.97 | $60.42 | $69.33 | $74.41 | $80.14 | $85.22 | $98.58 |
| 35-39 | 40.07 | 47.71 | 58.52 | 72.50 | 83.31 | 90.32 | 96.68 | 103.67 | 118.93 |
| 40-44 | 48.34 | 57.87 | 71.24 | 89.67 | 103.04 | 111.94 | 120.21 | 128.48 | 146.91 |
| 45-49 | 58.52 | 71.24 | 88.41 | 111.30 | 128.48 | 139.29 | 149.46 | 159.63 | 181.90 |
| 50 | 65.51 | 80.14 | 99.22 | 125.29 | 145.00 | 157.72 | 169.18 | 179.99 | 205.43 |
| 51 | 68.05 | 83.31 | 103.67 | 130.38 | 151.36 | 164.08 | 176.17 | 187.62 | 213.70 |
| 52 | 70.59 | 86.50 | 107.49 | 136.10 | 157.72 | 171.09 | 183.16 | 195.25 | 221.97 |
| 53 | 74.41 | 90.95 | 113.85 | 143.74 | 165.99 | 180.62 | 193.34 | 206.06 | 234.04 |
| 54 | 78.23 | 96.03 | 119.56 | 151.36 | 175.54 | 190.17 | 204.15 | 217.51 | 246.76 |
| 55 | 82.05 | 101.13 | 126.57 | 159.63 | 185.07 | 200.98 | 215.61 | 228.96 | 260.13 |
| 56 | 86.50 | 106.21 | 132.93 | 168.54 | 195.25 | 211.79 | 227.05 | 241.68 | 274.75 |
| 57 | 90.95 | 111.94 | 140.55 | 178.08 | 206.06 | 223.87 | 239.77 | 255.03 | 289.38 |
| 58 | 96.03 | 118.30 | 148.82 | 188.26 | 218.15 | 237.23 | 254.40 | 270.30 | 306.55 |
| 59 | 101.13 | 125.29 | 157.09 | 199.70 | 231.50 | 251.22 | 269.03 | 286.20 | 324.36 |
| 60 | 106.84 | 132.93 | 166.63 | 211.79 | 245.50 | 266.49 | 285.56 | 303.37 | 343.44 |
| 61 | 113.20 | 140.55 | 176.17 | 224.51 | 260.13 | 282.38 | 302.74 | 321.18 | 363.79 |
| 62 | 119.56 | 148.19 | 186.98 | 237.86 | 275.39 | 298.92 | 320.54 | 340.90 | 385.41 |
| 63 | 128.48 | 159.63 | 200.98 | 255.67 | 296.38 | 321.82 | 344.71 | 366.34 | 414.03 |
| 64 | 137.38 | 171.09 | 215.61 | 275.39 | 319.27 | 346.62 | 371.42 | 394.32 | 445.83 |
| 65 | 147.56 | 183.81 | 232.14 | 295.74 | 343.44 | 372.70 | 399.40 | 424.21 | 478.91 |
| 66 | 158.37 | 197.16 | 249.31 | 318.63 | 369.51 | 401.31 | 429.93 | 456.64 | 515.16 |
| 67 | 169.81 | 211.79 | 267.75 | 342.80 | 397.50 | 431.84 | 463.00 | 490.99 | 553.95 |
| 68 | 182.53 | 228.33 | 289.38 | 370.15 | 429.30 | 466.82 | 499.89 | 530.42 | 597.84 |
| 69 | 196.53 | 245.50 | 311.64 | 399.40 | 463.64 | 504.34 | 539.96 | 572.40 | 644.90 |
| 70 | 211.79 | 264.58 | 336.44 | 431.20 | 500.53 | 545.05 | 583.21 | 618.19 | 696.42 |
| 71 | 227.68 | 285.56 | 362.52 | 465.55 | 540.60 | 588.30 | 630.27 | 667.79 | 751.11 |
| 72 | 245.50 | 307.82 | 391.14 | 502.44 | 583.84 | 635.99 | 680.51 | 721.22 | 810.26 |
| 73 | 265.84 | 333.90 | 426.12 | 548.23 | 637.90 | 693.87 | 742.84 | 786.09 | 882.76 |
| 74 | 288.74 | 362.52 | 463.64 | 597.84 | 695.78 | 758.11 | 810.90 | 857.32 | 960.98 |
| 75 | 312.91 | 394.32 | 504.34 | 651.90 | 759.38 | 827.43 | 885.31 | 934.91 | 1,046.85 |
| 76 | 338.99 | 428.03 | 549.50 | 711.04 | 829.33 | 903.75 | 966.08 | 1,019.50 | 1,139.71 |
| 77 | 367.60 | 464.91 | 597.84 | 775.91 | 905.02 | 986.42 | 1,054.47 | 1,111.71 | 1,240.82 |
| 78 | 398.77 | 505.62 | 652.53 | 849.06 | 991.52 | 1,080.56 | 1,154.34 | 1,214.75 | 1,353.39 |
| 79 | 433.11 | 550.77 | 712.31 | 929.83 | 1,086.27 | 1,183.58 | 1,263.09 | 1,327.32 | 1,476.78 |
| 80 | 470.00 | 599.11 | 777.82 | 1,017.59 | 1,190.59 | 1,296.80 | 1,382.65 | 1,449.44 | 1,610.34 |
| 81 | 510.70 | 652.53 | 849.06 | 1,114.27 | 1,304.42 | 1,420.18 | 1,513.03 | 1,583.63 | 1,756.62 |
| 82 | 554.59 | 709.77 | 927.28 | 1,219.83 | 1,429.08 | 1,556.28 | 1,656.13 | 1,729.91 | 1,916.25 |
| 83 | 590.20 | 757.47 | 992.78 | 1,310.78 | 1,536.57 | 1,671.39 | 1,776.33 | 1,851.38 | 2,049.18 |
| 84 | 628.36 | 808.99 | 1,063.39 | 1,408.73 | 1,652.31 | 1,796.05 | 1,904.81 | 1,981.76 | 2,191.64 |
| 85 | 668.43 | 863.04 | 1,139.06 | 1,514.30 | 1,776.97 | 1,929.61 | 2,043.45 | 2,121.05 | 2,343.65 |
| 86 | 711.68 | 920.92 | 1,220.48 | 1,627.51 | 1,910.53 | 2,072.71 | 2,191.64 | 2,269.87 | 2,506.45 |
| 87 | 757.47 | 983.25 | 1,306.97 | 1,748.99 | 2,054.26 | 2,226.61 | 2,350.64 | 2,429.50 | 2,680.08 |
| 88 | 806.44 | 1,049.39 | 1,400.46 | 1,880.00 | 2,209.44 | 2,391.97 | 2,521.08 | 2,599.94 | 2,866.43 |
| 89 | 857.96 | 1,119.98 | 1,499.67 | 2,020.55 | 2,375.45 | 2,570.05 | 2,703.61 | 2,782.48 | 3,065.49 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $73.14 | $89.67 | $110.66 | $139.29 | $160.28 | $172.99 | $185.71 | $197.16 | $224.51 |
| 35-39 | 80.14 | 97.94 | 121.47 | 153.27 | 176.80 | 191.43 | 204.79 | 218.15 | 248.04 |
| 40-44 | 89.04 | 109.40 | 136.74 | 172.35 | 199.07 | 215.61 | 231.50 | 246.13 | 279.20 |
| 45-49 | 97.31 | 119.56 | 149.46 | 188.89 | 218.15 | 236.59 | 253.77 | 269.66 | 305.91 |
| 50 | 103.67 | 127.83 | 159.63 | 202.24 | 234.04 | 253.77 | 271.57 | 288.74 | 327.54 |
| 51 | 105.58 | 130.38 | 163.45 | 207.34 | 239.77 | 259.48 | 277.93 | 295.74 | 334.54 |
| 52 | 108.12 | 133.56 | 167.27 | 211.79 | 244.86 | 265.84 | 284.92 | 302.74 | 342.16 |
| 53 | 111.30 | 138.01 | 172.99 | 219.42 | 253.77 | 275.39 | 295.10 | 313.55 | 354.25 |
| 54 | 115.11 | 142.46 | 179.35 | 227.05 | 263.30 | 285.56 | 305.28 | 324.36 | 366.97 |
| 55 | 119.56 | 147.56 | 185.71 | 235.32 | 272.20 | 295.74 | 316.72 | 336.44 | 380.32 |
| 56 | 123.38 | 152.64 | 192.07 | 244.22 | 282.38 | 305.91 | 327.54 | 347.89 | 393.68 |
| 57 | 127.20 | 158.37 | 199.07 | 252.49 | 292.56 | 317.36 | 339.62 | 360.61 | 407.67 |
| 58 | 132.28 | 164.73 | 206.70 | 263.30 | 304.64 | 330.08 | 353.62 | 375.24 | 424.21 |
| 59 | 137.38 | 171.09 | 215.61 | 274.11 | 316.72 | 344.07 | 368.24 | 391.14 | 441.38 |
| 60 | 143.10 | 178.08 | 223.87 | 284.92 | 330.08 | 358.07 | 383.51 | 407.04 | 459.19 |
| 61 | 148.82 | 185.07 | 233.41 | 297.01 | 343.44 | 372.70 | 399.40 | 423.57 | 478.27 |
| 62 | 154.55 | 192.07 | 242.31 | 309.10 | 358.07 | 388.59 | 415.31 | 441.38 | 497.35 |
| 63 | 162.82 | 202.89 | 256.31 | 326.90 | 378.42 | 411.49 | 440.11 | 466.82 | 526.60 |
| 64 | 171.72 | 214.33 | 270.94 | 345.98 | 400.68 | 435.02 | 465.55 | 494.17 | 557.13 |
| 65 | 181.26 | 226.42 | 286.83 | 366.34 | 424.21 | 461.10 | 492.90 | 523.42 | 589.57 |
| 66 | 191.43 | 239.14 | 303.37 | 387.32 | 449.01 | 487.81 | 522.15 | 553.95 | 623.91 |
| 67 | 202.24 | 252.49 | 320.54 | 410.22 | 475.09 | 516.43 | 552.68 | 586.39 | 660.16 |
| 68 | 216.24 | 270.30 | 342.80 | 439.47 | 509.43 | 553.95 | 592.75 | 628.36 | 707.86 |
| 69 | 230.87 | 288.74 | 366.97 | 470.64 | 546.32 | 594.02 | 635.99 | 674.15 | 758.74 |
| 70 | 246.76 | 309.10 | 393.04 | 504.34 | 585.75 | 637.27 | 681.79 | 722.49 | 812.80 |
| 71 | 263.94 | 330.72 | 421.03 | 540.60 | 628.36 | 683.70 | 731.39 | 774.64 | 871.31 |
| 72 | 281.75 | 353.62 | 450.28 | 579.39 | 673.52 | 733.30 | 784.18 | 830.61 | 933.64 |
| 73 | 302.74 | 380.32 | 485.90 | 625.82 | 728.22 | 792.45 | 847.78 | 897.39 | 1,007.41 |
| 74 | 324.99 | 408.95 | 523.42 | 676.06 | 786.72 | 856.68 | 916.47 | 969.25 | 1,086.92 |
| 75 | 348.52 | 440.11 | 564.13 | 730.12 | 850.32 | 926.64 | 990.88 | 1,046.85 | 1,172.14 |
| 76 | 374.60 | 473.18 | 608.01 | 788.00 | 919.02 | 1,001.70 | 1,071.01 | 1,130.79 | 1,264.35 |
| 77 | 401.95 | 508.80 | 655.71 | 851.60 | 993.43 | 1,083.10 | 1,157.51 | 1,221.11 | 1,363.57 |
| 78 | 433.11 | 550.14 | 710.40 | 924.73 | 1,080.56 | 1,177.87 | 1,257.99 | 1,324.78 | 1,476.78 |
| 79 | 466.82 | 594.02 | 769.55 | 1,004.87 | 1,175.31 | 1,280.89 | 1,366.76 | 1,436.72 | 1,599.53 |
| 80 | 503.71 | 641.72 | 833.79 | 1,092.00 | 1,278.35 | 1,392.83 | 1,485.69 | 1,558.82 | 1,732.45 |
| 81 | 542.50 | 693.87 | 903.75 | 1,186.77 | 1,390.29 | 1,514.94 | 1,614.15 | 1,690.47 | 1,876.82 |
| 82 | 585.12 | 749.20 | 979.43 | 1,289.79 | 1,511.76 | 1,647.23 | 1,754.07 | 1,834.21 | 2,032.64 |
| 83 | 619.46 | 796.27 | 1,044.31 | 1,379.48 | 1,618.61 | 1,761.71 | 1,873.01 | 1,954.41 | 2,164.29 |
| 84 | 656.98 | 845.87 | 1,113.62 | 1,476.14 | 1,732.45 | 1,884.45 | 2,000.21 | 2,082.24 | 2,304.21 |
| 85 | 695.78 | 898.66 | 1,187.40 | 1,579.18 | 1,854.56 | 2,015.47 | 2,135.67 | 2,218.99 | 2,453.66 |
| 86 | 737.75 | 954.62 | 1,265.63 | 1,689.84 | 1,985.58 | 2,155.39 | 2,280.68 | 2,364.62 | 2,612.66 |
| 87 | 781.64 | 1,014.42 | 1,349.59 | 1,807.50 | 2,125.50 | 2,305.49 | 2,435.23 | 2,519.17 | 2,781.84 |
| 88 | 828.07 | 1,078.02 | 1,439.26 | 1,934.06 | 2,274.95 | 2,465.75 | 2,600.59 | 2,684.53 | 2,962.46 |
| 89 | 877.67 | 1,145.42 | 1,534.66 | 2,069.52 | 2,435.23 | 2,637.47 | 2,777.39 | 2,860.70 | 3,154.53 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $50.88 | $61.69 | $75.04 | $93.49 | $107.49 | $115.76 | $124.02 | $131.65 | $149.46 |
| 35-39 | 57.24 | 69.33 | 85.22 | 106.21 | 122.12 | 131.65 | 141.20 | 150.10 | 170.44 |
| 40-44 | 65.51 | 79.50 | 98.58 | 123.38 | 142.46 | 153.92 | 164.73 | 174.90 | 198.43 |
| 45-49 | 75.69 | 92.22 | 114.48 | 144.37 | 166.63 | 179.99 | 192.71 | 204.79 | 232.14 |
| 50 | 82.05 | 100.48 | 125.29 | 157.72 | 181.90 | 196.53 | 210.51 | 223.23 | 253.12 |
| 51 | 83.96 | 103.04 | 128.48 | 162.18 | 186.98 | 202.24 | 216.24 | 229.59 | 260.13 |
| 52 | 86.50 | 106.21 | 132.28 | 166.63 | 192.71 | 208.60 | 223.23 | 236.59 | 267.75 |
| 53 | 89.67 | 110.66 | 138.01 | 174.26 | 200.98 | 217.51 | 232.78 | 246.76 | 279.20 |
| 54 | 93.49 | 115.11 | 143.74 | 181.26 | 209.25 | 226.42 | 242.31 | 257.58 | 291.28 |
| 55 | 97.31 | 120.21 | 150.10 | 189.52 | 218.15 | 236.59 | 253.12 | 268.39 | 303.37 |
| 56 | 101.13 | 124.66 | 156.46 | 197.16 | 227.68 | 246.76 | 263.94 | 279.84 | 316.09 |
| 57 | 104.94 | 129.74 | 162.82 | 206.06 | 237.86 | 257.58 | 275.39 | 291.92 | 329.44 |
| 58 | 110.03 | 136.10 | 170.44 | 215.61 | 249.31 | 269.66 | 288.74 | 305.91 | 345.35 |
| 59 | 115.11 | 142.46 | 178.71 | 226.42 | 261.39 | 283.02 | 302.74 | 321.18 | 362.52 |
| 60 | 120.21 | 149.46 | 186.98 | 237.23 | 274.11 | 297.01 | 317.36 | 336.44 | 379.69 |
| 61 | 125.92 | 156.46 | 195.88 | 248.67 | 287.47 | 311.64 | 332.63 | 352.98 | 398.13 |
| 62 | 131.65 | 163.45 | 205.43 | 260.76 | 301.46 | 326.27 | 349.16 | 370.15 | 417.21 |
| 63 | 139.92 | 174.26 | 218.78 | 277.93 | 321.18 | 348.52 | 372.06 | 394.32 | 444.56 |
| 64 | 148.82 | 185.07 | 233.41 | 296.38 | 342.80 | 371.42 | 396.86 | 421.03 | 474.45 |
| 65 | 158.37 | 197.16 | 248.04 | 316.09 | 365.06 | 396.23 | 423.57 | 449.01 | 505.62 |
| 66 | 167.90 | 209.25 | 264.58 | 337.08 | 389.87 | 422.94 | 451.56 | 478.91 | 539.32 |
| 67 | 178.71 | 222.60 | 281.75 | 359.34 | 415.31 | 450.92 | 482.08 | 510.70 | 574.94 |
| 68 | 190.80 | 238.50 | 301.46 | 384.78 | 445.83 | 483.99 | 517.06 | 547.59 | 616.28 |
| 69 | 204.15 | 255.03 | 323.08 | 412.76 | 478.27 | 518.97 | 554.59 | 587.02 | 660.80 |
| 70 | 218.78 | 273.48 | 345.98 | 442.65 | 512.61 | 557.13 | 595.29 | 630.27 | 707.86 |
| 71 | 233.41 | 292.56 | 370.79 | 474.45 | 550.14 | 597.84 | 638.54 | 676.06 | 759.38 |
| 72 | 249.95 | 312.91 | 397.50 | 508.80 | 590.20 | 641.08 | 684.97 | 725.03 | 814.07 |
| 73 | 269.66 | 338.35 | 430.57 | 552.68 | 641.08 | 697.05 | 744.75 | 787.36 | 882.76 |
| 74 | 291.28 | 365.70 | 466.82 | 599.74 | 697.05 | 758.11 | 809.62 | 855.42 | 957.81 |
| 75 | 314.18 | 395.59 | 505.62 | 651.90 | 757.47 | 823.62 | 880.21 | 928.55 | 1,038.58 |
| 76 | 338.99 | 428.03 | 548.23 | 707.86 | 822.97 | 895.48 | 956.53 | 1,008.69 | 1,126.99 |
| 77 | 366.34 | 463.00 | 594.02 | 768.28 | 894.84 | 973.70 | 1,039.86 | 1,095.82 | 1,222.39 |
| 78 | 396.86 | 502.44 | 646.81 | 838.88 | 978.16 | 1,064.02 | 1,135.26 | 1,194.39 | 1,330.51 |
| 79 | 429.30 | 545.68 | 704.05 | 916.47 | 1,069.10 | 1,163.24 | 1,240.19 | 1,301.88 | 1,448.16 |
| 80 | 464.91 | 592.11 | 767.01 | 1,000.42 | 1,168.32 | 1,271.36 | 1,354.04 | 1,418.90 | 1,575.99 |
| 81 | 503.71 | 642.99 | 835.06 | 1,092.63 | 1,277.07 | 1,389.01 | 1,478.69 | 1,546.74 | 1,715.28 |
| 82 | 545.68 | 697.69 | 908.84 | 1,193.13 | 1,395.37 | 1,518.12 | 1,614.79 | 1,686.02 | 1,867.28 |
| 83 | 580.03 | 744.11 | 973.07 | 1,280.89 | 1,499.67 | 1,630.06 | 1,730.54 | 1,803.68 | 1,995.75 |
| 84 | 616.91 | 793.72 | 1,041.12 | 1,375.66 | 1,610.98 | 1,749.62 | 1,854.56 | 1,928.97 | 2,132.49 |
| 85 | 656.35 | 846.51 | 1,114.27 | 1,477.42 | 1,731.18 | 1,878.09 | 1,988.12 | 2,062.53 | 2,278.77 |
| 86 | 698.32 | 902.48 | 1,192.50 | 1,586.81 | 1,860.29 | 2,016.10 | 2,130.58 | 2,206.27 | 2,435.86 |
| 87 | 742.20 | 962.26 | 1,276.44 | 1,703.83 | 1,998.30 | 2,164.29 | 2,283.22 | 2,359.54 | 2,603.13 |
| 88 | 789.91 | 1,026.49 | 1,366.11 | 1,829.76 | 2,147.12 | 2,323.92 | 2,447.30 | 2,523.62 | 2,781.84 |
| 89 | 839.51 | 1,094.54 | 1,462.16 | 1,965.22 | 2,307.38 | 2,494.38 | 2,622.84 | 2,699.16 | 2,972.64 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N580

Annual Premium Rates* - Male or Female
Per $10 Daily Nursing Home Benefit Amount &
Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option
0 Day Elimination Period

| Issue Age | Maximum Benefit Multiplier | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 365 | 500 | 730 | 1,095 | 1,460 | 1,825 | 2,190 | 2,920 | Unlimited |
| 18-34 | $36.88 | $43.89 | $52.79 | $64.88 | $74.41 | $79.50 | $85.22 | $90.32 | $103.04 |
| 35-39 | 41.98 | 50.25 | 61.06 | 75.69 | 86.50 | 93.49 | 99.85 | 105.58 | 120.21 |
| 40-44 | 48.97 | 59.15 | 72.50 | 90.32 | 103.67 | 111.94 | 119.56 | 126.57 | 143.74 |
| 45-49 | 59.15 | 71.87 | 88.41 | 110.03 | 126.57 | 136.74 | 146.28 | 155.18 | 176.17 |
| 50 | 65.51 | 79.50 | 98.58 | 123.38 | 141.83 | 153.27 | 164.08 | 173.63 | 196.53 |
| 51 | 67.42 | 82.68 | 102.39 | 128.48 | 147.56 | 159.00 | 170.44 | 180.62 | 204.15 |
| 52 | 69.96 | 85.86 | 106.21 | 132.93 | 153.27 | 165.36 | 176.80 | 187.62 | 211.79 |
| 53 | 73.14 | 89.67 | 111.30 | 139.92 | 160.91 | 173.63 | 185.71 | 196.53 | 221.97 |
| 54 | 76.32 | 94.12 | 116.39 | 146.28 | 168.54 | 181.90 | 194.62 | 206.06 | 232.78 |
| 55 | 80.14 | 98.58 | 122.12 | 153.92 | 176.80 | 191.43 | 204.15 | 216.24 | 244.22 |
| 56 | 83.96 | 103.04 | 128.48 | 161.54 | 185.71 | 200.98 | 214.33 | 227.05 | 256.31 |
| 57 | 87.76 | 108.12 | 134.19 | 169.18 | 194.62 | 210.51 | 225.14 | 238.50 | 269.03 |
| 58 | 92.22 | 113.85 | 141.83 | 178.71 | 206.06 | 222.60 | 237.86 | 251.86 | 284.29 |
| 59 | 97.31 | 119.56 | 149.46 | 188.89 | 216.87 | 234.69 | 251.22 | 265.84 | 299.55 |
| 60 | 102.39 | 126.57 | 157.72 | 199.07 | 228.96 | 248.04 | 265.21 | 280.47 | 316.09 |
| 61 | 107.49 | 132.93 | 166.63 | 209.88 | 242.31 | 262.03 | 279.84 | 295.74 | 333.90 |
| 62 | 113.20 | 139.92 | 175.54 | 221.97 | 255.67 | 276.66 | 295.10 | 312.27 | 352.34 |
| 63 | 120.84 | 149.46 | 187.62 | 237.23 | 273.48 | 295.74 | 316.09 | 334.54 | 376.51 |
| 64 | 129.11 | 159.63 | 200.34 | 253.77 | 292.56 | 316.72 | 338.35 | 358.07 | 403.22 |
| 65 | 137.38 | 170.44 | 214.33 | 271.57 | 313.55 | 339.62 | 362.52 | 383.51 | 431.84 |
| 66 | 146.91 | 182.53 | 228.96 | 290.65 | 335.17 | 363.15 | 387.96 | 410.22 | 461.73 |
| 67 | 156.46 | 194.62 | 244.86 | 311.00 | 359.34 | 389.23 | 415.31 | 439.47 | 494.17 |
| 68 | 167.90 | 209.25 | 263.30 | 334.54 | 386.68 | 419.12 | 447.11 | 473.18 | 531.69 |
| 69 | 179.99 | 224.51 | 283.02 | 359.98 | 415.94 | 450.92 | 481.45 | 508.80 | 571.76 |
| 70 | 193.34 | 241.05 | 304.00 | 387.32 | 447.74 | 485.27 | 518.34 | 547.59 | 615.01 |
| 71 | 207.34 | 258.85 | 326.90 | 416.58 | 482.08 | 522.79 | 557.77 | 589.57 | 661.43 |
| 72 | 222.60 | 277.93 | 351.07 | 448.38 | 518.34 | 562.86 | 600.38 | 634.72 | 711.68 |
| 73 | 241.68 | 302.10 | 382.87 | 489.72 | 566.67 | 615.01 | 656.35 | 692.60 | 775.91 |
| 74 | 262.03 | 328.18 | 417.21 | 534.24 | 619.46 | 672.25 | 717.40 | 756.83 | 846.51 |
| 75 | 284.29 | 356.79 | 454.10 | 583.21 | 676.70 | 734.58 | 784.18 | 826.16 | 922.83 |
| 76 | 308.46 | 387.96 | 494.80 | 636.63 | 739.03 | 803.26 | 856.68 | 902.48 | 1,006.78 |
| 77 | 334.54 | 421.67 | 539.32 | 695.14 | 807.71 | 877.67 | 936.19 | 985.16 | 1,097.73 |
| 78 | 363.79 | 459.83 | 589.57 | 762.56 | 887.22 | 963.54 | 1,027.14 | 1,079.28 | 1,200.75 |
| 79 | 395.59 | 501.80 | 645.54 | 836.97 | 973.70 | 1,058.29 | 1,126.99 | 1,181.67 | 1,313.33 |
| 80 | 430.57 | 546.96 | 705.95 | 918.37 | 1,069.75 | 1,161.96 | 1,236.37 | 1,294.25 | 1,436.07 |
| 81 | 468.73 | 596.56 | 772.74 | 1,007.41 | 1,174.68 | 1,275.81 | 1,356.58 | 1,417.64 | 1,570.91 |
| 82 | 509.43 | 650.62 | 845.24 | 1,105.35 | 1,289.79 | 1,401.10 | 1,488.86 | 1,552.46 | 1,717.82 |
| 83 | 543.78 | 696.42 | 907.56 | 1,191.22 | 1,390.92 | 1,509.85 | 1,601.43 | 1,666.94 | 1,842.48 |
| 84 | 580.66 | 745.39 | 974.98 | 1,284.08 | 1,500.31 | 1,626.24 | 1,722.27 | 1,789.05 | 1,976.03 |
| 85 | 619.46 | 797.54 | 1,047.48 | 1,383.93 | 1,617.97 | 1,752.17 | 1,852.65 | 1,920.07 | 2,119.77 |
| 86 | 661.43 | 854.14 | 1,125.08 | 1,492.05 | 1,744.53 | 1,888.27 | 1,992.57 | 2,061.26 | 2,273.04 |
| 87 | 705.95 | 913.92 | 1,208.39 | 1,607.79 | 1,881.27 | 2,033.91 | 2,143.30 | 2,211.99 | 2,437.77 |
| 88 | 753.66 | 978.16 | 1,298.06 | 1,733.09 | 2,028.82 | 2,191.64 | 2,305.49 | 2,374.80 | 2,614.57 |
| 89 | 804.54 | 1,046.85 | 1,394.10 | 1,867.92 | 2,187.82 | 2,361.45 | 2,479.75 | 2,548.43 | 2,804.10 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N580

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N580 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

| Benefit Multiplier | Elimination Period | | | | |
|---|---|---|---|---|---|
| | 15 Day | 30 Day | 60 Day | 90 Day | 180 Day |
| 365 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 500 | 0.93 | 0.85 | 0.81 | 0.74 | NA |
| 730 | 0.93 | 0.85 | 0.81 | 0.74 | 0.66 |
| 1,095 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,460 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 1,825 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,190 | 0.94 | 0.87 | 0.83 | 0.77 | 0.66 |
| 2,920 | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |
| Unlimited | 0.95 | 0.89 | 0.85 | 0.80 | 0.71 |

To determine the annual premium rates for Policy Form GR-N580 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-2,000 | 2,001-Unlimited |
| 18-52 | 0.224 | 0.176 | 0.156 | 0.141 | 0.124 |
| 53 | 0.215 | 0.170 | 0.151 | 0.137 | 0.121 |
| 54 | 0.206 | 0.164 | 0.147 | 0.133 | 0.119 |
| 55 | 0.198 | 0.158 | 0.142 | 0.129 | 0.116 |
| 56 | 0.190 | 0.152 | 0.138 | 0.126 | 0.113 |
| 57 | 0.182 | 0.147 | 0.134 | 0.122 | 0.111 |
| 58 | 0.177 | 0.144 | 0.131 | 0.120 | 0.109 |
| 59 | 0.172 | 0.140 | 0.129 | 0.118 | 0.108 |
| 60 | 0.167 | 0.137 | 0.126 | 0.117 | 0.106 |
| 61 | 0.162 | 0.134 | 0.123 | 0.115 | 0.105 |
| 62 | 0.157 | 0.131 | 0.121 | 0.113 | 0.103 |
| 63 | 0.153 | 0.129 | 0.119 | 0.112 | 0.102 |
| 64 | 0.150 | 0.127 | 0.118 | 0.110 | 0.101 |
| 65 | 0.147 | 0.126 | 0.116 | 0.109 | 0.100 |
| 66 | 0.143 | 0.124 | 0.115 | 0.107 | 0.099 |
| 67 | 0.140 | 0.122 | 0.113 | 0.106 | 0.098 |
| 68 | 0.137 | 0.120 | 0.111 | 0.105 | 0.097 |
| 69 | 0.135 | 0.117 | 0.109 | 0.103 | 0.096 |
| 70 | 0.132 | 0.115 | 0.108 | 0.102 | 0.095 |
| 71 | 0.129 | 0.113 | 0.106 | 0.100 | 0.094 |
| 72 | 0.127 | 0.111 | 0.104 | 0.099 | 0.093 |
| 73 | 0.121 | 0.106 | 0.100 | 0.095 | 0.090 |
| 74 | 0.115 | 0.102 | 0.096 | 0.091 | 0.087 |
| 75 | 0.109 | 0.098 | 0.092 | 0.088 | 0.084 |
| 76 | 0.104 | 0.094 | 0.088 | 0.084 | 0.081 |
| 77 | 0.099 | 0.090 | 0.085 | 0.081 | 0.078 |
| 78 | 0.096 | 0.088 | 0.083 | 0.080 | 0.077 |
| 79 | 0.094 | 0.085 | 0.081 | 0.078 | 0.076 |
| 80 | 0.091 | 0.083 | 0.079 | 0.077 | 0.074 |
| 81 | 0.088 | 0.081 | 0.078 | 0.075 | 0.073 |
| 82 | 0.086 | 0.079 | 0.076 | 0.074 | 0.072 |
| 83 | 0.083 | 0.076 | 0.074 | 0.072 | 0.070 |
| 84 | 0.080 | 0.074 | 0.072 | 0.070 | 0.069 |
| 85 | 0.077 | 0.072 | 0.070 | 0.068 | 0.067 |
| 86 | 0.075 | 0.069 | 0.068 | 0.067 | 0.066 |
| 87 | 0.072 | 0.067 | 0.066 | 0.065 | 0.064 |
| 88 | 0.069 | 0.065 | 0.064 | 0.063 | 0.063 |
| 89 | 0.067 | 0.063 | 0.062 | 0.062 | 0.061 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N580)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.340 | 0.325 | 0.280 | 0.215 | 0.220 |
| 35-39 | 0.375 | 0.350 | 0.290 | 0.225 | 0.230 |
| 40-44 | 0.405 | 0.360 | 0.310 | 0.230 | 0.240 |
| 45-49 | 0.410 | 0.370 | 0.320 | 0.235 | 0.250 |
| 50-54 | 0.400 | 0.360 | 0.315 | 0.235 | 0.250 |
| 55-59 | 0.390 | 0.360 | 0.310 | 0.235 | 0.240 |
| 60-64 | 0.390 | 0.360 | 0.300 | 0.230 | 0.220 |
| 65-69 | 0.390 | 0.350 | 0.290 | 0.225 | 0.200 |
| 70-74 | 0.390 | 0.340 | 0.280 | 0.210 | 0.180 |
| 75-79 | 0.390 | 0.330 | 0.260 | 0.190 | 0.150 |
| 80-84 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |
| 85-89 | 0.390 | 0.320 | 0.240 | 0.160 | 0.150 |

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

| Issue Age | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| | 365-500 | 501-900 | 901-1,300 | 1,301-1,500 | 1,501-1,825 |
| 18-34 | 0.380 | 0.360 | 0.330 | 0.260 | 0.260 |
| 35-39 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 40-44 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 45-49 | 0.380 | 0.360 | 0.330 | 0.265 | 0.260 |
| 50-54 | 0.380 | 0.360 | 0.330 | 0.265 | 0.250 |
| 55-59 | 0.380 | 0.360 | 0.325 | 0.260 | 0.240 |
| 60-64 | 0.380 | 0.360 | 0.320 | 0.255 | 0.225 |
| 65-69 | 0.380 | 0.360 | 0.310 | 0.245 | 0.205 |
| 70-74 | 0.380 | 0.360 | 0.300 | 0.230 | 0.185 |
| 75-79 | 0.380 | 0.350 | 0.280 | 0.200 | 0.150 |
| 80-84 | 0.380 | 0.340 | 0.250 | 0.170 | 0.150 |
| 85-89 | 0.400 | 0.330 | 0.250 | 0.170 | 0.150 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

| | Maximum Benefit Multiplier Options | | | | |
|---|---|---|---|---|---|
| Issue Age | 365-500 | 501-900 | 901-1,300 | 1,301-1,800 | 1,801-2,920 |
| 18-34 | 0.115 | 0.108 | 0.087 | 0.065 | 0.050 |
| 35-39 | 0.122 | 0.114 | 0.091 | 0.069 | 0.053 |
| 40-44 | 0.130 | 0.120 | 0.096 | 0.073 | 0.056 |
| 45-49 | 0.138 | 0.126 | 0.100 | 0.076 | 0.058 |
| 50 | 0.144 | 0.130 | 0.104 | 0.078 | 0.060 |
| 51 | 0.146 | 0.132 | 0.105 | 0.079 | 0.060 |
| 52 | 0.148 | 0.133 | 0.106 | 0.080 | 0.061 |
| 53 | 0.150 | 0.134 | 0.107 | 0.080 | 0.061 |
| 54 | 0.151 | 0.135 | 0.108 | 0.081 | 0.062 |
| 55 | 0.153 | 0.137 | 0.108 | 0.081 | 0.062 |
| 56 | 0.154 | 0.138 | 0.109 | 0.082 | 0.063 |
| 57 | 0.156 | 0.139 | 0.110 | 0.082 | 0.063 |
| 58 | 0.157 | 0.140 | 0.110 | 0.082 | 0.063 |
| 59 | 0.158 | 0.141 | 0.111 | 0.082 | 0.063 |
| 60 | 0.160 | 0.141 | 0.111 | 0.083 | 0.063 |
| 61 | 0.161 | 0.142 | 0.112 | 0.083 | 0.063 |
| 62 | 0.162 | 0.143 | 0.112 | 0.083 | 0.063 |
| 63 | 0.163 | 0.143 | 0.112 | 0.083 | 0.063 |
| 64 | 0.163 | 0.144 | 0.112 | 0.083 | 0.062 |
| 65 | 0.164 | 0.144 | 0.112 | 0.082 | 0.062 |
| 66 | 0.164 | 0.145 | 0.112 | 0.082 | 0.061 |
| 67 | 0.165 | 0.145 | 0.112 | 0.082 | 0.061 |
| 68 | 0.164 | 0.144 | 0.111 | 0.081 | 0.060 |
| 69 | 0.164 | 0.143 | 0.110 | 0.080 | 0.058 |
| 70 | 0.163 | 0.143 | 0.109 | 0.078 | 0.057 |
| 71 | 0.163 | 0.142 | 0.108 | 0.077 | 0.055 |
| 72 | 0.162 | 0.141 | 0.107 | 0.076 | 0.054 |
| 73 | 0.163 | 0.141 | 0.106 | 0.075 | 0.052 |
| 74 | 0.164 | 0.141 | 0.106 | 0.073 | 0.051 |
| 75 | 0.164 | 0.142 | 0.105 | 0.072 | 0.049 |
| 76 | 0.165 | 0.142 | 0.105 | 0.070 | 0.047 |
| 77 | 0.166 | 0.142 | 0.104 | 0.069 | 0.046 |
| 78 | 0.166 | 0.141 | 0.102 | 0.066 | 0.043 |
| 79 | 0.165 | 0.140 | 0.099 | 0.063 | 0.040 |
| 80 | 0.165 | 0.138 | 0.097 | 0.060 | 0.038 |
| 81 | 0.164 | 0.137 | 0.095 | 0.058 | 0.035 |
| 82 | 0.164 | 0.136 | 0.093 | 0.055 | 0.033 |
| 83 | 0.163 | 0.134 | 0.089 | 0.051 | 0.029 |
| 84 | 0.161 | 0.132 | 0.086 | 0.046 | 0.025 |
| 85 | 0.160 | 0.130 | 0.082 | 0.043 | 0.022 |
| 86 | 0.158 | 0.128 | 0.079 | 0.039 | 0.019 |
| 87 | 0.157 | 0.126 | 0.076 | 0.036 | 0.017 |
| 88 | 0.156 | 0.124 | 0.073 | 0.033 | 0.015 |
| 89 | 0.154 | 0.122 | 0.070 | 0.030 | 0.013 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| Issue Age | Inflation Options: No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
|---|---|---|---|---|---|
| 18-34 | 0.053 | 0.074 | 0.110 | 0.098 | 0.086 |
| 35-39 | 0.064 | 0.084 | 0.116 | 0.106 | 0.095 |
| 40-44 | 0.077 | 0.095 | 0.123 | 0.113 | 0.104 |
| 45-49 | 0.089 | 0.106 | 0.130 | 0.122 | 0.113 |
| 50 | 0.097 | 0.113 | 0.134 | 0.126 | 0.119 |
| 51 | 0.100 | 0.115 | 0.135 | 0.128 | 0.120 |
| 52 | 0.102 | 0.117 | 0.137 | 0.129 | 0.122 |
| 53 | 0.103 | 0.118 | 0.136 | 0.130 | 0.123 |
| 54 | 0.105 | 0.119 | 0.136 | 0.130 | 0.123 |
| 55 | 0.106 | 0.119 | 0.136 | 0.130 | 0.124 |
| 56 | 0.107 | 0.120 | 0.136 | 0.130 | 0.124 |
| 57 | 0.108 | 0.121 | 0.136 | 0.130 | 0.125 |
| 58 | 0.108 | 0.120 | 0.134 | 0.129 | 0.123 |
| 59 | 0.107 | 0.119 | 0.132 | 0.127 | 0.122 |
| 60 | 0.107 | 0.118 | 0.130 | 0.125 | 0.120 |
| 61 | 0.106 | 0.117 | 0.128 | 0.124 | 0.119 |
| 62 | 0.105 | 0.115 | 0.127 | 0.122 | 0.118 |
| 63 | 0.103 | 0.113 | 0.123 | 0.119 | 0.115 |
| 64 | 0.101 | 0.110 | 0.120 | 0.116 | 0.112 |
| 65 | 0.099 | 0.108 | 0.117 | 0.113 | 0.109 |
| 66 | 0.097 | 0.105 | 0.113 | 0.110 | 0.107 |
| 67 | 0.095 | 0.103 | 0.110 | 0.107 | 0.104 |
| 68 | 0.091 | 0.098 | 0.105 | 0.102 | 0.099 |
| 69 | 0.088 | 0.094 | 0.100 | 0.097 | 0.095 |
| 70 | 0.084 | 0.090 | 0.095 | 0.092 | 0.090 |
| 71 | 0.080 | 0.086 | 0.090 | 0.088 | 0.086 |
| 72 | 0.077 | 0.082 | 0.086 | 0.084 | 0.082 |
| 73 | 0.071 | 0.075 | 0.079 | 0.077 | 0.075 |
| 74 | 0.065 | 0.069 | 0.072 | 0.071 | 0.069 |
| 75 | 0.060 | 0.064 | 0.066 | 0.065 | 0.064 |
| 76 | 0.056 | 0.058 | 0.061 | 0.059 | 0.058 |
| 77 | 0.051 | 0.054 | 0.056 | 0.055 | 0.054 |
| 78 | 0.045 | 0.047 | 0.048 | 0.047 | 0.047 |
| 79 | 0.039 | 0.040 | 0.042 | 0.041 | 0.040 |
| 80 | 0.034 | 0.035 | 0.036 | 0.035 | 0.035 |
| 81 | 0.029 | 0.030 | 0.031 | 0.031 | 0.030 |
| 82 | 0.025 | 0.026 | 0.027 | 0.027 | 0.026 |
| 83 | 0.020 | 0.021 | 0.021 | 0.021 | 0.021 |
| 84 | 0.016 | 0.016 | 0.017 | 0.017 | 0.016 |
| 85 | 0.013 | 0.013 | 0.013 | 0.013 | 0.013 |
| 86 | 0.010 | 0.010 | 0.010 | 0.010 | 0.010 |
| 87 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 88 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |
| 89 | 0.008 | 0.008 | 0.008 | 0.008 | 0.008 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R-VA
(When attached to Base Policy GR-N580)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R-VA, multiply the policy annual premium times the appropriate age's premium rate factor from below.

| Issue Age | Factor | Issue Age | Factor |
|---|---|---|---|
| 18-34 | 0.671 | 68 | 0.506 |
| 35-39 | 0.708 | 69 | 0.498 |
| 40-44 | 0.746 | 70 | 0.490 |
| 45-49 | 0.756 | 71 | 0.482 |
| 50 | 0.705 | 72 | 0.474 |
| 51 | 0.688 | 73 | 0.457 |
| 52 | 0.672 | 74 | 0.441 |
| 53 | 0.658 | 75 | 0.425 |
| 54 | 0.645 | 76 | 0.409 |
| 55 | 0.631 | 77 | 0.393 |
| 56 | 0.618 | 78 | 0.381 |
| 57 | 0.605 | 79 | 0.368 |
| 58 | 0.598 | 80 | 0.356 |
| 59 | 0.590 | 81 | 0.344 |
| 60 | 0.583 | 82 | 0.332 |
| 61 | 0.575 | 83 | 0.321 |
| 62 | 0.568 | 84 | 0.311 |
| 63 | 0.557 | 85 | 0.301 |
| 64 | 0.546 | 86 | 0.290 |
| 65 | 0.535 | 87 | 0.280 |
| 66 | 0.525 | 88 | 0.270 |
| 67 | 0.514 | 89 | 0.260 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N580)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 2.160 | 2.940 | 3.710 | 3.450 | 3.170 |
| 35-39 | 2.130 | 2.780 | 3.330 | 3.140 | 2.930 |
| 40-44 | 2.050 | 2.580 | 2.960 | 2.820 | 2.670 |
| 45-49 | 1.920 | 2.390 | 2.780 | 2.560 | 2.400 |
| 50 | 1.896 | 2.305 | 2.640 | 2.444 | 2.272 |
| 51 | 1.888 | 2.277 | 2.594 | 2.407 | 2.230 |
| 52 | 1.880 | 2.250 | 2.550 | 2.370 | 2.190 |
| 53 | 1.818 | 2.173 | 2.453 | 2.282 | 2.110 |
| 54 | 1.758 | 2.098 | 2.359 | 2.197 | 2.034 |
| 55 | 1.700 | 2.027 | 2.270 | 2.115 | 1.960 |
| 56 | 1.644 | 1.957 | 2.183 | 2.036 | 1.889 |
| 57 | 1.590 | 1.890 | 2.100 | 1.960 | 1.820 |
| 58 | 1.530 | 1.817 | 2.015 | 1.882 | 1.746 |
| 59 | 1.471 | 1.746 | 1.934 | 1.807 | 1.676 |
| 60 | 1.416 | 1.678 | 1.856 | 1.735 | 1.608 |
| 61 | 1.362 | 1.613 | 1.782 | 1.666 | 1.542 |
| 62 | 1.310 | 1.550 | 1.710 | 1.600 | 1.480 |
| 63 | 1.248 | 1.455 | 1.606 | 1.498 | 1.395 |
| 64 | 1.190 | 1.366 | 1.509 | 1.402 | 1.314 |
| 65 | 1.134 | 1.282 | 1.417 | 1.312 | 1.239 |
| 66 | 1.081 | 1.204 | 1.331 | 1.229 | 1.167 |
| 67 | 1.030 | 1.130 | 1.250 | 1.150 | 1.100 |
| 68 | 0.948 | 1.057 | 1.154 | 1.075 | 1.035 |
| 69 | 0.872 | 0.989 | 1.066 | 1.004 | 0.973 |
| 70 | 0.803 | 0.925 | 0.985 | 0.939 | 0.915 |
| 71 | 0.739 | 0.866 | 0.910 | 0.877 | 0.861 |
| 72 | 0.680 | 0.810 | 0.840 | 0.820 | 0.810 |
| 73 | 0.623 | 0.726 | 0.751 | 0.734 | 0.726 |
| 74 | 0.571 | 0.652 | 0.672 | 0.656 | 0.652 |
| 75 | 0.524 | 0.584 | 0.600 | 0.587 | 0.584 |
| 76 | 0.480 | 0.524 | 0.537 | 0.525 | 0.524 |
| 77 | 0.440 | 0.470 | 0.480 | 0.470 | 0.470 |
| 78 | 0.396 | 0.424 | 0.434 | 0.424 | 0.424 |
| 79 | 0.357 | 0.382 | 0.392 | 0.382 | 0.382 |
| 80 | 0.321 | 0.344 | 0.355 | 0.344 | 0.344 |
| 81 | 0.289 | 0.311 | 0.321 | 0.311 | 0.311 |
| 82 | 0.260 | 0.280 | 0.290 | 0.280 | 0.280 |
| 83 | 0.223 | 0.244 | 0.251 | 0.244 | 0.240 |
| 84 | 0.191 | 0.212 | 0.217 | 0.212 | 0.206 |
| 85 | 0.163 | 0.185 | 0.187 | 0.185 | 0.177 |
| 86 | 0.140 | 0.161 | 0.162 | 0.161 | 0.152 |
| 87 | 0.120 | 0.140 | 0.140 | 0.140 | 0.130 |
| 88 | 0.103 | 0.122 | 0.121 | 0.122 | 0.112 |
| 89 | 0.088 | 0.106 | 0.105 | 0.106 | 0.096 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N580)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

| | Inflation Options | | | | |
|---|---|---|---|---|---|
| Issue Age | No Inflation | 5% Equal Increases | 5% Compound | 4% Compound | 3% Compound |
| 18-34 | 0.850 | 1.280 | 1.700 | 1.560 | 1.400 |
| 35-39 | 0.840 | 1.190 | 1.490 | 1.380 | 1.270 |
| 40-44 | 0.790 | 1.070 | 1.280 | 1.210 | 1.130 |
| 45-49 | 0.720 | 0.970 | 1.190 | 1.070 | 0.980 |
| 50 | 0.714 | 0.940 | 1.123 | 1.015 | 0.919 |
| 51 | 0.712 | 0.930 | 1.101 | 0.997 | 0.899 |
| 52 | 0.710 | 0.920 | 1.080 | 0.980 | 0.880 |
| 53 | 0.684 | 0.886 | 1.037 | 0.941 | 0.845 |
| 54 | 0.659 | 0.852 | 0.995 | 0.904 | 0.812 |
| 55 | 0.635 | 0.820 | 0.955 | 0.868 | 0.780 |
| 56 | 0.612 | 0.790 | 0.917 | 0.833 | 0.749 |
| 57 | 0.590 | 0.760 | 0.880 | 0.800 | 0.720 |
| 58 | 0.551 | 0.715 | 0.831 | 0.753 | 0.675 |
| 59 | 0.515 | 0.673 | 0.784 | 0.708 | 0.632 |
| 60 | 0.481 | 0.633 | 0.740 | 0.666 | 0.592 |
| 61 | 0.450 | 0.595 | 0.699 | 0.627 | 0.555 |
| 62 | 0.420 | 0.560 | 0.660 | 0.590 | 0.520 |
| 63 | 0.395 | 0.515 | 0.609 | 0.543 | 0.480 |
| 64 | 0.372 | 0.474 | 0.561 | 0.500 | 0.444 |
| 65 | 0.350 | 0.437 | 0.517 | 0.460 | 0.410 |
| 66 | 0.329 | 0.402 | 0.477 | 0.424 | 0.379 |
| 67 | 0.310 | 0.370 | 0.440 | 0.390 | 0.350 |
| 68 | 0.272 | 0.342 | 0.396 | 0.357 | 0.325 |
| 69 | 0.238 | 0.316 | 0.357 | 0.326 | 0.301 |
| 70 | 0.208 | 0.292 | 0.321 | 0.299 | 0.279 |
| 71 | 0.183 | 0.270 | 0.289 | 0.273 | 0.259 |
| 72 | 0.160 | 0.250 | 0.260 | 0.250 | 0.240 |
| 73 | 0.146 | 0.216 | 0.226 | 0.216 | 0.209 |
| 74 | 0.133 | 0.186 | 0.197 | 0.186 | 0.182 |
| 75 | 0.121 | 0.161 | 0.172 | 0.161 | 0.158 |
| 76 | 0.110 | 0.139 | 0.149 | 0.139 | 0.138 |
| 77 | 0.100 | 0.120 | 0.130 | 0.120 | 0.120 |
| 78 | 0.090 | 0.108 | 0.118 | 0.111 | 0.108 |
| 79 | 0.082 | 0.097 | 0.107 | 0.102 | 0.097 |
| 80 | 0.074 | 0.087 | 0.097 | 0.094 | 0.087 |
| 81 | 0.066 | 0.078 | 0.088 | 0.087 | 0.078 |
| 82 | 0.060 | 0.070 | 0.080 | 0.080 | 0.070 |
| 83 | 0.055 | 0.065 | 0.076 | 0.073 | 0.065 |
| 84 | 0.051 | 0.061 | 0.071 | 0.066 | 0.061 |
| 85 | 0.047 | 0.057 | 0.067 | 0.060 | 0.057 |
| 86 | 0.043 | 0.053 | 0.064 | 0.055 | 0.053 |
| 87 | 0.040 | 0.050 | 0.060 | 0.050 | 0.050 |
| 88 | 0.037 | 0.047 | 0.057 | 0.046 | 0.047 |
| 89 | 0.034 | 0.044 | 0.053 | 0.041 | 0.044 |

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill